

THE ZAKAT COLLECTION AND REFUND RULES 1981
[Corrected upto September, 1989]

CONTENTS

1. **Preliminary**
2. **Short title and commencement**
3. **Definitions**
4. **Zakat Collections**
5. **Procedure for Zakat deduction**
6. **Deduction of Zakat in respect of the assets mentioned as serial No. 1 of the First Schedule to the Ordinance**
7. **Deduction of Zakat in respect of the assets mentioned at serial No. 2 of the first schedule to the Ordinance**
8. **Deduction of Zakat in respect of the assets mentioned at serial No. 3 of the First Schedule to the Ordinance**
9. **Deduction of Zakat in respect of the assets mentioned at serial No. 4 of the First Schedule to the Ordinance**
10. **Deduction of Zakat in respect of the assets mentioned at serial No. 5 of the First Schedule to the Ordinance**
11. **Deduction of Zakat in respect of the assets mentioned at serial No. 6 of the First Schedule to the Ordinance**
12. **Deduction of Zakat in respect of the assets mentioned at serial No. 7 of the First Schedule to the Ordinance**
13. **Deduction of Zakat in respect of the assets mentioned at serial No. 8 of the First Schedule to the Ordinance**
14. **Deduction of Zakat in respect of the assets mentioned at serial No. 9 of the First Schedule to the Ordinance**
15. **Deduction of Zakat in respect of the assets mentioned at serial No.10 of the First Schedule to the Ordinance**
16. **Deduction of Zakat in respect of the assets mentioned at serial No.11 of the First Schedule to the Ordinance**
17. ***[Zakat deductions to be in Full Rupee**
18. **Zakat Deduction Certificate**
19. **Exemptions From Zakat Deduction**
20. **Zakat not to be deducted in respect of the assets of a person who is not a Citizen of Pakistan**

21. **Zakat not to be deducted in respect of certain companies etc**
22. **Zakat not to be deducted in respect of the assets of a person claiming exemption on grounds of faith and fiqh**
23. **Zakat not to be deducted in respect of the assets of a person excluded from the definition of sahib-e-nisab**
24. **Zakat not to be deducted in respect of frozen assets**
25. **Zakat not be deducted in respect of the assets of a person not sahib-e-nisab**
26. **Zakat not be deducted in respect of the assets of a dead person**
27. **Zakat not to be deducted in respect of assets acquired with or held in foreign currency**
28. **Zakat not to be deducted in respect of assets held jointly**
29. **Value of an asset to be reduced on account of debts**
30. **Zakat Paid Voluntarily, Grants, Attiyyat And Other Receipts**
31. **Collection of Zakat on Voluntary Basis**
32. **Remittance of Zakat**
33. **Zakat paid voluntarily to the Central Zakat Administration**
34. **Grants**
35. **Atiyyat and Other Receipts**
36. **Zakat paid voluntarily, Grant and Atiyyat and other receipts in the Provincial Zakat Funds**
37. **Refunds**
38. **Review**
39. **Revision**
40. **Time limit for disposal of review/revision cases**
41. **Exceptional disposal of belated claims**
42. **Limitation on claims**
43. **Documents to accompany claims for refund**
44. **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.**
45. **Refund**
46. **Accounts And Returns**
47. **Collection Accounts and Zakat Collection Reports.**
48. **Remittances from a ZCO to its (ZCCA)**

49	Consolidated Accounts and Consolidated Returns
50	Miscellaneous
51	Removal of difficulties

-

-

THE ZAKAT COLLECTION AND REFUND RULES 1981

[Corrected upto September, 1989]

TEXT

In exercise of the power 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 source and its refund:-

CHAPTER-I

PRELIMINARY

1. **Short title and commencement.**- (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' date means the commencing day of the Zakat years, that is, the first day of Ramdhan-ul-Mubarak except that the valuation Date for the first Zakat year is 06 sha'ban-ul-moazzam, 1400 AH (20th 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 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 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 deduction.**- (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 provision of the Ordinance, the rules and the instruction 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 as 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 (from CZ-01) in respect of only those accounts which carry, in 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 unrealized.

