

**NATIONAL ASSEMBLY SECRETARIAT**

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**“QUESTIONS FOR ORAL ANSWERS AND THEIR REPLIES”**

*to be asked at a sitting of the National Assembly to be held on*

**Thursday, the 17th September, 2020**

99. Lapsed under Rule 247 (3).

@103. **\*Moulana Abdul Akbar Chitrali:**  
*(Deferred during 23rd Session)*

*Will the Minister for Economic Affairs be pleased to state:*

- (a) the aid received by the Government of Pakistan from different countries and NGOs after spreading corona pandemic in Pakistan alongwith the detail thereof;*
- (b) the amount of loans against Pakistan waived off or leniency made in the payment of loans; and*
- (c) the detail of overall benefit accrued to Pakistan?*

**Minister for Economic Affairs (Makhdoom Khusro Bukhtiar):**

(a) The Government of Pakistan received foreign assistance amounting to US\$ 3,552.11 million as loans and grants from various bilateral & multilateral development partners to address the health-related and socioeconomic challenges caused by COVID-19 pandemic. The details are as under:

| <b>Countries<br/>Organizations</b>  | <b>Amount<br/>Committed</b> | <b>Amount<br/>Disbursed</b> | <b>Beneficiary</b>                                      |
|-------------------------------------|-----------------------------|-----------------------------|---|
| <b>A. Project Financing (Loans)</b> |                             |                             |   |
| World Bank                          | 300                         | 111                         | MoNHSR & C,<br>NDMA, BISP,<br>Provincial<br>Governments |
| ADB                                 | 350                         | 129                         | NDMA, BISP,<br>NDRMF                                    |
| IsBD                                | 70                          | 0                           | MoNHSR&C  |
| OFID                                | 50                          | 0                           | Finance Division  |
| France (AFD)                        | 47                          | 22                          | NDMRF,<br>Ministry of Climate<br>Change                 |
| <b>Sub Total – I</b>                | <b>817</b>                  | <b>262</b>                  |   |
| <b>B. Budgetary Support (Loans)</b> |                             |                             |   |
| IMF                                 | 1,386                       | 1,386                       | Finance Division  |
| ADB                                 | 500                         | 500                         | Finance Division  |
| AIIB                                | 750                         | 750                         | Finance Division  |
| <b>Sub Total-II</b>                 | <b>2636</b>                 | <b>2636</b>                 |   |
| <b>C. Grants</b>                    |                             |                             |   |
| ADB                                 | 7.78                        | 0.50                        | MoNHSR&C,<br>NDRMF                                      |
| IsBD                                | 0.42                        | 0.21                        | GoS, GoKP   |
| UN                                  | 0.40                        | 0.40                        | UN Agencies   |
| EU                                  | 19.85                       | 10.86                       | INGOs/NGOs  |
| Japan                               | 28.33                       | 2.87                        | MoH, NDMA,<br>UNICEF, IOM,<br>NHCR, IFRC                |
| China                               | 4.00                        | 4.00                        | NDMA  |
| USA                                 | 31.87                       | 20.87                       | INGO, HIS,<br>CDC, UNHCR                                |

|                      |                 |                 |                     |
|----------------------|-----------------|-----------------|---------------------|
| UK                   | 3.22            | 2.31            | WHO                 |
| Canada               | 2.39            | 2.39            | WFP, UNHCR,<br>OCHA |
| South Korea          | 0.85            | 0.85            | WHO                 |
| <b>Sub Total-III</b> | <b>99.11</b>    | <b>45.26</b>    |                     |
| <b>GRANT TOTAL</b>   | <b>3,552.11</b> | <b>2,943.26</b> |                     |

(b) The G-20 Countries provided a relief of US\$ 2,012.47 million through debt service suspension to provide fiscal relief in the context of COVID-19 pandemic.

(c) External economic assistance provided a fiscal space to the Government of Pakistan to divert financial resources for saving live & livelihood of the common citizens and mitigate socioeconomic impact of COVID-19 pandemic. It also helped the government to improve foreign exchange reserves, stabilize exchange rate and build buffers against external economic shocks.

