ZAKAT COLLECTION AND REFUND RULES 1981

(Corrected upto September, 1989)

CENTRAL ZAKAT ADMINISTRATION
MINISTRY OF FINANCE
GOVERNMENT OF PAKISTAN

GOVERNMENT OF PAKISTAN

MINISTRY OF FINANCE

(Central Zakat Administration)

Islamabad, the 23rd April, 1981

In exercise of the powers conferred by section 26 of the Zakat and Ushr Ordinance, 1980 (XVIII of 1980), the Central Zakat Council makes the following rules for the compulsory deduction of Zakat at source and its refund:—

CHAPTER I

PRELIMINARY

1. **Short title and commencememt.**—(1) These rules may be called the Zakat (Collection and Refund) Rules, 1981.

(2) These rules shall come into force at once.*

2. "**Definitions.**—In these rules, unless there is anything repugnant in the subject or context, the terms used shall have the same meaning as assigned to them in the Zakat and Ushr Ordinance, 1980 (XVIII of 1980), hereinafter referred to as the Ordinance, and—

(a) 'Central Zakat Administration (CZA)' means the office of the Administrator-General;

(b) 'Valuation Date' means the commencing day of the Zakat years, that is, the first day of *Ramadhan-ul-Mubarak* except that the Valuation Date for the first Zakat year is 06*Sha'ban-ul-Moazzam*, 1400 AH (20 June, 1980);

(c) 'Zakat Deduction' or 'deduction of Zakat' means deduction of Zakat at source under the Ordinance in respect of an asset mentioned in the first Schedule to the Ordinance;

(d) 'Zakat Collection Controlling Agency (ZCCA), means the Central Office or the Head Office or the main Office in Pakistan

*Came into force with effect from 23rd April, 1981.
Corrected upto September, 1989.

directing or controlling the affairs and operations of an institution responsible for the deduction of Zakat at source and collection of Zakat paid voluntarily, grants, *atiyyat* and other receipts; and'

(e) 'Zakat Collection Office (ZCO)' means a department or a branch or a sub-office or a regional office of the ZCCA actually responsible for the deduction of Zakat at source and collection of Zakat paid voluntary grants, *atiyyat* and other receipts, and includes a ZCCA performing the functions of a ZCO".

CHAPTER II

ZAKAT COLLECTIONS

3. **Procedure for Zakat deductions.**—(1) Each ZCCA shall ensure the correct deduction of Zakat by its ZCOs, and the proper accounting, control and remittance thereof, in accordance with the provisions of the Ordinance, the rules and the instructions which the CZA may issue in this behalf, from time to time.

(2) Each ZCCA shall determine appropriate internal procedures and issue requisite instructions for its ZCOs in this regard, under advice to and subject to any directions that may be received from the Central Zakat Administration.

4. **Deduction of Zakat in respect of the assets mentioned at serial No. 1 of the First Schedule to the Ordinance.**—(1) For recording the deductions of Zakat in respect of the Savings Bank Accounts including those based on profit and loss sharing, and similar accounts a ZCO shall prepare, on the Deduction Date, the Scroll (form CZ-01) in respect of only those accounts which carry, on the Valuation Date, a balance exceeding the amount as notified by the Administrator-General.

(2) Zakat shall be deductible on the Deduction Date in respect of the balances as on the Valuation Date.

(3) In case the amount of Zakat due is not fully recoverable from the account, because of it having inadequate balance on the Deduction Date, the balance due shall be indicated in the relevant column as Zakat unrealised.

(4) Omitted.

(5) A ZCO will not be obliged to inform its account holders individually of the deductions of Zakat made in respect of their accounts. The notification of the Deduction Date by the Administrator-General shall be deemed to be adequate intimation to the Savings Bank Account holders regarding the deduction of Zakat. Nevertheless the balance confirmation slips or the pass books or the statements of accounts, as the case may be, whenever despatched or-updated after such deductions, will indicate the amount of Zakat deducted.

5. **Deduction of Zakat in respect of the assets mentioned at serial No. 2 of the First Schedule to the Ordinance.**—(1) For recording the deductions of Zakat in respect of the Notice Deposit Receipts and Accounts, including those based on profit and loss Sharing, and similar receipts and accounts, a ZCO shall maintain a separate folio for each quarter for each type of instrument handled by it under this classification, in the Zakat Deduction/Refund Register (form CZ-02) and fill in the necessary details at the time of payment of return or of encashment/redemption, as the case may be.

(2) *Omitted.*

6. **Deduction of Zakat in respect of the assets mentioned at serial No. 3 of the First Schedule to the Ordinance.**—(1) For recording the deductions in respect of the Fixed Deposit Receipts and Accounts, including those based on profit and loss sharing, and similar receipts and accounts and certificates (*e.g.* Khas Deposit Certificates), by whatever name described, on which return is receivable by the asset holder periodically or is received earlier than the maturity or withdrawal, a ZCO shall maintain a separate folio for each quarter for each type of instrument handled by it under this classification, in the Zakat Deduction/Refund Register (form CZ-02) and fill in the necessary details at the time of payment of return or of encashment/redemption/withdrawal, as the case may be.

(2) For the assets belonging to this category where return becomes receivable by the asset holder on a certain date in a Zakat year but is not collected by him, Zakat shall nevertheless be deducted for each Zakat year involved as if the return had been collected by the asset holder when receivable by him. In case an asset or/and its return coupon is/are in the possession of the asset holder, Zakat shall be so deducted at the time either of these is presented to the ZCO.

(3) If an asset, because of the conditions attached to it, is an asset under serial No. 4 of the First Schedule to the Ordinance for certain initial period and gets transformed subsequently into an asset under serial No. 3 of the Schedule,

the asset, for the purpose of computation of Zakat shall be deemed to ha become an asset under serial No. 3 of the Schedule on the date the first retu on it as asset under this serial No. becomes due and its face value for (purpose shall be deemed to be its payable value as on the Valuation Date [the Zakat year and its payable value as on the date of such transformation [the subsequent Zakat years.

Example 1.—The return on a Premium Savings Certificate of Rs. 1 for the first three years is payable on encashment or maturity whichever earlier. This is an asset under serial No. 4 of the First Schedule to the Ordinar for the first three years. Its payable value on completion of initial two years Rs. 125 and on completion of three years is Rs. 140. For the next four yea return on it is payable on half-yearly basis. The Certificate, for the purpose computation of Zakat, shall be deemed to have become an asset under seri No. 3 of the first Schedule to the Ordinance on the date the first return on it an asset under serial No. 3 becomes due. The face value of the Certificate sh be as follows:

(a) If the initial three-year period ends after the Valuation Date of t Zakat year in which the Certificate becomes an asset under seri No. 3 of the First Schedule to the Ordinance: the face value for the first Zakat year as an asset under serial No. 3 shall be Rs. 125 ai for the subsequent Zakat years, Rs. 140; and

(b) If the initial three-year period ends on or before the Valuatio Date of the Zakat year in which the Certificate becomes an ass under serial No. 3 of the First Schedule to the Ordinance: the fa value of the Certificate for the first Zakat year as an asset und serial No. 3 as also for all subsequent Zakat years shall be Rs. 14(

Example 2.—The Mahana Amdani Account of National Savings is Scheme in which the holder deposits monthly instalments for five years, an after the expiry of five years he starts receiving return every mont perpetually, unless he opts to close the account, whether within the period o five years of thereafter, he is paid back the cumulative value of the account, *i.* principal plus return thereon. Accordingly if the Mahana Amadani Account i closed, it will fall under item 4 of the First Schedule to the Ordinance and Zaka would be computed on the cumulative value as on the Valuation Date of th Zakat year in which it is close. However, when the Account holder start receiving monthly return after the expiry of five years, the Mahana Amadan Account will become an asset on which return is payable periodically an would therefore fall under item 3 of the First Schedule to the Ordinance an Zakat will be computed on the face value of each unit of deposit as on th

Valuation Date in the Zakat year in which return is paid, in other words, the face value of each monthly instalment paid to the holder.