(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 dispatched 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.

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 assets 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 his category where return becomes receivable by the assets 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 in 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 have become an asset under serial No. 3 of the Schedule on the date the first return on it as asset under this serial No. becomes due and its face value for the purpose shall be deemed to be its payable value as on the Valuation Date for the Zakat year and its payable value as on the date of such transformation for the subsequent Zakat years.

Example 1.- The return on a Premium Savings Certificate of Rs:100 for the first three years is payable on encashment or maturity which is earlier. This is an asset under serial No. 4 of the First Schedule to the Ordinance for the first three years. Its payable value on completion of initial two years is Rs:125 and on completion of three years is Rs; 140. For the next four years return on it is payable on half-yearly basis. The certificate, for the purpose of computation of Zakat, shall be deemed to have become an asset under serial No. 3 of the First Schedule to the Ordinance on the date the first return on it as an asset under serial No. 3 becomes due. The face value of the Certificate shall be as follows:-

(a) If the initial three years period ends after Valuation Date of the Zakat year in which the Certificate becomes an asset under serial 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 and for the subsequent Zakat years, Rs: 140; and

(b) If the initial three years period ends on or before the Valuation Date of the Zakat year in which the Certificate becomes an asset under serial No. 3 of the First Schedule to the Ordinance; the face value of the Certificate for the first Zakat year as an asset under serial No. 3 as also for all subsequent Zakat years shall be Rsl; 140.

Example 2.- The Mahana Amdani Accounts of National Savings is a Scheme in which the holder deposits monthly installments for five years, and after the expiry of five years he starts receiving return every month perpetually, unless he opts to close the account, whether within the period of five years of thereafter, he is paid back the cumulative value of the accounts, i.e. principal plus return thereon. Accordingly, if the Mahana Amdani Account is closed, it will fall under item 4 of the First Schedule to the Ordinance and Zakat would be computed on the cumulative value as on the Valuation Date of the Zakat year in which it is close. However, when the Account holder starts receiving monthly return after the expiry of five years, the Mahana Amdani Account will become an asset on which return is payable periodically and would therefore fall under item 3 of the First Schedule to the Ordinance and Zakat will be computed on the face value of each unit of deposit as on the Valuation Date in the Zakat year in which return is paid, in other words, the face value of each monthly installment 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.- (1) 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.- 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 necessary details will be entered at the time of 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.- (1) 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 Debts Office, treasury/sub-treasury dealing with this asset, shall maintain a separate folio for each quarter in the Zakat Deduction 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 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 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.

(3) 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 the necessary details will be entered at the time of the payment of the annuity benefits and of the 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 of survival benefit or surrender value as the case may be.

(3) For the purposes 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, ZCOs 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. ⁱ **[Zakat deductions to be in Full Rupee.-** All Zakat Accounts will be maintained in terms of full "Rupee". If the amount to be deducted as Zakat is less than rupee, it shall not be deducted, and if it is more than a rupee, but has a fraction of rupee, the fraction above fifty paises shall be charged as next higher rupee and less than fifty paisa shall not be charged.

16. **Zakat Deduction Certificate.-**(1) A ZCOs shall issue, on request, a Zakat Deduction Certificate (ZDC) on printed and serially machine-numbered from Central Zakat Council-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; of 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 non-Muslims.-** (1) Zakat shall not be deducted in respect of the assets of non-Muslim; 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 percent 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 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 commandment 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 though both the assets relate to the same serial number of the First Schedule to the Ordinance.

(2) The declaration, on form C-50, may be sworn by a citizen of Pakistan residing in a foreign country before a diplomatic or consular officer of Pakistan in that foreign country authorized in this behalf by the Federal Government under the provisions of the Diplomatic and Consular Officer (Oaths and Fees) Act, 1948 (XXI of 1984).