112. **\*Moulana Abdul Akbar Chitrali:**

*(Deferred during 23rd Session)*

*Will the Minister In-charge of the Prime Minister's Office be pleased to state:*

- (a) the total amount of funds deposited in COVID-19 inland and abroad which was established to control COVID-19;*
- (b) the detail of funds also granted to all provinces and Government of Azad Kashmir and Gilgit-Baltistan; and*
- (c) the further detail of amount un-utilized out of same at present?*

Transferred to Poverty Alleviation and Social Safety Division for answer on Next Rota Day.

32. **\*Sheikh Rohale Asghar:**

*Will the Minister for Finance and Revenue be pleased to state whether bio metric system is installed in AGPR Islamabad to ensure the attendance of employees of AGPR?*

**Minister for Finance and Revenue:** Yes, the bio metric system was installed in AGPR in January, 2018 to ensure the attendance of employees of AGPR and the system is operational since then.

33. **\*Moulana Abdul Akbar Chitrali:**

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

- (a) *the number of constitutional bodies in which AGPR desks exists alongwith the name of each desk, date of its establishment and the functions of each such desk separately; and*
- (b) *the names of constitutional bodies in which desks are proposed to be established alongwith the name and other details of each desk and the time by which their desks will be established?*

**Minister for Finance and Revenue:** (a) Total five (05) desks of AGPR Islamabad are operational in the constitutional bodies, detail of which is as under:

- (i) Audit Cell of National Assembly of Pakistan, established since decades.
- (ii) Audit Cell of Senate of Pakistan, established since decades.
- (iii) Audit Cell of Supreme Court of Pakistan, established in 1993-94.
- (iv) Audit Cell of Federal Shariat Court of Pakistan, established in 2003.
- (v) Audit Cell of Islamabad Higt Court, established in 2011.

**Functions of AGPR Desk:**

- Pre-audit functions are being performed in compliance with rules / regulations, before processing claims within allocated budgetary limits. Payroll / Pension-Roll / GP Fund cases are dealt with by AGPR office.
- AGPR desks established at Senate of Pakistan and National Assembly Secretariat process all personal claims of Hon'ble Senators and Members of National Assembly respectively.

- AGPR desks established at Supreme Court of Pakistan, Islamabad High Court and Federal Shariat Court perform the functions of Pre audit of all contingent claims personal claims of these Hon'ble Courts.

(b) No such proposal is under consideration in the office of AGPR, however, if there is any proposal of opening desks in any constitutional body under consideration in Implementation Cell of Prime Minister's Office, office of AGPR is not privy to the same.

34. **\*Mr. Muhammad Moeen Wattoo:**

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

- the steps taken by the Government to eradicate corruption from the AGPR, Islamabad; and*
- the number of corrupt officers and subordinate employees against whom legal action has been taken since the year 2018;*
- if yes, the detail thereof; if not, the reasons of the same?*

**Minister for Finance and Revenue:** (a) Quality Assurance, Inspection & Monitoring (QAIM) Section has been established in the office of AGPR to oversee any kind of malpractice and to eliminate discrepancies in performing of functions of pre-audit and the operational activities.

(b) Cases reported by the QAIM Section and complaints received through Citizen Portal etc. are thoroughly scrutinized and investigated for redressal, however, no officer / official of office of AGPR have been found guilty of misconduct/corruption since year 2018.

(c) No employee of AGPR has been found guilty for disciplinary action.

35. **\*Ms. Nafeesa Inayatullah Khan Khattak:**

*Will the Minister In-charge of the Prime Minister's Office be pleased to state:*

- (a) *the number of BECSs that were rehabilitated after the earthquake of 2005 in the affected areas, indicating also their location-wise details; and*
- (b) *the total amount of funds that were allocated for their rehabilitation, indicating also the amount of the funds released out of the funds earmarked for that purpose?*

Transferred to Federal Education and Professional Training Division for answer on Next Rota Day.

36. **\*Sardar Ayaz Sadiq:**

*Will the Minister for Commerce be pleased to state:*

- (a) *the name of the training institutions/academies working under the Division for capacity building of its employees at present;*
- (b) *the details of teaching faculty of said institutions alongwith their qualifications and experiences;*
- (c) *the syllabus being taught in said institutions;*
- (d) *the institution and post-wise number of employees have been trained during the financial years 2018-19 and 2019-20;*
- (e) *the institution-wise total expenditures incurred thereon; and*
- (f) *the steps being taken by the Government to improve the institutional capacity of said institutions/academies?*

**Minister for Commerce:** (a) Pakistan Institute of Trade and Development, Islamabad.

Pakistan Expo Centres, Lahore

- (b) The details of teaching faculty alongwith qualification is as under;

Pakistan Institute of Trade and Development (PITAD).