(4) *Omitted.*

7. **Deduction of Zakat in respect of the assets mentioned at serial No. 4 of the First Schedule to the Ordinance.**—(1) For recording the deductions of Zakat in respect of the Savings/deposit certificates (*e.g.* Defence Savings Certificates, National Deposit Certificates), receipts and accounts, including those based on profit and loss sharing, by whatever name described, on which return is receivable and is received by the holder only on maturity or encashment, a ZCO dealing with this asset shall maintain a separate folio for each quarter for each type of instrument handled by it under this classification, in the Zakat Deduction Refund Register (form CZ-02) and fill in the necessary details at the time of maturity/encashment.

(2) Zakat shall be deductible only once at the time of maturity or encashment or withdrawal, as the case may be, on the payable value as on the Valuation Date of the Zakat year during which the maturity/encashment takes place.

(3) The payable value shall be the face value of the asset plus the total amount of return accruing on the asset upto and including the half-yearly or yearly closing period, as the case may be, immediately preceding the Valuation Date.

(4) *Omitted.*

8. **Deduction of Zakat in respect of the assets mentioned at serial No. 5 of the First Schedule to the Ordinance.**—For recording the deductions of Zakat in respect of the NIT Units, the Trustee of the National Investment (Unit) Trust and its authorized agents dealing in the repurchase of the Units shall maintain a separate folio for each quarter in the Zakat Deduction Refund Register (form CZ-02) wherein necessary details will be entered at the time of payment of the first return or of repurchase.

9. **Deduction of Zakat in respect of the assets mentioned at serial No. 6 of the First Schedule to the Ordinance.**—(1) For recording the deductions of Zakat in respect of the ICP Mutual Funds Certificates, the ZCOs of the Investment Corporation of Pakistan shall maintain for each Zakat year, Zakat Deduction/Refund Register (form CZ-02), wherein the necessary details will be entered at the time of the payment of the first return in the Zakat year.

(2) *Omitted.*

10. Deduction of Zakat in respect of the assets mentioned at serial No. 7 of the first Schedule to the Ordinance.—For recording the deductions of Zakat in respect of the Government securities (other than prize bonds and certificates belonging to serial Nos. 3 and 4 of the First Schedule to the Ordinance) on which return is receivable by the holder periodically, a ZCO, including a Public Debt Office, treasury/sub-treasury dealing with this asset, shall maintain a separate folio for each quarter in the Zakat Deduction Refund Register (form CZ-02), wherein necessary details will be entered at the time of the payment of return or of encashment/redemption.

11. Deduction of Zakat in respect of the assets mentioned at serial No.8 of the First Schedule to the Ordinance.—(1) For recording the deductions of Zakat in respect of the securities, including shares and debentures, of companies and statutory corporations on which return is payable periodically or otherwise and is so paid, a ZCO responsible for the payment of return and/or of the encashment/redemption value shall maintain a Zakat Deduction/Refund Register (form CZ-02), wherein the necessary details will be entered at the time of the payment of return or of encashment/redemption.

(2) Omitted.

(3) Zakat shall not be deducted in respect of the shares of companies and statutory corporations, which are held in the name of another company or a statutory corporation.

12. Deduction of Zakat in respect of the assets mentioned at serial No. 9 of the First Schedule to the Ordinance.—(1) For recording the deductions of Zakat in respect of the annuities, the ZCOs of the State Life Insurance Corporation of Pakistan and the Postal Life Insurance shall maintain Zakat Deduction/Refund Register (form CZ-02), wherein the necessary details will be entered at the time of the payment of the annuity benefits and of the surrender value.

(2) In case of surrender, Zakat shall be computed with reference to the surrender value as on the Valuation Date.

Omitted.

13. Deduction of Zakat in respect of the assets mentioned at serial No. 10 of the First Schedule to the Ordinance.—(1) For recording the deductions of Zakat in respect of the life insurance policies, the ZCOs of the State Life Insurance Corporation of Pakistan and the Postal Life Insurance shall maintain Zakat Deduction/Refund Register (form CZ-02), wherein necessary details will be entered at the time of the payment of maturity value or of survival benefit or of surrender value.

(2) Zakat shall be computed with reference to the surrender value as on the Valuation Date, before authorization of payment of maturity value or survival benefit or surrender value, as the case may be.

(3) For the purpose of the reduction, as allowed under sub-section (2) of section 3 of the Ordinance, in the value of a policy, it shall not be necessary for the insurer to have custody of the policy if the premium thereon remains unpaid and the insurer either makes Automatic Premium Loan or Automatic Non-forfeiture Loan or a cash loan and recovers the amount of such loan (in the case of cash loan, the extent of the loan used for financing the premium of the policy) and other charges thereon or otherwise makes adjustment of the outstanding premia and other charges thereon at the time of maturity, accrual of survival benefit or surrender, under the terms of the policy.

(4) Omitted.

14. Deduction of Zakat in respect of the assets mentioned at serial No. 11 of the First Schedule to the Ordinance.—(1) For recording the deductions of Zakat in respect of the Provident Fund balances at the time of the final settlement and of non-refundable advances, ZCO shall maintain a separate folio for each quarter in the Zakat deduction/Refund Register (form CZ-02), wherein the necessary details will be entered at the time of the final settlement and that of the drawal of non-refundable advance.

(2) If a refundable advance is subsequently converted into a non-refundable advance, Zakat shall be deducted in respect of the balance of the advance so converted on the date of such conversion.

15. Zakat deductions to be in whole rupees.—If the amount to be deducted as Zakat is less than a rupee, it shall not be deducted, and if it is more than a rupee, but has a fraction of a rupee, fifty paisa or more shall be treated as the next higher rupee and less than fifty paisa shall not be charged.

16. Zakat Deduction Certificate.—(1) A ZCO shall issue, on request, a Zakat Deduction Certificate (ZDC) on printed and serially machine-numbered form CZ-03, in favour of the person in respect of whose asset deduction has been effected, retaining a carbon copy thereof for record.

(2) Duplicate copy of a ZDC shall not be issued; if unavoidable, a letter giving particulars of the original ZDC may be issued.

CHAPTER III

EXEMPTIONS FROM ZAKAT DEDUCTION

17. **Zakat not to be deducted in respect of the assets of non-Muslims.**—(1) Zakat shall not be deducted in respect of the assets of non-Muslims: the fact of a person being non-Muslims to be established through the record available with the ZCO or a solemn affirmation in writing of the person concerned.

(2) *Omitted.*

18. **Zakat not to be deducted in respect of the assets of a person who is not a citizen of Pakistan.**—Zakat shall not be deducted in respect of the assets of a person who is not a citizen of Pakistan, the fact that an individual is not a citizen of Pakistan to be established through an attested true photo copy of the passport or equivalent document establishing his nationality, accompanied by a solemn affirmation in writing to the effect that he is not a citizen of Pakistan.

19. **Zakat not to be deducted in respect of certain companies etc.**—Zakat shall not be deducted in respect of the assets of a company or other association of persons or body of individuals, if not less than fifty per cent of the value of its shares is owned by or the beneficial ownership thereof is held in the names of individuals who are not Muslim citizens of Pakistan: the fact to be established through a solemn affirmation in writing, together with the requisite details, to be given by its principal Executive in Pakistan.

20. **Zakat not to be deducted in respect of the assets of a person claiming exemption on grounds of faith and fiqh.**—(1) Zakat shall not be deducted in respect of the assets of a person claiming exemption from deduction on grounds of faith and fiqh under the first proviso to sub-section (3) of section 1 of the Ordinance, provided he files with the ZCO a declaration, on form CZ-50 or an attested true copy thereof, within a period not less than thirty days preceding the Valuation Date. A declaration or an attested copy thereof filed as aforesaid in one Zakat year, whether before or after 29th October, 1983 the date of the commencement of the Zakat and Ushr (Third Amendment) Ordinance, 1983, shall continue to be valid for so long as the declaration or its copy, and the asset liable to Zakat to which it relates, remain in the custody of the ZCO.