(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 and source on the grounds of faith and fiqh by filing a declaration within the prescribed period and in the prescribed manner, than 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 (xiii) 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 order 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, on 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 Zakat year preceding the Valuation 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 on application in writing along-with 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 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.

24-A. 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.

24-B. Zakat not to be deducted in respect of assets 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 get 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 whole asset.

25. Value of an asset to be reduced on account of debts.-(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 debts 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 debts as on the Valuation Date.

CHAPTER III A

ZAKAT PAID VOLUNTARILY, GRANTS, ATTIYYAT AND OTHER RECEIPTS

25-A. 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 Zakat Collection Office (ZCO) and shall receive Zakat paid on voluntary and self-assessment basis, by an individual, organization, within or outside Pakistan, in respect of the asset 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.

25-B. 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 for 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".

25-C 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, authorized 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.

25-D. **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.

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

25-F **Zakat paid voluntarily, Grant and Atiyyat and other receipts in the Provincial Zakat Funds.-** The provision of rules 25A, 25B, 25 constitution 25D and 25E shall apply, mutatis mutandis, 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 such-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, 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 into, ZDC will not be returned; if the refund allowed is partial, revised ZDC will be issued; and if the claim is allowed in toto, ZDC will be returned in original.

(4) The revisional authority may undertake revision proceedings in respect of a deduction suo motu 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 motu, 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.

28-A. 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 with 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 of its ZCCA along-with its recommendations for condonation of delay in filing 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 the delay in filing the claim or refund of Zakat depending on the merits of each case provided the claim is received by him not later than last day of the Zakat year to which the deduction in question relates.

28-B. 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.

29-A. **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 reason 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 indicated in that report, in triplicate retain one copy and send the other two copies, within one week, to its 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 computerization, 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 unrealized in for CZ-09.

32. **Remittances from a ZCO to its (ZCCA)**.-A ZCO will remit to its CCA along-with the ZCR the aggregate of the amounts deducted by its 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 along-with the Zakat Collection Reports (form 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 (Forms CZ-08A and CZ-08B), the aggregate of

the amount collected by their ZCOs less refunds, to the Central Accounts No. 9-Central Zakat 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 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, 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 motu, and will not be changed except by the CZA. Intimation of the allotment 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 to 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, as 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 Refund

S r · N o	Na m e	Savi ngs Ban k or simil ar Acc ount Nu mbe r	Ope ning bala nce as on valu ation Date	Za ka t D ue	Balan ce as on dedu ction date	Rs. Ps	Amo unt of Zakat Dedu cted	Rs. ps.	Bal anc e afte r adju st- me nt of Zak at	Rs. Ps.	Amou nt of Zakat unrea lized	Rs.	Init ial s Wi th da te	Name of Zakat refunded ----- ----- Date amount reasons	Rs.	Zakat certificate issued, if any ----- ----- No. date initials REMARKS with date
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

ZCo s/MANAGER signature
Date

One of the reasons indicated in part of form Cz-01

ZAKAT COLLECTION 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 102-1111 for the year.

Validation Date

Sr. No.	Deduction Date	Asset Particulars			Asset Valuation			Amount of return	Amount of Zakat due
		Name	Receipt Certificate Account No.	Name of Asset	Quality	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 unrealized
		Date	This Qtr Rs.	Last Qtr Rs.		No	Date	Initials with Date	
Rs.									
11	12	13	14	15	16	17	18	19	20

ZCO's / MANAGER'S SIGNATURE

Date

ZKAT DEDUCTION CERETIFICATE
(SEE RULE 16)

DATE _____ NO. _____

ASSET CODE _____ DESCRIPTION _____

DEDUCTI ON DATE	VALUATI ON DATE	TOTA L ASSE T VALU E R S. PS.	ZAKAT DEDUCT ED RS.