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|                            |                                     |
|----------------------------|-------------------------------------|
| Dr. Vaqar Ahmed            | Ph. D                               |
| Dr. Aneel Salma            | Ph. D                               |
| Mr. Shahid Mehmood         | M.A                                 |
| Mr. Shafiq Ahmed Shehzad   | MIED                                |
| Ms. Aasha Makhdum          | M. Phil                             |
| Mr. Nauman Aslam           | Ms. International<br>Law & Economic |
| Ms. Robina Taufiq Shah     | M. Sc                               |
| Mr. Mohammad Shahid        | M.A.                                |
| Mr. Muhammad Ashraf        | MBA                                 |
| Mr. Usman Qureshi          | MBA                                 |
| Mr. Imran Ali              | M.SC                                |
| Mr. Muhammad Zubair        | M. S                                |
| Ms. Saleha Zakir Shah      | Ms. Fiscal Management               |
| Mr. Fawad Hassan           | MAAT                                |
| Mr. Mashkoo Hussain Kamboh | M.A                                 |
| Syed Murtaza Abbass        | M. Phil                             |
| Mr. Waseem Ahmed Khan      | Ms. Public Administration           |
| Dr. Shujaat Farooq         | Ph.D                                |
| Dr. Ghulam Samad           | Ph.D                                |

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The details regarding experiences of teaching faculty of PITAD may kindly be seen at **Annex-I**

Pakistan Expo Centres

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|                     |                     |          |
|---------------------|---------------------|----------|
| Mr. Zia-ul-Mustafa  | FCMA                | 23 years |
| Mr. M. Suhail Anjum | MS Computer Science | 15 years |
| Mr. Zaka Awan       | BSc Engineering     | 17 years |

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(c) The Pakistan. Institute of Trade and Development:

International Trade theory, Pakistan Economy & Foreign Trade, Multilateral Trading System, Trade Development in Pakistan, regulatory framework of Business in Pakistan etc.

Details may kindly be seen at **Annex-II**.

Pakistan Expo Centres:

Public Section Governance, Exhibition Management, Enterprise Resource Planning, Project Management, Facility Management and Event Operations and six Sigma.

(d) Pakistan institute of Trade and Development have trained 95 employees during the years 2018-19 and 2019-20 (post-wise details may be perused at Annex-III.

Pakistan Expo Centres have trained 231 employees during the years 2018-19 and 2019-20 post-wise details may be perused at Annex-IV.

(e) Pakistan Institute of Trade and Development incurred the following expenditure:

2018-19 Rs. 5,655,688/-

2019- 20 Rs. 5,611,259/-

Whereas Pakistan Expo Centres (Pvt.) Ltd has not incurred extra expenditure on these trainings as these trainings were organized in house by the company itself

(f) Pakistan Institute of Trade and Development has stated that as per the directions of Prime Minister's office, the training scope of this Institute has been enhanced. This year PITAD will conduct following specialized trainings in addition to its regular training programmes:—

03 months Post Induction/Midcareer Management training for Ex-Cadre officers of Ministry of Commerce, Ministry of Industries & Production and Board Investment.

One month Specialized training for the Mid-career officers of Commerce & Trade Group as a part of Mid-career Management Course (MCMC).

Pakistan Expo Centre has stated the company has obtained international membership of Global Association of Exhibition Industry UPI, to update on the HR of the company with latest trends in the exhibition industry.

*(Annexures have been placed in the National Assembly Library)*



37. **\*Moulana Abdul Akbar Chitrali:**

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

- (a) *the steps taken to acquire the services of locals for construction works on the routs passing through Balochistan and Khyber Pakhtunkhaw particularly of Gwadar Industrial Zone under Pak-China Economic Corridor (CPEC); and*
- (b) *whether any proper arrangement has been made to teach Chinese language to the locals for above said project; if so, the details thereof; if not, the reasons thereof?*

**Minister for Planning, Development and Special Initiatives (Mr. Asad Umar):** (a) Most of the CPEC projects in Khyber Pakhtunkhwa & Balochistan are PSDP funded, wherein the local employees/workers have been engaged. However, KKH-Phase-II (Havelian-Thakot Section) which has been built by the Chinese firm, hired 90% local labour force which were around 6,000 personals.

