

ANNUAL REPORT

CONTROLLER GENERAL OF ACCOUNTS



GOVERNMENT OF PAKISTAN

September 2025

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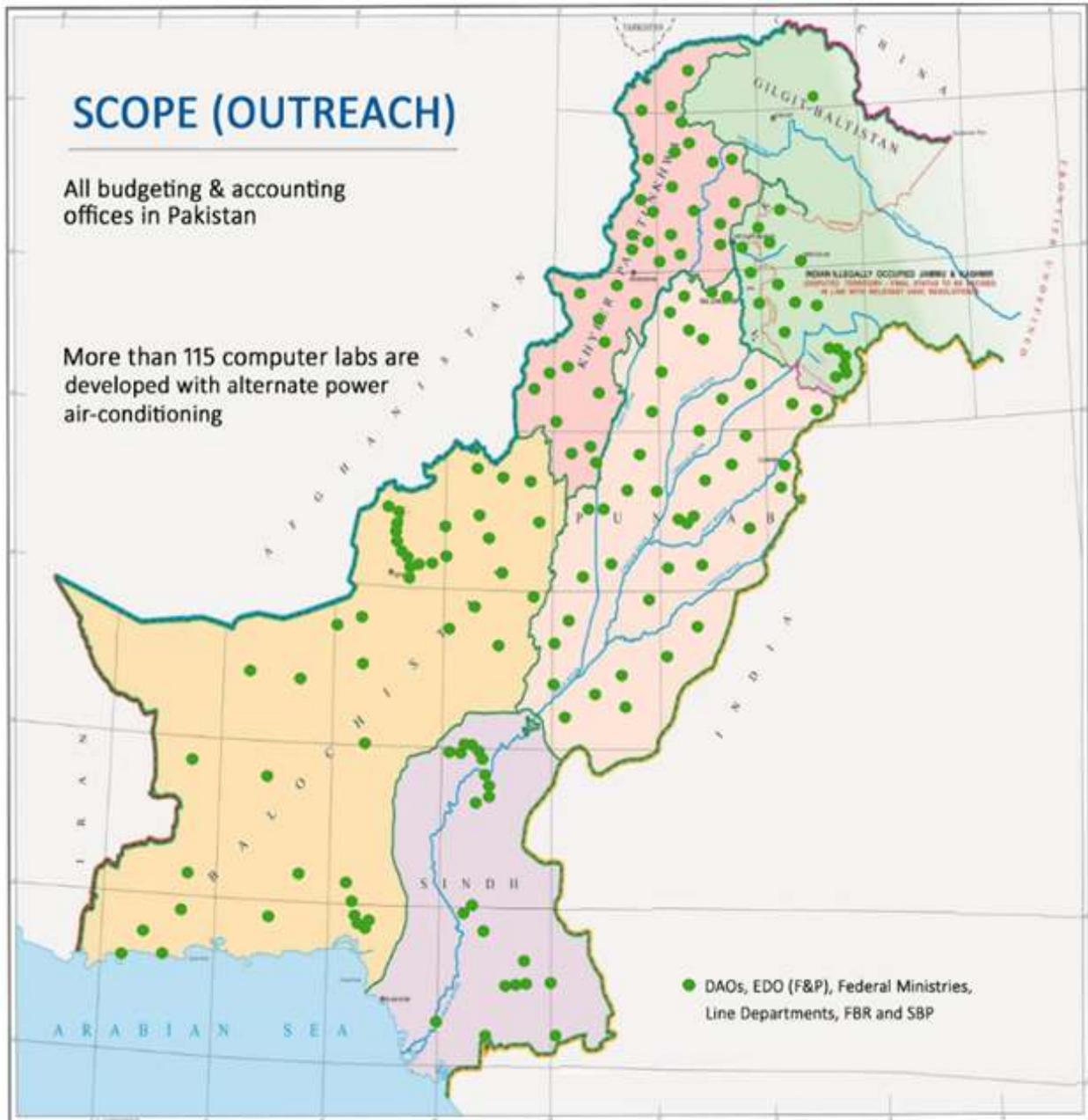
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LIST OF ABBREVIATIONS