Certified that a sum of rupees _____

Being the amount of Zakat, as indicated above, has been deducted at
sourced under the Zakat and Ushr Ordinance, 1980, from _____

ZCO's NAME AND ADDRESS _____

ZCCA CODE NO. _____ AUTHORIZED SIGNATURE ^{SEAL}

Form CZ-04

No. AS ALLOTTED BY ZCO

ZAKAT REFUND APPLICATION FORM (REVIEW/ REVISION)
(SEE RULES 26—30 OF THE Zakat (collection and refund) rules, 1981)

To Date _____

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 for 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 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 Department of Authority (For review/revision)

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

Sr No.	D a t e R e c e i v e d	N a m e o f a p p l i c a n t	A m o u n t o f r e f u n d c l a i m e d R s.	Zakat		Disposal			
				Deducted	Amount	Date initials with date	Authority Remarks	Deduction With reason	Amount of refund Approved Rs.
1	2	3	4	5 7	6	8 12	9 13	10	11

SIGNATURE AND DESIGNATION OF REVIEW WING/

REVISING AUTHORITY

DATE -----

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

TO _____

Dated _____

With reference to you application for refund dated _____

We have to advice as follows:

1. Your claim fodr refund has been accepted:

- a) In full,
- b) In part due to _____

A sum of Rs. _____ (rupees _____)

Being the amont 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 recised 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 pro-vided.
- 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 utilized to acquird another compul-sorily zakatable asset within three months.
- e) The compilorily zakatable asset acquired out of the loan obtained against the primary security of the 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 under signed. The decision is as follows:

Name and Address of

Reviewing/ revising Authority

Authorized signature

Date

ZCCA's ZAKAT COLLECTION REPORT

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

CZ-07

Report No. _____ S.

--	--	--	--	--

ZC
O
Co
de

ZCCA
Code

--	--	--	--

ZCO. Name & Address

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
.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Valuation date

(I.e. Date of first of ramadhan)

Note:- in this form:

- (i) Number means the number of asset holders: In case an asset is held jointly by more then. 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.

A																			
.		1	4																
D																			
.																			

Zakat Year

A.H.

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

Sr.	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 _____

Date _____

Checked by _____

Date _____

Certified :

1

2 That all exemptions and refunds are fully documented and authorized.

Date _____

Officer-in-charge
Signature _____

Designation _____

—

ZCCA's CONSOLIDATED ZAKAT COLLECTION REPORT

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

CZ-08 A

Report S.
No. _____

--	--	--	--	--	--

Z
C
C
A
C

ZCO.
Name
&
Address

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	

A.
D.

--	--	--	--	--	--	--	--	--	--

Valuation
date

A									
D									

Zakat
Year

A.H

(I.e. Date of first of ramadhan)

Number of
ZCO under
the control of
ZCCA

Number of
CZ-7 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 value of an asset in rupees on the valuation Date. That is 1st of Ramadan.

PART A: TOTAL ASSETS AS ON THE VALUATION DATE

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

* Amended by the CZC in its 94th meeting held on 02-02-2008

PART D: REFUNDS

Account codes	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												
108												
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		

Sr.	Summary	Rs.
	Total Deductions Part C	
	Total Refunds Part D	
	Net	
	Voluntary Zakat and other Receipts Part E	
	Total Collections	
Remitted to the State Bank of Pakistan, vide cheque no. Dated.....		
Drawn on		

Prepared by _____

Checked by _____

D
a
t
e
d
D
a
t
e
d

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

Date _____

Officer-in-charge
 Signature _____

Designation____

To be filled in by the receiving office of the State Bank of Pakistan
Receiving office code Name
.....

Date
Recei
ved

.....
.....
.....

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

.....
.....

Stamp of
Receiving
Office

Signature with date of
Receiving Officer

ZCCA's CONSOLIDATED ZAKAT COLLECTION REPORT

For Account Codes: 105, 106, 108, 111,

C
Z
-
0
8

Report No. _____ S.

B
Date _____

--	--	--	--	--	--

od

ZCO. Name & Address

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

--	--	--	--	--	--	--	--

A.D.

--	--	--	--	--	--	--	--

A							
D							

A.H.