Furthermore, to ensure maximum employment of the local people in Gwadar Free Zone, a Technical Vocational Institute is under construction to train local people for the required skill set in the GFZ.

- (b) 1. Higher Education Commission (HEC) has implemented a project, ***“Award of Scholarship to the Students from Gwadar-Balochistan”***. The project was meant to support the youth from the Gwadar district by uplifting their language skills for the upcoming opportunities regarding CPEC. Under the project, a total of 50 students were sent to China for one year Chinese Language course in two batches. All the students have successfully completed their courses and returned back in July 2019.
- 2. The Chinese Study Center, funded jointly by the Chinese Embassy in Pakistan and the University of Balochistan has started (a) Six-week language introductory course, (b) Six-month diploma course of Chinese language learning and (c) Four-year Degree program in China Studies. The center will also do researches on topics related to the bilateral ties and the China-Pakistan Economic Corridor

(CPEC). In last two years, 180 students in total have passed different courses and 180 are currently enrolled.

3. National University of Modern Languages (NUML) has established a sub campus in Gwadar in March 2018. NUML sub campus has announced admissions in English and Chinese Language certificate courses. Classes of English and Chinese Certificate Courses were started on 10th September 2018. At present the total enrollment for both courses is above 100 in Morning and Evening classes.

**Future Program:**

Allama Iqbal Open University (AIOU) has a sub campus at Gawadar and they are planning to start a Confucius Center at Gawadar in collaboration with universities in China. However, this project is yet in conceptual phase and may materialize in near future. If established, the center will have certificate, diploma and degree as well as research level facilities.

38. **\*Syed Agha Rafiullah:**

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

- (a) *whether all the Advisors and Special Assistants to the Prime Minister have filed the tax return; if so, the names of such Advisors and Special Assistants, who have filed tax return alongwith the detail of each tax financial year for which, each one filed the first and the last tax return;*
- (b) *name of those Advisors and Special Assistants, who did not file tax return; if so, the reasons thereof; and*
- (c) *what corrective measures being taken by the Government in this regard?*

Reply not received.

39. **\*Syed Agha Rafiullah:**

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

- (a) *bank-wise beneficiaries of youth loans of any nomenclature, which have been initiated on the directions of incumbent PM as on filling of the answer of the question;*
- (b) *the estimated targets, which were set for granting of such loans;*
- (c) *whether such targets have been achieved; and*
- (d) *what corrective measures are being taken with regard to make such loans more favorable to the youth of the country?*

**Minister for Finance and Revenue:** (a) On the directions of Prime Minister (PM) Office. PM Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ-YES) was launched to provide self-employment opportunities to youth. The scheme was formally launched by the PM on October 17, 2019 and was implemented through National Bank of Pakistan, Bank Punjab and Bank of Khyber. The bank-wise position under the scheme is as below:

(Rs. in Millions)

| <b>As of September 08, 2020</b> |              |                                |                          |                               |                         |
|---------------------------------|--------------|--------------------------------|--------------------------|-------------------------------|-------------------------|
| <b>S#</b>                       | <b>Bank</b>  | <b>No. of Loans Sanctioned</b> | <b>Amount Sanctioned</b> | <b>No. of Loans disbursed</b> | <b>Amount Disbursed</b> |
| 1                               | NBP          | 5,995                          | 3,037                    | 1,170                         | 428                     |
| 2                               | BoP          | 1,236                          | 1,140                    | 648                           | 448                     |
| 3                               | BoK          | 1,001                          | 375                      | 796                           | 275                     |
|                                 | <b>Total</b> | <b>8,232</b>                   | <b>4,552</b>             | <b>2,614</b>                  | <b>1,151</b>            |

(b) It was estimated that the scheme would provide self-employment opportunities to around 139,000 youth entrepreneurs with cumulative financing of approx. Rs. 100 billion in 5 years.