AAA	Asaan Assignment Account
ADP	Annual Development Plan
AGPR	Accountant General Pakistan Revenues
AGs	Accountants General
AJK	Azad Jammu Kashmir
API	Application Programming Interface
ATL	Active Taxpayer List
BI	Business Intelligence
BISP	Benazir Income Support Programme
CDA	Capital Development Authority
CDNS	Central Directorate of National Savings
CIPFA UK	Chartered Institute of Public Finance & Accountancy (UK)
CoA	Chart of Accounts
CPF	Contributory Pension Fund
CTP	Common Training Program
DAC	Departmental Accounts Committee
DAO	District Accounts Office
DDOs	Drawing & Disbursing Officers
DDWP	Departmental Development Working Party
DFID	Department for International Development (UK)
DLR	Disbursement Linked Results
EAD	Economic Affairs Division
e-PADS	E-Procurement and Disposal System
ERP	Enterprise Resource Planning
FABS	Financial Accounting and Budgeting System
FAOs	Field Account Offices
FBR	Federal Board of Revenue
FCCA	Fellow Chartered Certified Accountant
FICO	Financial and Controlling module
FRC	Family Registration Certificate
FRS	Financial Reporting Specialist
FST	Federal Service Tribunal
FTP	File Transfer Protocol
FY	Financial Year
GB	Gilgit-Baltistan
GFSM	Government Finance Statistics Manual
GoP	Government of Pakistan
GPF	General Provident Fund
HANA	High-Performance Analytic Appliance
HEC	Higher Education Commission
HR	Human Resource
IDI-ASOSAI	INTOSAI Development Initiative – Asian Organization of Supreme Audit Institutions
IFI	International Financial Institutions
IFMIS	Integrated Financial Management Information System
IMF	International Monetary Fund

i-PAS	Intelligent Project Automation System
IPSAS	International Public Sector Accounting Standards
ISSAIs	International Standards of Supreme Audit Institutions
IT	Information Technology
KPRMP	Khyber Pakhtunkhwa Revenue Mobilization Project
MAG	Military Accountant General
MIS	Management Information System
MPG	Micro Payment Gateway
NADRA	National Database and Registration Authority
NAM	New Accounting Model
NBP	National Bank of Pakistan
NOCs	No Objection Certificates
NTC	National Telecommunication Company
OAGP	Office of the Auditor-General of Pakistan
OCGA	Office of the Controller General of Accounts
OLBS	Online Bill Submission (SEHAL)
PAAS	Pakistan Audit & Accounts Service
PAC	Public Accounts Committee
PAOs	Principal Accounting Officers
PBS	Pakistan Bureau of Statistics
PFM	Public Financial Management
PforR	Program for Results (World Bank financing instrument)
PIFRA	Project to Improve Financial Reporting and Auditing
PIPFA	Pakistan Institute of Public Finance Accountants
PLA/SDA	Personal Ledger Account / Special Drawing Account
PMP	Project Management Professional
PPRA	Public Procurement Regulatory Authority
PRA	Punjab Revenue Authority
PRAL	Pakistan Revenue Automation (Pvt.) Limited
PSDP	Public Sector Development Project
PTCL	Pakistan Telecommunication Company Limited
PW	Public Works
REMIT	Revenue Mobilization, Investment & Trade
RFA	Revolving Fund Account
SAC	SAP Analytics Cloud
SAEs	Self-Accounting Entities
SAP	Systems, Applications, and Products in Data Processing
SDGs	Sustainable Development Goals
SNGPL	Sui Northern Gas Pipelines Limited
SRB	Sindh Revenue Board
STS	Sales Tax on Services
UNDP	United Nations Development Programme
VPN	Virtual Private Network

CGA SYSTEMS LANDSCAPE



MESSAGE FROM FEDERAL MINISTER FOR FINANCE AND REVENUE



MR. MUHAMMAD AURANGZEB

It gives me great pleasure to convey my appreciation to the Office of the Controller General of Accounts (CGA) on the publication of the Annual Report. This document is a testament to continued commitment of the CGA organization to work for sound public financial management regime, enhance transparency, and support evidence-based decision-making in government.