Valuation date

Zakat Year

(I.e. Date of first of ramadhan)

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 Ramdhan
- (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 Certificates, Shares 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 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 codes	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:												

Sr.	Summary	Rs.
1	Total Deductions Part C	
2	Total Refunds Part D	
3	Net 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 authorized.

Date _____

Officer-in-charge
Signature _____
Designation _____

To be filled in by the receiving office of the State Bank of Pakistan
Receiving office code Name
.....

Date Received
.....
.....

Date realized 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 YEARAH ended (date)AD Zakat collection Officer/ 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..... |

**STATEMENT KOF THE ECNTRAL ZAKAT FUND ACCOUNT
FOR THE MONTH OF -----**

OPENING BALANCE_

(OB) Cash at Bank :

- 100__ (ZD) Zakat Deducted at source :
- 101__ Saving Banks and similar Accounts:
- 102__ Notice Deposit and similar Receipts and Account:
- 104__ Saving Certificates and similar Certificates and Account :
- 105__ N.I.T. Units :
- 106__ I.C.P. Mutual Fund Certificate :
- 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 :
- 142__ Sind :
- 143__ NWFP :
- 144__ Baluchistan :
- 150__ (TRFL) Transfers form LZFs in the ICT :
- 161__ Grants :
- 162__ Atiyyat :
- 163__ Other Receipts :

TOTAL RECEIPTS

PAYMENTS:

- 200—(TRPF) Transfer 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:
202 – Miscellaneous Payments:

TOTAL

CLOSING BALANCE:

PAYMENTS:

The Hongkong and Shanghai Banking Corporation	036
International Finance Investment and Commerce Bank Ltd.	037

**CENTRAL ZAKAT ADMINISTRATION
PROVISIONAL RECEIPT
(NOT TO BE USED FOR CLAIMING TAX EXEMPTION)**

No

Receive with thanks cheque / draft
No
Date for
Rs
Rupees
Drawn
on

From
On account of
for credit to the Center Zakat Fund Account. A Zakat Certificate will be
issued on realization of the amount.

Place

signature and
Date

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 ofThe
amount has been credited to the Central Zakat Fund Account.

Place

signature and
Date

Designation

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 onhas 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:

Date:

CENTRAL ZAKAT FUND
ZAKAT COLLECTION CONTROLING AGENCY

Code No.....Name.....

Branch office.

Name.

Address

Register of Voluntary Zakat contribution (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

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, sworn on oath before¹

I² Son/daughter/wife/widow
Of³Of⁴ years of age Of⁵
Do hereby solemnly swear by Allah that

a)
I am a Muslim and follow⁶

b)
According to my faith and the above said figh I m not obliged to pay⁷

a.
Zakat on the following types of acids to the extent indicated against each:⁷

b.
Ushr on the following kind of produce to the expand indicated against each produce:⁸

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

Place:

Date:

(Deponent)

We
1.⁹ Son of¹⁰
of¹¹
2.¹² son of¹³
of¹⁴

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 _____ 20 -- 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)

Seal of office

Note:- (A) incuse of a minor or insane person, his guardian shall make this
declaration.

A _____ is supposed to follow the fiqh of his father and the declaration
shall be mane 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 deponent follows.
7. Names of the assets with the extent to which Zakat is not required to be
paid on each asset.
8. Names if the produce as defined in 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.

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 شوقیٹ

(دیکھئے زکوٰۃ اور عشر آربینس مجریہ 1980ء کی دفعہ 3 کی ذیلی دفعہ (1) اور

زکوٰۃ کی کٹوتی اور واپسی کے قواعد مجریہ 1981ء کا تاعدہ نمبر 23)

مقامی کمیٹی کوڈ نمبر تحصیل رتعاقتہ ضلع صوبہ
تصدیق کی جاتی ہے کہ یہ مقامی کمیٹی مناسب تحقیق کے بعد اس نتیجے پر پہنچی ہے کہ مسمیٰ رسماۃ
ولد زوجہ ربیوہ 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

کردیئے جائیں)۔"

***Amended by the CZC in its 94th meeting held on 02-02-2008**