(c) The achievement of target remained low mainly due to the outbreak of COVID-19 which severely affected the banks capacity to lend under the scheme. Moreover, capacity Constraints at banks end for physical verification of the applicants also contributed to delay in disbursement of loans.

(d) In order to make the loans more favorable to the youth. Government of Pakistan has revised the key features of PMKJ-YES, Accordingly, SBP has issued revised instructions to banks vide its III&SMEFD Circular Letter No. 21 of 2020 dated July 10, 2020 **annexed**). The key changes in PMKJ-YES include enhancement in maximum financing limit from Rs. 5 million to R. 25 million. reduction in the end user rate on small loans from 6% to 3% p.a. and fixing banks rate of return at KIBOR-400 bps for all three tiers of loan. Further, all commercial banks including Islamic banks have been advised to participate as executing agencies under the scheme.

*(Annexure has been placed in the National Assembly Library)*

40. **\*Shazia Marri:**

*Will the Minister for Commerce be pleased to state:*

- (a) whether the Government has taken the notice of non-compliance of international labour standards in textile industry due to which country textile industry has faced some setbacks in international exports; if so, the details thereof; and*
- (b) what steps are being taken to ensure compliance of international labour standards in textile industry in order to boost the export of textile industry in international market?*

Transferred to Overseas Pakistanis and Human Resource Development Division for answer on Next Rota Day.

41. **\*Sardar Ayaz Sadiq:**

*Will the Minister for Economic Affairs be pleased to state:*

- (a) the name of the training institutions/academies working under the Division for capacity building of its employees at present;*
- (b) the details of teaching faculty of said institutions alongwith their qualification and experiences;*
- (c) the syllabus being taught in said institution;*

- (d) *the institution and post-wise number of employees have been trained during the financial years 2018-19 and 2019-20;*
- (e) *the institution-wise total expenditures incurred thereon; and*
- (f) *the steps being taken by the Government to improve the institutional capacity of said institutions/academies?*

**Minister for Economic Affairs (Makhdoom Khusro Bukhtiar):** (a) Economic Affairs Division has no such training institutions/academies under its administrative control for capacity building of its employees.

- (b) N.A.
- (c) N.A.
- (d) N.A.
- (e) N.A.
- (f) N.A.

42. **\*Ms. Nafeesa Inayatullah Khan Khattak:**

*Will the Minister In-charge of the Prime Minister's Office be pleased to state:*

- (a) *the number of affected healthcare workers from Covid-19 since its outbreak in Pakistan so far; and*
- (b) *the steps taken by the Government to protect the healthcare workers from this deadly infection?*

Transferred to National Health Services, Regulations and Coordination Division for answer on Next Rota Day.

43. **\*Shazia Marri:**

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

- (a) *whether it is a fact that incumbent Government has added up more than 10 trillion rupees in total debt and liabilities, which also included the public sector enterprises debt, non-governmental debt and inter-company external debt from direct investor abroad, of the country in the financial years 2018-19 and 2019-20, and it has exceeded the size of total GDP after the year 2000;*
- (b) *if so, is not this tantamount to failure of the incumbent Government on economic front;*
- (c) *the detail of efforts, taken by the present Government to reduce the burden of debts on the country; and*
- (d) *what steps are being taken by the Government to meet the challenge of un precedented increase in country's debts?*

**Minister for Finance and Revenue:** Total Debt and Liabilities increased by Rs. 10.33 trillion and Rs. 4.10 trillion during FY 2018-19 and FY 2019-20 respectively. However, it is important to highlight that total debt and liabilities include Government debt as well as borrowing of other sectors which are not liabilities of Government of Pakistan such as private sector, banks, foreign exchange liabilities etc.

Total debt and liabilities had exceeded the size of GDP at end June 2019, however, the total public debt stood at 86.1 percent of GDP (current at end-FY20 87.2 percent), thus remaining below the level of 100 percent as observed at start of year 2000.

| <b>% of GDP</b>            | <b>FY 2019</b> | <b>FY 2020</b> |
|----------------------------|----------------|----------------|
| Total Debt and Liabilities | 105.9          | 106.8          |
| Public Debt                | 86.1           | 87.2           |

(b) Government inherited extremely challenging macro-economic situation marked by high fiscal deficits and debt levels. The situation further exacerbated due to decrease in foreign exchange reserves which contributed to a sharp devaluation of Pakistani Rupee and inflationary pressure which in-turn led to a tight monetary policy stance significantly increasing the debt levels and servicing cost. However, Government is taking various policy initiatives

to address these challenges through a combination of greater revenue mobilization, rationalization of current expenditure and efficient/productive utilization of debt.