(1A) The declaration may specify the detailed particulars of the asset in respect of which exemption is being claimed or specify the asset in the manner described in the First Schedule to the Ordinance. In the latter case, the true copy of the declaration shall be accompanied by a letter in which the detailed particulars of the asset shall be specified. If an attested true copy of the declaration has already been filed with the ZCO in relation to some other asset, and exemption is claimed in respect of a new asset, only a letter as above with additional information indicating the particulars of the previous asset in respect of which attested true copy of the declaration had already been filed, shall be given to the ZCO before the Valuation Date.

Explanation.—Every asset which bears a separate serial number or account number of the ZCO shall be treated a separate and a new asset in relation to a previous asset held by the ZCO, even through both the assets relate to the same serial number of the First Schedule to the Ordinance.

(2) **The declaration, on form** CZ-50, may be sworn by a citizen of Pakistan residing in a foreign country before adiplomaticor consular officer of Pakistan in that foreign country authorized in this behalf by the Federal Government under the provisions of the Diplomatic and Consular Officers (oaths and Fees) Act, 1948 (XXI of 1948).

(3) in a case where an asset is held jointly in the names of two Muslim citizens of Pakistan and if one of them claims exemption from the compulsory deduction of Zakat at source on the grounds of faith and fiqh by filing a declaration within the prescribed period and in the prescribed manner, then if the share of the person claiming the exemption is pre-specified, Zakat shall not be deducted in respect of the share so pre-specified, and if not so pre-specified, Zakat shall be deducted in respect of the whole asset.

21. **Zakat not to be deducted in respect of the assets of a person excluded from the definition of** ***sahib-e-nisab.***—Zakat shall not be deducted in respect of the assets of a person claiming exclusion from the definition of *sahib-e-nisab* under any of the sub-clauses (a) to (n) of clause (xxiii) of section 2 of the Ordinance: the claim for such exclusion to be established through appropriate documentary evidence.

22. **Zakat not to be deducted in respect of frozen assets.**—Zakat shall not be deducted in respect of the asset frozen under the orders of the competent authority: the freezing of an asset to be established through an attested true copy of the order of the competent authority freezing such asset. If and when defreezed totally or partially, such assets will become subject to Zakat deduction at source from the date and to the extent of defreezing.

23. **Zakat not be deducted in respect of the assets of a person not** ***sahib-e-nisab.***—(1) A person claiming to be exempt from the deduction of Zakat on the ground that he was not a *sahib-e-nisab* on the Valuation Date or for the whole

of the Zakat year preceding the Valuation Date, shall file, not later than fifteen days after the Valuation Date or, for the first Zakat year, not later than fifteen days after the Deduction Date, an application to the Local Zakat Committee within whose jurisdiction he ordinarily resides.

(2) On receipt of the application, the Local Zakat Committee may call for such information and conduct such enquiries as it may deem appropriate and necessary to determine whether the applicant was or was not a *sahib-e-nisab* on the Valuation Date and/or for the whole of the Zakat year preceding the Valuaton Date.

(3) On satisfying itself, in whatever manner it may deem fit, the Local Zakat Committee may issue a certificate, on form LZ-51, in favour of the applicant, within fifteen days of the receipt of the application.

(4) Zakat shall not be deducted if a person files with the ZCO an application in writing alongwith an attested true copy of the certificate, in form LZ-51, duly completed, signed and stamped by the Local Zakat Committee before the Deduction Date.

24. **Zakat not to be deducted in respect of the assets of a dead person.**—Zakat shall not be deducted in respect of the assets of a person deceased on or before the Deduction Date: the fact of death to be established through an attested true copy of the death certificate issued by the competent authority.

24A. **Zakat not to be deducted in respect of assets acquired with or held in foreign currency.**—No Zakat shall be charged or collected on compulsory basis in respect of any of the assets mentioned in the first Schedule which:—

(a) have been acquired against payment in foreign currency; or

(b) are maintained in foreign currency;

and the return on which, and the value on encashment, redemption or withdrawal of which, is payable in foreign currency.

24B. **Zakat not to be deducted in respect of assests held jointly.**—Where an asset is held jointly by a person who is liable to pay Zakat on compulsory basis and another person who is not liable to pay Zakat or gets exemption from compulsory deduction of Zakat, if the respective shares of the person are clearly pre-specified, Zakat shall be deducted in respect of the share of the first person and if not so pre-specified, Zakat shall be deducted in respect of the share of the first person and if not so pre-specified, Zakat shall be deducted in respect of the whole asset.

25. **Value of an asset to be reduced on account of debt.**—(1) For the purposes of the computation of Zakat the value of an asset primarily securing a debt shall be reduced to the extent of the debt, if—

(a) the debt and the asset primarily securing that debt are in the name of the same person and relate to the same ZCO;
(b) the asset securing the debt and the asset created from that debt are in the name of the same person and, except as provided in sub-rule (3) of rule 13, are in the custody of the same ZCO;
(c) the asset created out of the debt was so created within three months of the loan having been disbursed; and
(d) the asset created out of the debt is included in the First Schedule to the Ordinance:

these facts to be established through appropriate documentary evidence.

(2) The extent of reduction allowed in the value of the asset shall not exceed the balance of the debt as on the Valuation Date.

CHAPTER IIIA

ZAKAT PAID VOLUNTARILY, GRANTRS, *ATIYYAT* AND *OTHER RECEIPTS*

25A. **Collection of Zakat on voluntary basis.**—(1) Every branch of a bank operating in Pakistan, Post Office, a National Savings Centre or an office or branch of a financial institution accepting deposits shall act as a Zakat Collection Office (ZCO) and shall receive Zakat paid on voluntary and self-assessment basis, by any individual or organisation, within or outside Pakistan, in respect of the assets mentioned in the Second Schedule to the Ordinance, for deposit into the Central Zakat Fund Account.

(2) The bank or office collecting Zakat (ZCO) when receiving the money in the form of any negotiable instrument like cheque or draft will issue a provisional receipt to the depositor on form CZ-23. After clearance of the instrument or where the Zakat voluntary is deposited in cash, the ZCO will issue a final certificate on form CZ-25 which will serve as the Zakat collection Certificate for claiming exemption from Income or Wealth tax. No duplicate of this receipt shall be issued.

(3) The bank or office will keep a record of such receipts in a register on form CZ-26.

25B. **Remittance of Zakat.**—(1) The ZCO shall transfer, periodically, the amount of Zakat thus collected to its head office (ZCCA) for deposit into the Central Zakat Fund Account alongwith a return on form CZ-07.

(2) The head office of the bank or other institutions (ZCCA), after consolidating the accounts received from its ZCOs, shall deposit the same, alongwith the Zakat deducted at source, in the nominated office of the State Bank of Pakistan under the head "Central Zakat Account No. 8-Central Zakat Fund".

25C. **Zakat paid voluntarily to the Central Zakat Administration.**—(1) Zakat paid voluntarily when received in the Central Zakat Administration in the form of any negotiable instrument like cheque or draft etc., will be entered in a register in form ZC-12 and a provisional receipt on form CZ-23 will be issued by an officer, authorised in this behalf by the Administrator-General. This amount shall be deposited in the Islamabad Branch of the State Bank of Pakistan. After clearance of the negotiable instrument, the final certificate on form CZ-24 will be issued to the depositor of Zakat, which will serve as the Zakat Collection Certificate for claiming exemption from Income Tax or Wealth Tax. No duplicate of this certificate shall be issued.

(2) Zakat paid voluntarily will not be received in cash in the Central Zakat Administration.

25D. **Grants.**—Grants received shall be credited to Central Zakat Fund Account maintained by the State Bank of Pakistan through crossed cheque or authority letter accompanied by a bank challan.