The Government of Pakistan recognizes the central role of the CGA in furthering fiscal discipline, ensuring reliable financial reporting, and enabling accountability in the use of public resources. In an era of rapid digitization, the progress made by CGA in implementing automated systems, introducing e-office, and aligning practices with international standards such as IPSAS is commendable. These reforms are not only improving efficiency but also enhancing public trust in financial governance.

Going forward, the Ministry of Finance remains committed to supporting initiatives that modernize accounting and reporting practices, integrate technology, and strengthen coordination between federal and provincial entities. The efforts of CGA, coupled with the dedication of its officers and staff, are laying the foundation for a transparent, efficient, and citizen-focused financial management system.

I extend my best wishes to the CGA and its team for their continued success in advancing reforms and contributing to Pakistan's journey towards fiscal sustainability and good governance.

MESSAGE FROM THE FINANCE SECRETARY



MR. IMDAD ULLAH BOSAL

It is a matter of great satisfaction to convey my appreciation to the Office of the Controller General of Accounts (CGA) on the publication of the Annual Report.

The Controller General of Accounts plays a central role in strengthening Pakistan's Public Financial Management framework. By maintaining the integrity of government accounts, ensuring accurate financial reporting, and supporting fiscal transparency, the CGA enables better policy formulation and informed decision-making at the highest levels of government.

In recent years, significant progress has been made in modernizing accounting and financial management practices. The adoption of digital platforms, introduction of automation in transaction processing, and steps toward International Public Sector Accounting Standards (IPSAS) compliance are reshaping the way public funds are managed. These reforms are not only enhancing efficiency but also strengthening public trust in government institutions.

Looking ahead, the Ministry of Finance envisions a public sector financial management system that is fully transparent, technology-driven, and responsive to the evolving needs of citizens and development partners. The CGA's ongoing initiatives in the areas of e-office, electronic payments, and data-driven financial reporting are critical to achieving this vision and to supporting the government's broader objective of moving towards a cashless economy.

I would like to commend the leadership and dedicated staff of the CGA for their professionalism, commitment, and innovation in carrying forward this important mandate. This Annual Report will, I am confident, serve as a valuable resource for policymakers, researchers, and development partners, while reaffirming Pakistan's commitment to fiscal discipline, transparency, and accountability.

To sustain the pace of reforms and to ensure continuity in system development, it is essential that the existing team working under the Financial Accounting and Budgeting System (FABS) be retained and supported. Their institutional knowledge, technical expertise, and experience with ongoing reforms are invaluable assets that will enable the government to consolidate gains already achieved and to move steadily towards the next generation of financial management reforms.

MESSAGE FROM THE CONTROLLER GENERAL OF ACCOUNTS



MR. MAQBOOL AHMED GONDAL

It is a matter of honor to present the Annual Report of the Controller General of Accounts (CGA) Pakistan for the year 2024-25. This report documents our collective progress, institutional resilience, and the strategic reforms we have undertaken to modernize public financial management across the federal and provincial governments including AJK and Gilgit-Baltistan.

The Office of the CGA has continued to play a pivotal role in ensuring timely, accurate, and transparent accounting of public funds. During the year under review, we made important strides in strengthening financial controls, expanding automation, and deepening our integration with line ministries and other entities. Our teams have ensured seamless monthly and annual financial reporting — a testament to our commitment to reliability and accountability.

Notably, we continued the successful implementation of SAP-based systems under IFMIS initiatives, while also progressing towards full integration with the Pakistan Single Treasury Account Framework. The recent adoption of SAP S/4 HANA, coupled with customized dashboards for reporting, has laid the foundation for real-time financial insights and improved decision-making.

To strengthen institutional governance, we have also emphasized capacity building through targeted training programs, introduced internal controls and workflows in selected formations and functionalities, and expanded the use of the e-Office platform for all internal communications, noting, and file tracking. These reforms are aligned with our vision to develop a transparent, technology-driven, and service-oriented accounting system.

I would like to acknowledge the efforts of our officers and staff across Pakistan, whose dedication has been critical in achieving these milestones. I am also grateful to the Ministry of Finance, Auditor General of Pakistan, development partners, and all stakeholders for their continued support and collaboration.

As we look ahead, the CGA Office remains firmly committed to furthering transparency, fiscal discipline, and public service delivery through innovation and institutional excellence.