(c) & (d) The government is taking necessary steps for ensuring fiscal discipline and consolidation, stabilizing the economy and accelerating growth. Accordingly, the government has started revamping the economy through structural reforms and stabilization measures such as broadening the tax base, reforming the Public Sector Enterprises (PSEs) and reducing the fiscal deficit, while ensuring that social safety net and development spending are not only protected but enhanced considerably. As the economic growth revives and fiscal deficit is reduced, the reliance on additional debt will also decrease.

All these measures have already started to bear fruit and have helped the federal government to record a primary deficit of 2.4 percent of GDP during FY 2020 compared to 4.1 percent of GDP during FY 2019. This reduction in primary deficit was supported by enhanced revenue and rationalization of non-interest expenditure. Over the medium term, Public Debt is expected to reduce to around 78% by fiscal year 2024.

44. **\*Sheikh Rohale Asghar:**

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

- (a) *whether any increase has been made in the basic pay of Government employees in the Budget 2020-21;*
- (b) *if not, the reasons thereof?*

**Minister for Finance and Revenue:** (a) No increase was authorized in the basic pay of Government employees in the Budget 2020-21.

(b) Due to Covid-19, Pandemic and fiscal constraints, the Government was not in a position to render any relief to employees of the Federal Government for the financial year 2020-21.

ISLAMABAD:  
*The 16th September, 2020*

TAHIR HUSSAIN,  
*Secretary.*

## NATIONAL ASSEMBLY SECRETARIAT

**“UNSTARRED QUESTIONS AND THEIR REPLIES”****For Thursday, the 17th September, 2020****7. Syed Agha Rafiullah:***Will the Minister for Finance and Revenue be pleased to state:*

- (a) whether State Bank of Pakistan being a regulator has taken notice that commercial banks, situated in Kallar Syedan Branch, District Rawalpindi, has failed to set up people who visit the banks, such facilities include shelter, seating arrangements particularly outside the banks and conducive environment for smooth banking;*
- (b) if so, the details thereof;*
- (c) if not, the reasons thereof;*
- (d) what steps are being taken by the Government to ensure availability of aforesaid facilities in commercial banks in aforesaid tehsil;*
- (e) whether the buildings wherein, in such banks have been established are appropriate enough to establish a bank, as per guidelines of State Bank of Pakistan;*
- (f) if not, what corrective measures are being taken in this regard?*

Reply not received.

**8. Syed Agha Rafiullah:***Will the Minister for Finance and Revenue be pleased to state:*



- (a) *whether State Bank of Pakistan has taken the notice of fake recovery officers of different banks of the country at present, who looting the innocent peoples in the name of recovery of vehicles loan's payment of the banks in which Makkah Auto Recovery Service near Kheera Village, Post Office Ghari Moori, Khairpur Mirus was included;*
- (b) *if so, the details thereof alongwith the legal action taken by the State Bank of Pakistan with the cooperation of law enforcement agencies against the such institutions and persons?*

**Minister for Finance and Revenue:** (a) It is apprised that banks engage third party company/agency to repossess the leased vehicles in case of default on repayment by the borrowers. State Bank of Pakistan in its endeavour to further streamline the procedure of collection/recovery of debt has already issued guidelines on debt collection to set the minimum standards to be observed by Banks/Development Finance Institutions (DFIs) **(Annex-I)**. As per the instructions, the banks have been advised to give 14 days' written notice before repossessing the leased vehicle on breach of an agreement/default on repayment by the customer/ borrowers. Banks/DFIs and the recovery agencies employed by them are advised to allow the customer/borrower to take possession of their valuable/goods out of the employed by them must be enrolled with Pakistan Banks 'Association(PBA) once the arrangements in this regard are in place.

(b) With respect to the "Merra Auto Recovery Services", no specific complaint has been received by SBP.

*(Annexure has been placed in the National Assembly Library)*

ISLAMABAD:  
*The 16th September, 2020.*

TAHIR HUSSAIN,  
*Secretary.*