25E. **Atiyyat and Other Receipts.**—Atiyyat and other receipts received shall be dealt with in the same manner as for Zakat paid on voluntary basis.

25F. **Zakat paid voluntarily, Grants and Atiyyat and other receipts in the Provincial Zakat Funds.**— The provisions of rules 25A, 25B, 25C, 25D and 25E shall apply, *mutatis mautandio*, to such receipts in the Provincial Zakat Funds.

CHAPTER IV

REFUNDS

26. **Review.**—(1) A person aggrieved by a deduction of zakat and seeking refund on the first ground laid down in sub-clause (iii) of clause (a) of sub-section (3) of section 3 of the Ordinance as provided in rules 17 to 25 of

these rules, shall file with the ZCO that made the deduction, within ninety days of the Deduction Date, an application for review, on form CZ-04, or on a plain paper reproducing the ground per refund or given in form CZ-04 accompanied by the Zakat Deduction Certificate, on form CZ-03:

Provided that a person seeking refund on the ground of not being a sahib-e-nisab may file such an application for review within one hundred and five days of the Deduction Date.

(2) The ZCO on receipt of the application for review shall enter the same in the Zakat Refund Application Register (form CZ-05) and proceed to dispose of the same on merit, within fifteen days of the receipt of the application and immediately thereafter intimate the applicant, on form CZ-06, of the decision on the application.

(3) If on review, the deducted amount is allowed to be refunded in toto, ZDC will not be returned; if the refund allowed is partial, revised ZDC will be issued; and if the claim is disallowed in toto, the ZDC will be returned in original.

27. **Revision.**—(1) A person aggrieved by the decision of the ZCO on the application for review may file within fifteen days of the decision, an application for revision, on form CZ-04 or on a plain paper reproducing the ground for refund as given in form CZ-04, accompanied by ZDC on form CZ-03, and an attested true copy of the decision proposed for revision, with the revising authority nominated for the purpose by the ZCCA:

Provided that the revising authority in no case shall be lower in rank than that of the authority whose decision is intended to be revised.

(2) The revising authority, on receipt on the application for revision, shall enter the same in the Zakat Refund Application Register (Form CZ-05) and proceed to dispose of the same within fifteen days of the receipt of the application and immediately thereafter intimate the applicant, on form CZ-06, of the decision on his application.

(3) If on revision, the deducted amount is allowed to be refunded in toto, ZDC will not be returned; if the refund allowed is partial, revised ZDC will be issued; and if the claim is disallowed in toto, ZDC will be returned in original.

(4) The revising authority may undertake revision proceedings in respect of a deduction *suo moto* during the same Zakat year to which the

deduction in question relates if an error apparent from the record is discovered or within a period of four Zakat years, including the Zakat year to which the deduction in question relates, if the matter has been referred to the revising authority by the Administrator-General in respect of any patent error regarding deduction of Zakat discovered through audit or inspection or otherwise:

Provided that where any upward revision in the deduction of Zakat is to be made as a result of such revision, the person affected by such revision shall be given an opportunity of being heard.

(5) Where a revising authority decides to change the deducted amount *suo moto*, the concerned asset holder shall be informed of the change, on form CZ-06, immediately after the decision is made:

Provided that the asset holder may get such an order reviewed by the same authority within fifteen days of the date of the order.

28. **Time limit for disposal of review/revision cases.**—A ZCCA may change the time limits prescribed for various stages of review and revision in these rules under intimation to the Administrator-General, provided that the overall limit of one hundred and thirty five days (or, in the case of aggrieved person claiming not to be *sahib-e-nisab* one hundred and fifty days) for completing review and revision proceedings is not exceeded.

28A. **Exceptional disposal of belated claims.**—An application for refund shall be rejected by the ZCO if not preferred by the claimant within ninety days of the Deduction Date, or within one hundred and five days of the Deduction Date in respect of a case covered by the proviso to sub-rule (1) of rule 26. In exceptional circumstances, the ZCO may refer the case to its ZCCA alongwith its recommendations for condonation of delay in filling the application for review by a person to whom the provisions of the Ordinance are not applicable or who is excluded from the definition of *Sahib-e-nisab* or who contends that Zakat has been deducted in excess on account of an error apparent from the record. The Chief Executive of the ZCCA shall examine the case and may condone the delay in filing the claim for refund of Zakat depending on the merits of each case provided the claim is received by him not later the last day of the Zakat year to which the deduction in question relates.

28B. **Limitation on claims.**—Except in cases covered by rules 26 and 27, no claim for refund of Zakat, if preferred after the last day of the Zakat year in which the deduction in question had been made, will be entertained.

29. **Documents to accompany claims for refund.**—(1) Where an application for review or revision is filed on account of an error apparent from the record, it shall be accompanied by an attested true copy of the documents, if any, on which the claim is based.

(2) Where an application for review or revision is filed on the ground stated in any of the rules 17 to 25, it shall be accompanied by the documents referred to in that rule.

29A. A ZCO shall issue, on request, a receipt, duly signed and dated, to the person filing the application and the documents referred to in rules 17 to 27 and 29.

30. **Refund.**—(1) Where a refund is allowed on review or revision, it will be effected immediately.

(2) Ordinarily, the refund will be effected, by reversing the original deduction entry, or by crediting to the same asset from which the deduction was effected.

(3) In respect of each refund allowed, an entry in red ink will be made against the original entry of the deduction of Zakat, stating the reasons for refunds.

CHAPTER V

ACCOUNTS AND RETURNS

31. **Collection Accounts and Zakat Collection reports.**—(1) A ZCO will open in its books, a Collection Account in the name of the Central Zakat Fund, so as to account for all the deductions and handled by it.

(2) A ZCO shall prepare the Zakat Collection Report (ZCR) in Form CZ-07 for each period as indiacated in that report, in triplicate retain one copy and send the other two copies, within one week, to its ZCCA. The ZCCAs will collect Zakat Collection Reports from all their ZCOs, retain one copy each and send the other copies in a batch, to the Central Zakat Administration for computerisation, within one month of the close of the period to which these relate.

Provided that preparation of CZ-07 will not be required of the Institutions dealing with assets at serial numbers 6(ICP Mutual Fund Certificates) and 8(Shares of a company or a Statutory Corporation). In the case of these assets, Consolidated Zakat Collection Report in Form CZ-08B, will only be prepared and submitted by the respective ZCCAs to the Central Zakat Administration.

(3) A ZCO will, send to the ZCCA, alongwith the last CZR for a Zakat year a statement of the Zakat unrealised in form CZ-09.

32. **Remittances from a ZCO to its (ZCCA).**—A ZCO will remit to its ZCCA alongwith the ZCR the aggregate of the amounts deducted by it as Zakat less refunds, if any, for the period to which the Zakat Collection Report (form CZ-07) relates.

33. **Consolidated Accounts and Consolidated Returns.**—(1) Each ZCCA will open in its books, a Consolidated Collection Account in the name of the Central Zakat Fund wherein will be entered the amounts deducted by its ZCOs as Zakat and remitted to it alongwith the Zakat Collection Reports (from CZ-07).

(1A) *Omitted.*

(2) *Omitted.*

(3) *Omitted.*

(4) ZCCAs will remit immediately after the close of the periods given in consolidated Zakat Collection Reports (Form CZ-08A and CZ-08B), the aggregate of the amount collected by their ZCOs, less refunds, to the Central Account No. 8-Central Zakad Fund with the State Bank of Pakistan.

Provided that the ZCCAs dealing with the asset at serial No. 1 (Savings Bank and similar accounts) will make, in addition to the above periodical remittances, an additional remittance immediately after the Deduction Date.

(5) Each Remittance by a ZCCA to the Central Account No. 8 Central Zakat Fund with the State Bank of Pakistan, will be accompanied by a consolidated Zakat Collection Report on Form CZ-08A or CZ-08B, as the case may be, in triplicate, with the fourth copy going simultaneously to the Central Zakat Administration.