EDITORIAL NOTE

It is with great pride that we put forth Annual Report 2024-25 of the Office of the Controller General of Accounts, Pakistan — a reflection of years of transformation, commitment, and progress in public financial management.

The past year has seen the CGA's office move-forward in its mission to strengthen transparency, accountability, and service delivery across the federal and provincial accounting systems. From the continued modernization of financial processes and SAP-based systems to the expansion of e-Office and digital platforms, this year was marked by a strong resolve to align with global standards and national reforms in public sector governance.

This Annual Report encapsulates not only the milestones achieved but also the tireless efforts of the CGA workforce across Pakistan — accountants, auditors, IT professionals, and administrators — whose dedication forms the backbone of public financial accountability in the country.

As we publish this year's edition, we acknowledge the evolving role of the CGA in a dynamic fiscal landscape and recommit ourselves to the values of integrity, professionalism, and continuous improvement. We hope this publication will serve as a resource for policymakers, public servants, researchers, and citizens interested in understanding and strengthening Pakistan's financial architecture.

Editorial Team

Chief Editor

- ❖ Mr. Umar Ali Khan, Deputy CGA (FABS)

Editorial Board

- ❖ Mr. Abdul Basit Jasra, Director General, MIS/FABS
- ❖ Mr. Ahmad Us Saliheen, Director Admin, CGA
- ❖ Mr. Owais Ahmad, Director MIS/FABS
- ❖ Mr. Shahzad, FCCA-PMP, Procurement/FRS Specialist, SEHAL



2. CONTROLLER GENERAL OF ACCOUNTS MANDATE AND FUNCTIONS

The office of Controller General of Accounts was established through CGA Ordinance (Appointment, Functions and Powers) in 2001. This office, being premier accounting institution of the country, authorizes payments, accounting for and reporting of the financial transactions of the Federation. The detailed functions and responsibilities of Controller General of Accounts have been laid down in sections 5 and 7 of CGA Ordinance (Appointment, Functions and Powers) 2001.

The office of Controller General of Accounts performs its functions through AGPR, Provincial AGs and Self Accounting Entities (SAEs). This office prepares Financial Statements on the format of IPSAS Cash Basis-Financial Reporting under the Cash-Basis of Accounting that fulfills financial reporting requirements of International Financial Institutions (IFIs). Moreover, Combined Financial Statements (CFS) of Federation are prepared by using SAP, a robust software, which is implemented across the country.

The Office of the Controller General of Accounts has been responsible for *transparency and accountability* in government payments, proper, timely and *accurate accounting and reporting* of that spending, and *maintaining a technological system* capable of efficient and *reliable service to government employees, pensioners, vendors and public*.

2.1. Vision, Mission and Values



Vision

The Vision of Office of the CGA is to achieve optimal level of Good Governance in the performance of accounting functions of the Federation through effective and efficient internal control regime, technology, automation ensuring fairness and transparency, conforming to International Public Sector Accounting Standards (IPSAS). The Office ensures to be a leading public sector accounting organization that adds value to national resources through timely, reliable, and transparent financial reporting for the Federation of Pakistan.



Mission

The Mission of Office of the CGA is to develop our accounting capabilities to establish ourselves as a credible professional institution that promotes good governance, accountability and reliability of accounting function.



Values

The Values held by Office of the CGA are Accountability, Professionalism, Integrity, Reliability and Excellence.

2.2. Ordinance No. XXIV of 2001

Before the commencement of ORDINANCE No. XXIV of 2001 — titled “*The Controller General of Accounts (Appointment, Functions and Powers) Ordinance, 2001*” — the Auditor-General of Pakistan held dual responsibilities:

1. **Audit Functions:** Conducting audits of receipts and expenditures of the federal and provincial governments.
2. **Accounting Functions:** Maintaining the accounts of the federal and provincial governments.

On the commencement of ORDINANCE No. XXIV OF 2001, the Auditor-General, by order published in the official Gazette, transferred accounting functions to the Controller General of Accounts.

There shall be a Controller General of Accounts who shall be appointed by the President from amongst the officers of the Accounts group (Pakistan Audit and Accounts Service) and shall be a BPS 22 officer.