(6) The State Bank of Pakistan receiving the remittance or the deposit will, after the amount has been realized and credited into the Central Account

No. 8-Central Zakat Fund, return one receipted copy of Form CZ-08A or Form CZ-08B, as the case may be to the remitting/depositing ZCCA, send one receipted copy to the Central Zakat Administration and retain the third receipted copy for its record.

(7) Each ZCCA will designate a specific office of the State Bank of Pakistan to which it will remit or where it will deposit the amount deducted by its ZCOs. Intimation in this regard will be sent by the ZCCA simultaneously to the State Bank of Pakistan and the CZA. Such designation will not be changed by the ZCCA, code except with the prior concurrence of the State Bank of Pakistan and the CZA.

(8) Each ZCCA will apply to and secure from the CZA, a ZCCA Code number which it will use invariably on all papers dealing with Zakat matters. ZCCA Code number will be allotted by and only by the CZA whether on application or *suo moto,* and will not be changed except by the CZA. Intimation of the allottment of the ZCCA Code number will be sent by the CZA to the State Bank of Pakistan invariably.

(9) Each ZCCA will send to the CZA, alongwith the last Consolidated Zakat Collection Report for a Zakat year, a statement of Zakat unrealized in Form CZ-09.

(10) The State Bank of Pakistan, Central Directorate, shall maintain the accounts of the Central Zakat Fund and furnish to the Central Zakat Administration information for each month on forms CZ-21 and CZ-22. In addition, the State Bank of Pakistan, Central Directorate, shall supply to the Central Zakat Administration in respect of the Central Zakat Fund Accounts such periodical returns and statements as may be laid down by the Administrator-General, and such documents and other information as may be required by the Administrator-General.

CHAPTER VI

MISCELLANEOUS

34. **Removal of difficulties.**—To remove unforeseen difficulties, the Administrator-General may, for good reasons to be recorded in writing, relax these rules to the extent necessary according to the circumstances of a case or class of cases but report the same to the Central Zakat Council at the earliest opportunity.

ZAKAT COLLECTIONS CONTROLLING AGENCY (ZCCA) CODE NO.............................. Form CZ-01

Name . . . . .Office

Zakat Collection Office (ZCO) Code No . . . . Name and Address . . . .

SAVINGS BANK AND SIMILAR ACCOUNTS ZAKAT DEDUCTION/REFUND SCROLL FOR THE YEAR . . . .

Valuation Date . . . . Deduction Date. . . . . Closing Date for Refunds. . . . .

Sl. No.	Name	Savings Bank or similar Account Number	Opening Balance as on Valuation Date	Zakat Due	Balance as on Deduction Date	Amount of Zakat deducted	Balance after adjustment of Zakat	Amount of Zakat unrealised	Initials with date	Amount of Zakat refunded				Zakat Certificate issued, if any			REMARKS
										Date	Amount	*Reasons	Initials with date	No.	Date	Initials with date	
			Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs.			Rs.						
1	2	3	4	5	6	7	8	9	10	11	12	12A	13	14	15	16	17

ZCO's/MANAGER'S SIGNATURE.

Date . . . .

*One of the reasons indicated in part-D of form CZ-07.

Form CZ-02

ZAKAT COLLECTIONS CONTROLLING AGENCY (ZCCA) CODE No. . . . .

NAME . . . .

Zakat Collection Office (ZCO) Code No . . . . Name and Address . . . .

Zakat Deduction/Refund Register for Assets other than Savings Bank Account (Asset Codes 102-111) for the year . . . .

Valuation Date . . . .

Sl. No.	Deduction Date	Asset Particulars			Asset Valuation			Amount of return	Amount of Zakat due
		Name	Receipt Certificate Account No.	Name of asset	Quantity	Unit rate	Asset value		
						Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs.
1	2	3	4	5	6	7	8	9	10

Amount of Zakat deducted	Initials with date	Zakat refunded if any			Initials with date	Zakat Certificate issued, if any			Remarks/Amount of Zakat unrealised
		Date	This Qtr.	Last Qtr.		No.	Date	Initials with Date	
Rs.			Rs.	Rs.					
11	12	13	14	15	16	17	18	19	20

ZCO's/MANAGER'S SIGNATURE

Date . . . .

Form CZ-03

ZAKAT DEDUCTION CERTIFICATE

(*See* rule 16)

DATE———————————————No.———————————

ASSET CODE——————— DESCRIPTION ———————

Deduction Date	Valuation Date	Total Asset Value Rs. Ps.	Zakat Deducted Rs.

Certified that a sum of Rupees ——————————————

being the amount of Zakat, as indicated above, has been deducted at source under the Zakat and Ushr Ordinance, 1980, from ————

——————————————————————————

ZCO's NAME AND ADDRESS——————————

ZCCA CODE No.——————————— AUTHORISED SIGNATURE Seal

Form CZ-04

ZAKAT REFUND APPLICATION FORM (REVIEW/REVISION)

(*See* rules 26—30 of the Zakat (Collection and Refund) Rules, 1981)

To

____

____

____

*Date*________________

No. AS ALLOTTED BY ZCO

Asset particulars________________Code________________
Amount of Zakat deducted Rs.________________Date of deduction________

Under the provisions of Zakat and Ushr Ordinance, 1980, I am entitled to a refund of Rs.__________(Rupees________________), against the amount of Zakat deducted by you as above, for the following reasons :—

(1) I am not a Muslim. A solemn affirmation dated __________ is enclosed/has already been submitted to you.

(2) I am not a citizen of Pakistan. An attested true photo copy of my passport and a solemn affirmation, dated __________, that I do not hold nationality of Pakistan are enclosed/have already been submitted to you.

(3) The amount of Zakat deducted is not in accordance with my faith and *fiqh*. I enclose an attested true copy of the declaration on form CZ-50 indicating the extent to which Zakat should not have been deducted.

(4) We are not liable to the compulsory levy of Zakat at source as we are excluded from the definition of *sahib-e-nisab* under sub-clause__________of clause (xxiii) of section 2 of the Zakat and Ushr Ordinance, 1980. We attach/have already provided documentary proof as follows :

(5) The account was frozen on the Deduction Date. An attested true copy of the order of the following authority is attached:

(6) The amount of Zakat deducted was not due since I was not a *sahib-e-nisab* on the Valuation Date and/or during the whole of the Zakat year preceding the Valuation Date. I enclose an attested true copy of the Certificate, on form

LZ-51, issued by the Local Zakat Committee, ————————, Tehsil————————, District————————, of the locality in which I reside.

(7) The asset holder was dead on the Deduction Date. An attested true copy of death certificate is attached.

(8) The amount of Zakat deducted is more than what is due under the Ordinance on account of—

(a) the following error :

(b) full reduction not having been allowed in respect of the outstanding balance as on the Valuation Date in my/our Loan Account No.————which was obtained against the primary security of the above asset (which is already in your custody) and which was utilized to acquire the following compulsory zakatable asset/s which is/are in your custody :

Details of assets ———————— value————————

———————————————— value————————

2. The amount of refund may please be

(a) credited to my/our Account No.————with you under advice to me/us:

(b) remitted to me/us by Pay Order/cheque at the following address:

(c) advised to me/us for collection from your office.

3. The Zakat Deduction Certificate No.————dated———— which was issued to me is enclosed herewith for cancellation.

Note.—For Revision Application, a copy of Reviewing Authority's Decision/Advice shall be attached.;

Signature;————————

Name ————————

Address ————————

————————

Form CZ-05

ZAKAT COLLECTIONS CONTROLLING AGENCY (ZCCA) CODE No. . . . .

Name . . . .

Name and Designation of Authority (For Review/Revision) . . . .

ZAKAT REFUND APPLICATION REGISTER (REVIEW/REVISION) FOR THE YEAR. . . . .