Following accounting organizations shall work under the Controller General, namely:

- a) the Accountant General of Pakistan Revenues and its sub-offices;
- b) the Military Accountant General and its sub-offices;
- c) the Offices of the Provincial Accountants General of each Province and the offices subordinate to them;
- d) the Chief Accounts Officers of the departmentalized accounting offices; and
- e) any other departmentalized accounting organizations as well as their sub-offices.

The Controller General shall be the administrative head of all the offices subordinate to him with full authority for transfer and posting within his organization.

www.cga.gov.pk/aboutus/cgaordinance

2.3. Overview

After establishment of the office of Controller General of Accounts the functions entrusted were undertaken from legacy system and processes to automated and technology driven platforms. Over the years, the Office of the Controller General of Accounts (CGA) has undertaken major reforms to strengthen public financial management through modernization of accounting, reporting, and pre-audit functions.

The introduction of an Integrated Financial Management Information System (IFMIS) has been a cornerstone of these reforms, enabling the government to transition from manual practices to a digitized, transparent, and efficient framework. These initiatives have significantly improved the accuracy of financial reporting, timeliness of payments, fiscal discipline, and oversight of public resources, ensuring better accountability and service delivery across all levels of government.

2.4. Last Three Years Achievements at a Glance (FY 22-23 to FY 24-25)

Business Process Re-engineering

- ❖ Online Bill Submission for 7000 high valued DDOs
- ❖ Green Channel Facility processing claims less PKR 25000 in a single day
- ❖ Anticipatory Pension Program
- ❖ Micro Payment Gateway (MPG) for electronic fund transfer
- ❖ Devolution of Release of PSDP Projects
- ❖ PSDP Public Works Module / Security Deposit Management for 1100 PWD
- ❖ Online Submission of Schedules (AAA & RFA)
- ❖ Implementation of E-Office in CGA organization
- ❖ Implementation of E-PADS in CGA organization

System Based Controls

- ❖ Role Standardization & Authorization Matrix for 13,000+ System Users
- ❖ Change Tracking System (CTS) for Monetary and Non-monetary Changes
- ❖ Workflow Implementation on Transfer Entries and Vendor Creation
- ❖ Fraud Detection Dashboards
- ❖ Quality Assurance Cells in CGA and AGs
- ❖ Robust Password Policy
- ❖ FRC Verification through NADRA
- ❖ Data Classification & Sharing Policy
- ❖ Dissemination of ISO 27001 IS Policies & SOPs to All FAOs
- ❖ Auto-Deduction of Sales Tax through KPPRA, SRB, FBR, BRA Integration
- ❖ Loans & Advances Module
- ❖ Email Alerts to All IFMIS Subscribers
- ❖ Organizational Management (OM) Module in KP & Balochistan
- ❖ System-Generated e-LPCs
- ❖ Hiring of new employees through workflow (PB-40)
- ❖ GPF Updation Through Workflow

CGA Information System Architectural Improvement

- ❖ Commissioning of State of Art CGA Centralized Servers
- ❖ Co-location Tier 4 Compliant Data Center and Tier 3 Disaster Recovery Center
- ❖ Migration to SAP S/4HANA
- ❖ Processing of Monthly Salaries and Pensions through SAP
- ❖ Laying MPG Infrastructure/Servers with Commissioning of 12 APIs @ each instance for All 7 AGs (123 DAOs)
- ❖ Business Warehouse for IFMS
- ❖ Purchase of Desktop Computers and Network Equipment
- ❖ Institution of Next Generation Firewalls
- ❖ Active Directory Implementation on Client Desktops