SL. No.	Date received	Name of applicant	Amount of refund claimed Rs.	Zakat deducted			Disposal					Remarks
				Asset Code	Amount Rs.	Date	Date	Authority	Decision with *reasons	Amount of refund approved Rs.	Initials with date	
1	2	3	4	5	6	7	8	9	10	11	12	13

SIGNATURE AND DESIGNATION OF REVIEWING/ REVISING AUTHORITY.

Date . . . .

*For reasons see part-D of Form CZ-07.

Form CZ-06

ZAKAT REFUND APPLICATION DECISION/ADVICE (REVIEW/REVISION) ADVICE REGARDING SUO MOTO DECISION BY REVISING AUTHORITY

To

Dated——————

——————

——————

With reference to your application for refund dated —————— we have to advise as follows:

1. Your claim for refund has been accepted:
   (a) in full.
   (b) in part due to ——————
   ——————
   ——————

   A sum of Rs. ——————(Rupees ——————
   ——————)
   being the amount of refund has been credited to your Account No.——————with us/is hereby refunded to you *vide* our enclosed Pay Order/Cheque No. —————— dated——————. A revised Zakat Deduction Certificate No.——————dated——————, is sent herewith.

2. Your claim for refund cannot be accepted because of the following reasons (and the Zakat Deduction Certificate submitted by you is returned herewith):
   (a) The application is not signed by the asset holder from whom Zakat was deducted.
   (b) Sufficient documentary evidence has not been provided.
   (c) The loan was not obtained against the primary security of this asset.
   (d) The loan taken against the primary security of this asset was not utilised to acquired another compulsorily zakatable asset within three months.
   (e) The compulsorily zakatable asset acquired out of the loan obtained against the primary security of this asset has not been left in our custody.

(f) The claim for refund is not in accordance with the provisions of the Ordinance.

(g) You are not excluded from the definition of *sahib-e-nisab* under sub-clause ( ) of clause (xxiii) of section 2 of the Ordinance.

(h) ....

3. Your case has been revised under *suo moto* revisional powers, by the undersigned. The decision is as follows:

Name and Address of

Authorised Signature

Reviewing/Revising Authority

Date ....

CZ-07

ZCO's ZAKAT COLLECTION REPORT

For Account codes: 101, 102, 103, 104, 105, 107, 109, 110, 111, 130 & 190

Report S. No.————

Date————

ZCO Code ☐☐☐☐☐ ZCCA Code ☐☐☐☐

ZCO : Name & Address

period under Report :—

- immediately after deduction date (for asset 101 only) ☐
- 1st of Rahmadhan 30th June ☐
- July—Sept. ☐
- Oct—Dec ☐
- Jan—March ☐
- 1st April 29/30/of Shabaan ☐

of the year 1 9 _ _ – _ _ A.D.

_ _ – _ _ – _ _ A.D. Valuation Date (*i.e.* date on 1st of Ramadhan)

1 4 _ _ – _ _ _ _ A.H. Zakat Year

Note :—In this form :

(i) "Number" means the number of asset holders; in case an asset is held jointly by more than one Party, they would together be counted as one holder.

(ii) 'Value' means value of an asset in rupees on the Valuation Date, that is 1st of Ramadhan.

PART A: TOTAL ASSETS AS ON THE VALUATION DATE

Description of the Asset	Account Code	Number	Value
1	2	3	4
Saving Accounts	101		
Notice Deposits	102		
FDR (Khas Deposit etc.)	103		
Saving/Deposit Certificate, etc.	104		
N.I.T. Units	105		
Govt. Securities	107		
Annuities	109		
Life Insurance policies	110		
Provident Funds	111		
Total :			

PART B: EXEMPTIONS DURING THE PERIOD UNDER REPORT

Account Code	Non-Muslim or non-Pakistani		Non-sahib-e-nisab		Due to fiqh		Non-maturity		Other reasons		Total	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
1	2	3	4	5	6	7	8	9	10	11	12	13
101												
102												
103												
104												
105												
107												
109												
110												
111												
Total . .												

PART C: DEDUCTIONS

Account Code	ZAKATABLE ASSETS		ZAKAT DEDUCTIBLE (during the period under Report) Rs.	ZAKAT DEDUCTED (during the period under Report) Rs.
	Number	Value		
1	2	3	4	5
101				
102				
103				
104				
105				
107				
109				
110				
111				
Total . .				

PART D: REFUNDS

Account Code	Non-Muslim or non-Pakistani		Non-sahib-e-nisab		Due to fiqh		Non-maturity		Other reasons		Total	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
1	2	3	4	5	6	7	8	9	10	11	12	13
101												
102												
103												
104												
105												
107												
109												
110												
111												
Total . .												

PART E: VOLUNTARY COLLECTIONS

Account Code	Description	Number of Depositors	Amount Rs.
1	2	3	4
130	Voluntary Zakat		
190	Other Receipts		
	Total . .		

Summary

			Rs.
(1)	Total Deductions	Part C	
(2)	Total Refunds	Part D	
(3)	Net		
(4)	Voluntary Zakat and Other Receipts	Part E	
(5)	Total Collections		

Transferred to ZCCA	
Transfer Date — —	

Prepared by———————————— Dated——————

Checked by———————————— Dated——————

Certified:

(1) that the relevant forms CZ-01 to CZ-07, CZ-23, CZ-25, CZ-26, CZ-50 and LZ-51 are available, and

(2) that all exemptions and refunds are fully documented and authorized.

Officer-in-Charge

Date——————

Signature——————————

Designation——————————

CZ-08A

ZCCA's CONSOLIDATED ZAKAT COLLECTION REPORT

For Account codes : 101, 102, 103, 104, 107, 109, 110, 111, 130 & 190

Report S. No.————

Date————

Period under Report :—

Immediately after deduction date (for asset 101 only) ☐

1st of Ramadhan 30th June ☐

July—Sept. ☐

Oct—Dec ☐

Jan—March ☐

1st April 29/30 of Shabaan ☐

of the year 1 9 _ _ – _ _ A.D.

ZCCA Code ☐☐☐☐☐

ZCCA : Name & Address

_ _ – _ _ – _ _ A.D. 1 4 _ _ – _ _ A.H.

Valuation Date (*i.e.* date on 1st of Ramadhan)

Zakat Year

Number of ZCO under the control of ZCCA ☐

Number of CZ-07 forms enclosed ☐

Note :—In this form :

(i) 'Number' means the number of asset holders; in case an asset is held jointly by more than one Party, they would together be counted as one holder.

(ii) 'Value' means vlaue of an asset in rupees on the Valuation Date, that is 1st of Ramadhan.

PART A: TOTAL ASSETS AS ON THE VALUATION DATE

Description of the Asset	Account Code	Number	Value
1	2	3	4
Saving Accounts	101		
Notice Deposits	102		
FDR (Khas Deposit etc.)	103		
Saving/Defence Certificate (etc.)	104		
Government Securities	107		
Annuities	109		
Life Insurance Policies	110		
Provident Funds	111		
Total :			

PART B: EXEMPTIONS DURING THE PERIOD UNDER REPORT

Account Code	Non-Muslim or non-Pakistani		Non-sahib-e-nisab		Due to fiqh		Non-maturity		Other reasons		Total	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
1	2	3	4	5	6	7	8	9	10	11	12	13
101												
102												
103												
104												
107												
109												
110												
111												
Total . .												

PART C: DEDUCTIONS

Account Code	ZAKATABLE ASSETS		ZAKAT DEDUCTIBLE (during the period under Report) Rs.	ZAKAT DEDUCTED (during the period under Report) Rs.
	Number	Value		
1	2	3	4	5
101				
102				
103				
104				
107				
109				
110				
111				
Total . .				

PART D: REFUNDS

Account Code	Non-Muslim or non-Pakistani		Non-sahib-e-nisab		Due to fiqh		Non-maturity		Other reasons		Total	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
1	2	3	4	5	6	7	8	9	10	11	12	13
101												
102												
103												
104												
107												
109												
110												
111												
Total . .												