New SAP Modules Implementation

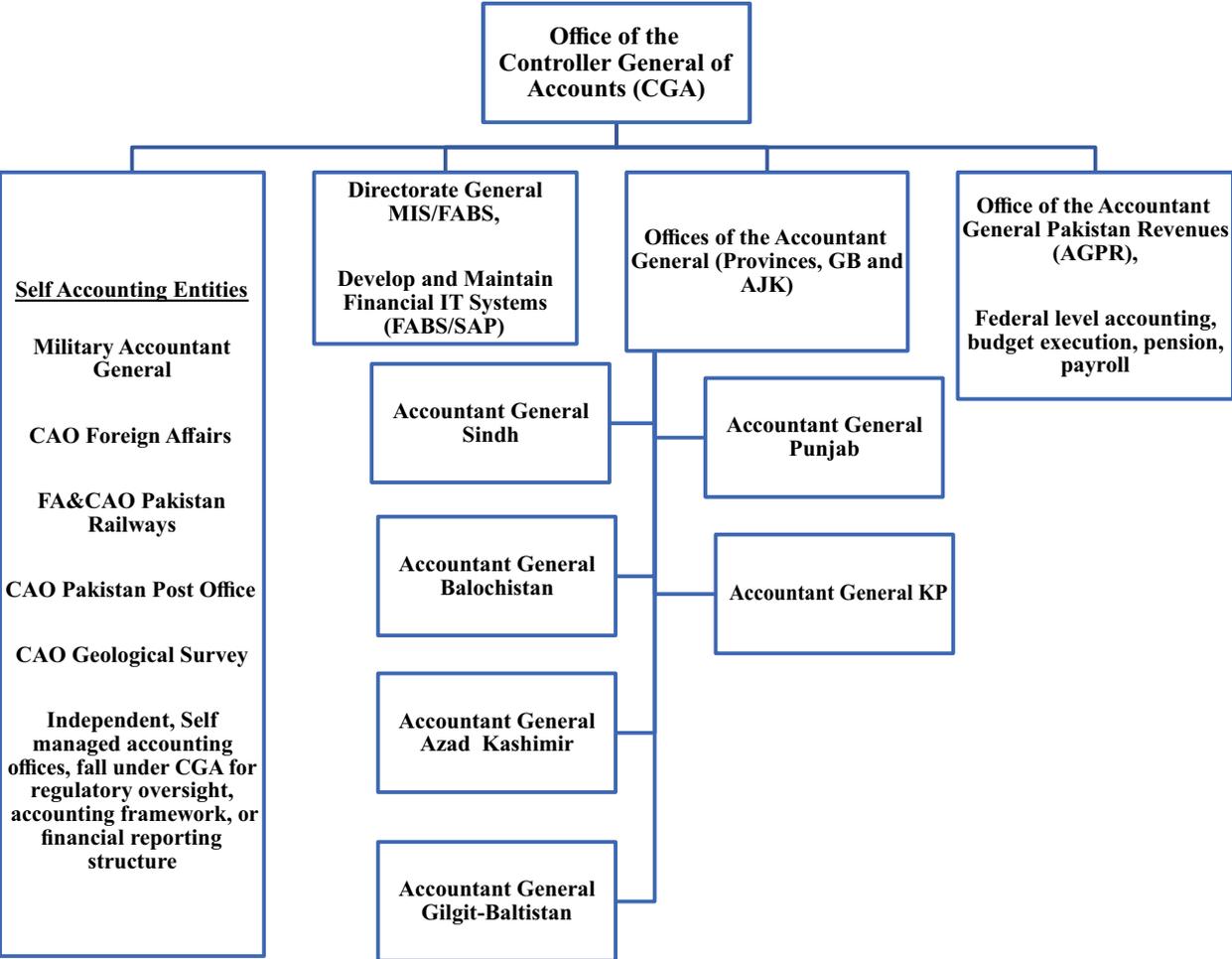
- ❖ Green Ledger
- ❖ Pension Contribution Module
- ❖ Asset Management Module
- ❖ Special GL
- ❖ Business Partner
- ❖ Fund Management
- ❖ GRC Process Control & Enterprise Threat Detection
- ❖ SAC Planning for Budget
- ❖ SAP Extension to Local Councils