PART E: VOLUNTARY COLLECTIONS

Account Code	Description	Number of Depositors	Amount
1	2	3	4
130	Voluntary Zakat		
190	Other Receipts		
	Total . .		

Summary

			Rs.
(1)	Total Deductions	Part C	
(2)	Total Refunds	Part D	
(3)	Net		
(4)	Voluntary Zakat and Other Receipts	Part E	
(5)	Total Collection		

Remitted to the State Bank of Pakistan, *vide* cheque No............. dated.............
Drawn on

Prepared by———————————— Dated————————

Checked by———————————— Dated————————

Certified that all exemptions and refunds are fully documented and authorised.

Officer-in-Charge

Date——————

Signature——————————

Designation——————————

(To be filled in by the receiving office of the State Bank of Pakistan)

Receiving office code . . . . Name . . . .

Date received

. . . .

Date realised and credited to central Account No. 8-CZF.

. . . .

Stamp of receiving office

Signature with date of Receiving officer.

ZCCA's CONSOLIDATED ZAKAT COLLECTION REPORT

CZ-08B

For Account codes : 105, 106, 108 & 111

Report S. No.————

Date————

ZCCA Code

ZCCA : Name & Address

Period under Report :—

1st of Ramadhan 30th June

July—Sept.

Oct—Dec.

Jan—March

1st April 29/30 of Shabaan

of the year 1 9 – A.D.

– – A.D.

Valuation Date (*i.e.* date on 1st of Ramadhan)

1 4 – A.H.

Zakat Year

Number of ZCOs under control of ZCCA. (for NIT Units Only)

Number of CZ-07 forms enclosed (for NIT Units only)

Note:—In this form :

(i) 'Number' means the number of asset holders; in case an asset is held jointly by more than one Party, they would together be counted as one holder.

(ii) Value (in each case) means the corresponding value in rupees on the Valuation Date, that is 1st of Ramadhan.

(iii) 'Number-A' means the number of NIT Units, ICP Certificates, Shares etc.

(iv) 'Value-F' means Face Value in rupees and 'Value-M' means the Market or Repurchase Value in rupees per NIT Unit, ICP Certificate, Share etc. on the Valuation Date.

(v) 'Total Value'/'Value' on the Valuation Date means the total value computed on the basis of Value-F/Value-M, whichever is lower.

PART A : TOTAL ASSETS AS ON THE VALUATION DATE :

Description	Account Code	Number	Number-A	Value-F	Value-M	Total Value
1	2	3	4	5	6	7
NIT Unit,	105					
ICP Certificates	106					
Shares, Securities, etc.	108					
Provident Funds	111					
Total :						

PART B: EXEMPTIONS DURING THE PERIOD UNDER REPORT

Account Code	Non-Muslim or non-Pakistani		Non-sahib-e-nisab		Due to fiqh		Non-maturity		Other reasons		Total	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
1	2	3	4	5	6	7	8	9	10	11	12	13
105												
106												
108												
111												
Total . .												

PART C: ZAKATABLE ASSESTS & ZAKAT DEDUCTED

Account Code	Number	Number—A	Value for Value—M whichever is lower	Zakatable *i.e.* Total Value	Zakat due Rs.	Zakat Deducted
1	2	3	4	5	6	7
105						
106						
108						
111						
Total . .						

PART D: REFUNDS

Account Code	Non-Muslim or non-Pakistani		Non-sahib-e-nisab		Due to fiqh		Non-maturity		Other reasons		Total	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
1	2	3	4	5	6	7	8	9	10	11	12	13
105												
106												
108												
111												
Total . .												

Summary

			Rs.
(1)	**Total Deductions**	**Part C**	
(2)	**Total Refunds**	**Part D**	
(3)	**Net Collection**		
	Remitted to State Bank of Pakistan *vide* **cheque No.......dated.........**		
	Drawn on		

Prepared by―――――――――――――――― **Dated**――――――

Checked by―――――――――――――――― **Dated**――――――

Certified that all exemptions and refunds are fully documented and authorised.

Officer-in-Charge

Date―――――――― **Signature**――――――――

Designation――――――――

(To be filled in by the receiving office of the State Bank of Pakistan)

Receiving office code .... **Name** ....

Date received

....

Date realised and credited to Central Account No. 8-CZF.

....

Stamp of receiving office

Signature with date of Receiving officer.

Form CZ-09

ANNUAL STATEMENT REGARDING ZAKAT UNREALIZED

Return Serial No.

For the Zakat year . . . . AH ended (date). . . . . AD
Zakat Collection Office/Zakat Collection Controlling Agency—

Code:

Name:

Address:

1.	Zakat unrealized at the beginning of the Zakat year.	Rs . . . .
2.	Zakat Collected out of (1) above during the course of the Zakat year	Rs . . . .
3.	Balance from previous Zakat years (1)−(2)	Rs . . . .
4.	Zakat unrealized during the Zakat year.	Rs . . . .
5.	Zakat unrealized at the close of the Zakat year (3) + (4)	Rs . . . .

Form CZ-12

CENTRAL ZAKAT ADMINISTRATION

REGISTER OF CHEQUES AND OTHER FINANCIAL INSTRUMENTS RECEIVED FOR DEPOSIT IN THE CENTRAL ZAKAT FUND ACCOUNT FOR THE YEAR

S. No.	Name and address of the remitter	Description with No. and date of the instrument	Description and Code under which to be deposited	Amount of the instrument	First intimation to remitter: No. and date	Initials with date	Challan No. and date through which instrument sent to S.B.P.	Credits to CZF			Remarks
								Page No. under which intimation received from SBP	Date of credit	Initials with date	
1	2	3	4	5	6	7	8	9	10	11	12

Monthly abstract :

Form CZ-21

STATEMENT OF THE CENTRAL ZAKAT FUND ACCOUNT
FOR THE MONTH OF————————

OPENING BALANCE:

(OB) Cash at Bank: Credits

100—(ZD) Zakat Deducted at source:

101—Savings Bank and similar Accounts:

102—Notice Deposit and similar Receipts and Accounts:

103—Fixed Deposit and similar Receipts and Accounts:

104—Savings Certificates and similar Certificates and Accounts:

105—N. I. T. Units:

106—I. C. P. Mutual Fund Certificates:

107—Government securities:

108—Securities including shares and debentures:

109—Annuities:

110—Life insurance policies:

111—Provident Funds:

130—(ZV) Zakat Voluntary:

140—(TRFP) Transfers from PZFs:

141—Punjab:

142—Sind:

143—NWFP:

144—Baluchistan:

150—(TRFL) Transfers from LZFs in the ICT:

160—(GAOR) Grants, Atiyyat and Other Receipts:

161—Grants:

162—Atiyyat:

163—Other Receipts:

TOTAL RECEIPTS :

PAYMENTS :

200—(TRPF) Transfers to PZFs :

201—Punjab :

202—Sind :

203—NWFP :

204—Baluchistan :

250—(DMS) Assistance through *Deeni Madaris* :

260—(VOC) Assistance through Vocational Educational Institutions :

270—(HLT) Assistance through Health Institutions :

290—(OP) Other Payments :

291—Transfer to LZFs in the ICT :

292—Miscellaneous Payments :

TOTAL PAYMENTS :

CLOSING BALANCE :

Form CZ-22

ASSETWISE/AGENCYWISE ANALYSIS OF ZAKAT DEDUCTED AT SOURCE AND CREDITED INTO THE CENTRAL ZAKAT FUND ACCOUNT FOR THE MONTH OF . . . .

Zakat Collection Controlling Agency: Name	Code	101 S.B. Accounts	102 Notice Deposits Receipts/ Accounts	103 Fixed Deposits Receipts/ Accounts	104 Savings/ Deposits Certificates	105 N.I.T. Units	106 I.C.P. Mutual Fund Certificates	107 Government securities	108 Securities and shares	109 Annuities	110 Life insurance policies	111 Provident Funds	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14
State Bank of Pakistan ..	001												
National Bank of Pakistan ..	002												
Habib Bank Limited	003												
United Bank Limited	004												
Muslim Commercial Bank Limited.	005												
Allied Bank Limited	006												
Algemene Bank Netherland-N.V.	020												
American Express International Banking Corporation ..	021												
Bank of America	022												
B.C.C.I. (Overseas) Ltd. ..	023												
Bank of Oman Limited ..	024												
Bank of Tokyo Limited ..	025												
Banque of Indosuez ..	026												
Chartered Bank	027												
Citi Bank	028												
Dubai Bank Limited	029												
Deutsche Bank	030												
Grindlays Bank Ltd.	031												
Middle East Bank Ltd. ..	032												
Rupali Bank	033												
Emirates Bank International Limited	034												
The Chase Manhattan Bank N.A.	035												
The Hongkong and Shanghai Banking Corporation ..	036												
International Finance Investment and Commerce Bank Ltd. ..	037												

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Faysal Islamic Bank of Bahrain E.C.	038												
Doha Bank Limited	039												
Federal Bank for Cooperatives ..	050												
Punjab Provincial Cooperative Bank Ltd.	051												
The Sind Provincial Cooperative Bank Ltd.	052												
The Frontier Provincial Cooperative Bank Ltd.	053												
The Baluchistan Provincial Co-operative Bank Ltd... ..	054												
Registrar Cooperative Societies, Punjab, Lahore	071												
Directorate General Pakistan Post Offices	101												
Central Directorate of National Savings	201												
Pakistan Industrial Credit & Investment Corporation Ltd. ..	301												
Industrial Development Bank of Pakistan	302												
Agricultural Development Bank of Pakistan	303												
National Development Finance Corporation	304												
House Building Finance Corporation	305												
Bankers' Equity Ltd.	306												
Small Business Finance Corporation	307												
National Investment Trust Ltd ..	310												
Investment Corporation of Pakistan	311												
State Life Insurance Corporation of Pakistan	312												

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Public Companies	401 to 800 and 2001 to 2155												
Private Companies	499/1 to 499/321												
Provident Funds	801 to 954												
Total ..													

Form CZ-23

CENTRAL ZAKAT ADMINISTRATION

PROVISIONAL RECEIPT

(NOT TO BE USED FOR CLAIMING TAX EXEMPTION)

No . . . .

Received with thanks cheque/draft No . . . .

dated . . . . for Rs . . . .

Rupees . . . .

drawn on . . . .

from . . . .

on account of . . . . for credit to the Central Zakat Fund Account. A Zakat Certificate will be issued on realisation of the amount.

Place

Date

Signature and Designation.

Form CZ-24

CENTRAL ZAKAT ADMINISTRATION

ZAKAT CERTIFICATE

Book No.

Certificate No.

Certified that a sum of Rs ....

Rupees ....

drawn *vide* cheque/draft No ....

dated.................. on...

.....................has been received from ....

....

on account of ....The amount has been credited to the Central Zakat Fund Account.

Place

Date

Signature and Designation.

Form CZ-25

CENTRAL ZAKAT FUND

VOLUNTARY ZAKAT CONTRIBUTION PAYMENT CERTIFICATE

Book No. . . . . Certificate No. . . . .

Name of office/branch with address receiving the amount . . . .

Certified that a sum of Rs . . . . (Rupees . . . .

. . . .) . . . . in cash/cheque/draft No . . . . dated . . . .

drawn on . . . . has been received from. . . . . on account of Zakat Voluntary (Code 130)/Grant (Code 161)/Atiyyat (Code 162)/Other Receipts (Code 163), for crediting to the Central Zakat Fund Account.

Office stamp

Signature with designation of the authorized officer of the branch office.

Place :

Dated :

Form CZ-26

CENTRAL ZAKAT FUND

ZAKAT COLLECTION CONTROLLING AGENCY

Code No .... Name ....

Branch Office. Name.

Address.

Register of Voluntary Zakat contributions (Asset Code 130, 161, 162 and 163).

S. No.	Date	Name and address of depositor	Asset Name	Code No.	Amount in rupees	Initials with date	Remarks
1	2	3	4	5	6	7	8

Form CZ-50

DECLARATION

(On Rs. 4 Stamp Paper)

Under the provisos to sub-section (3) of section 1 of the Zakat and Ushr Ordinance, 1980 (XVIII of 1980) and rule 20 of the Zakat Collection and Refund) Rules, 1981 sworn on oath before[1]

I[2] Son/daughter/wife/widow

of[3]

of[4] years of age.

of[5]

do hereby solemnly swear by Allah that

(a) I am a Muslim and follow[6]

(b) according to my faith and the above said *fiqh* I am not obliged to pay——

(i) Zakat on the following types of assets to the extent indicated against each :[7]

(ii) Ushr on the following kinds of produce to the extent indicated against each produce :[8]

(c) what is stated above is true to the best of my knowledge and belief.

Place: (Deponent)

Date:

We

1.[9] son of[10] of[11]

2.[12] son of[13] of[14]

solemnly affirm that we know the above deponent and identify him as the same person as described above.

(Witness) (Witness)

The above declaration has been solemnly affirmed on oath before me this day of 19 by the above deponent in the presence of the above witnesses who identified the above deponent.

Place :

(Name and designation of the person administering oath)

Date:

Seal of office

Note:—(A) Incase of a minor or insane persons, his guardian shall make this declaration. A minor is supposed to follow the *fiqh* of his father and the declaration shall be made accordingly.

(B) Fill in the blanks as follows :

1. Name, designation and address of the person administering oath.
2. Name of the deponent.
3. Name of the father or husband of the deponent.
4. Age of the deponent.
5. Complete address of the deponent.
6. Name of the recognized *fiqh* that the deponent follows.
7. Names of the assets with the extent to which Zakat is not required to be paid on each asset.
8. Names of the produce as defin... ... clause (xvii) of section 2 of the Zakat and Ushr Ordinance, 1980, and the extent to which Ushr is not required to be paid on each produce.
9. Name of the first witness.
10. Father's name of the first witness.
11. Address of the first witness.
12. Name of the second witness.
13. Father's name of the second witness.
14. Address of the second witness.

فارم- LZ-51

کسی شخص کے تاریخ تشخیص مالیت کو صاحب نصاب نہ ہونے
یا/اور اس تاریخ سے قبل ایک سال زکوٰۃ کے دوران صاحب نصاب نہ
رہنے کے متعلق سرٹیفکیٹ

(دیکھئے زکوٰۃ اور عشر آرڈیننس مجریہ 1980ء کی دفعہ 3 کی ذیلی
دفعہ (1) اور زکوٰۃ کی کٹوتی اور واپسی کے قواعد مجریہ 1981ء کا قاعدہ
نمبر23)

مقامی کمیٹی کوڈ نمبر تحصیل/تعلقہ ضلع صوبہ

تصدیق کی جاتی ہے کہ یہ مقامی کمیٹی مناسب تحقیق کے بعد اس نتیجہ پر پہنچی ہے کہ مسمی / مسماۃ
ولد/ زوجہ/ بیوہ حال ساکن
جو عموماً اس مقامی کمیٹی کی حدود میں رہائش رکھتا/ رکھتی ہے

"( ) وہ یکم رمضان المبارک 14 ہجری مطابق 198 عیسوی کو صاحب نصاب نہیں
تھا/ تھی ، اور

( ) وہ یکم رمضان المبارک 14 ہجری مطابق 198 عیسوی
سے قبل ایک سال زکوٰۃ کے تمام عرصے میں صاحب نصاب نہیں رہا/ رہی۔

(اگر مندرجہ بالا میں سے صرف ایک بات کا اطلاق ہو تو دوسری بات قلم زد کر کے دستخط
کر دیئے جائیں)"

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