Open Budget Initiatives & Service Delivery

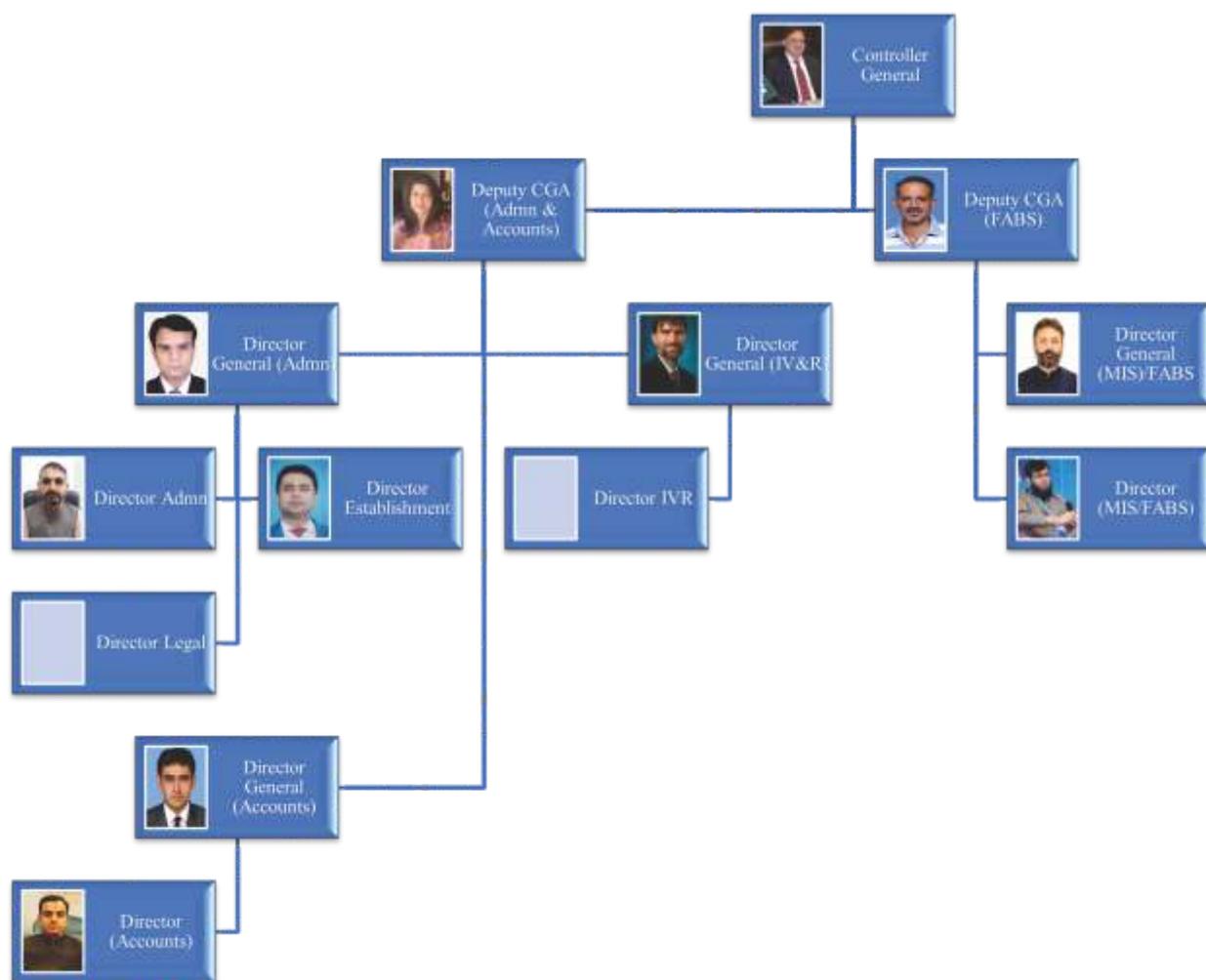
- ❖ Citizen Data Portal under Open Budget Initiative with real time DDO reconciliation reports, MPG status, token summaries, vendor registration, email registration and Reports on 10 years fiscal policy, Functional expenditure
- ❖ Dashboards for Finance Minister for tracking daily cash balances at SBP
- ❖ Climate and Gender Based Tagging Implementation

- ❖ Health Expenditure Tagging System
- ❖ GFSM Based System Generated Fiscal Operations Statements for IMF
- ❖ Accounting Framework for Autonomous Bodies/Entities
- ❖ Publishing Combined Financial Statements of Federation
- ❖ E-Salary Slips and Pension Slips for more than 2 million employees on monthly basis
- ❖ Daily Debt and Receipts Data Collection
- ❖ Biometric Verification of Pensioner's Life Certificate
- ❖ Dashboards for Ministry of Climate Change
- ❖ Dashboards for Federal and Sindh Finance Secretaries
- ❖ System Based Monthly Civil Account of Federal and Provincial Governments
- ❖ Achieving 17 M USD Disbursement Linked Results (DLRs) in WB Sponsored PforR

2.5. Organizational Structure



2.6. Organogram of Office of the CGA



2.7. Functions of the Office of the Controller General of Accounts

Accounting Responsibilities

- ❖ Prepare and maintain the accounts of the Federation, Provinces, and District Governments.
- ❖ Ensure compliance with prescribed methods and principles authorized by the Auditor-General with approval of the President.

Authorization of Expenditures

- ❖ Authorize payments and withdrawals from the Consolidated Fund and Public Accounts of Federal and Provincial Governments.
- ❖ Ensure pre-audit checks against approved budgetary provisions.

Institutional Accounting

- ❖ Maintain accounts of organizations and authorities established or controlled by the Federal or Provincial Governments, as assigned by the President or relevant Governors.

Internal Financial Control

- ❖ Lays down principles of internal financial controls for government departments.
- ❖ Consults with Ministry of Finance and relevant Provincial Finance Departments.

Advisory Role

- ❖ Provides advice on accounting procedures for new government schemes, programs, or initiatives.

Submission of Annual Accounts

- ❖ Submits compiled accounts to the Auditor-General after each financial year.
- ❖ Ensures classification under appropriate heads and submission within the prescribed timeframe.

Information Provision

- ❖ Provide timely financial information to Federal, Provincial, and District Governments as required.

Pension & Retirement Systems

- ❖ Develops and maintains efficient systems for pensions, provident funds, and other retirement benefits, in consultation with concerned governments.

Audit Coordination

- ❖ Coordinates and resolves audit observations raised by the Audit Department with the concerned departments.

Training & Capacity Building

- ❖ Prescribes syllabus, sets standards, and provides facilities for the training of officers and staff under CGA's administrative control.

2.8. Sections of Office of the CGA

ADMN I SECTION

Framing Recruitment Rules and Recruitment (BPS-1 to 15), Promotion cases, posting/transfers, retirement and pension cases along with other administrative matters.

ADMN II SECTION

Construction, rental matters and vehicles administration. Auction and procurements for FAOs. Deal cases of medical charges, honorariums, long-term advances and GPF advances.

COORDINATION SECTION

Issues orders, instructions and notifications. Collection of information and reporting to Finance/Establishment and outside organization. Correspondance of AG AJ&K and GB.

DDO SECTION

Preparation of budget estimates, bills, disbursement of pay and allownces, and changes and reconciliations. Reply to Audit paras, conduct DAC.

GENERAL SECTION

Solicits administrative approvals for expenditures. Take security and safety measures. Maintenance of vehicles and CGA website, connectivity and R&I branch. Finalize hiring cases.

EXAM AND TRAINING SECTION

Framing Recruitment Rules and Recruitment (BPS-1 to 15), Promotion cases, posting/transfers, retirement and pension cases along with other administrative matters.

PAAS SECTION

Processes NOCs to PAAS officers, thier postings/transfers, deputations, disciplinary proceeding, court cases, advances, medical claims, tour programs and other correspondance of PAAS.

BUDGET SECTION

Issues Annual Budget of 16 Field offices, consolidation and budgetary allocation. management of foreign exchange and development budget. reconciliation of expenditures. Arrange DDWP and creation of new posts.

QUALITY ASSURANCE CELL

Generation of Bill tracking reports and performance review of field offices. Monitoring of budget, and tracking of SAP changes. Support HR functionalities and quality assurance of FI & HR Implementation.

ESTAB I SECTION

Prepare and Implement Field Accounts Offices transfers, deputations policy aligned with the Federal Government guidelines and process cases of departmental cadre.

ESTAB II SECTION

Deals with services structure of Divisional Accounts Officers, monitoring their posting/transfers. Issue policy guidelines of disputes in seniority cases.

PROMOTION SECTION

Processes appointment of DAOs, promotion cases of AOs, AAOs and Senior Auditors of FAOs and CGA. Comment on Appeals/ Writ petitions regarding promotions matters.

DISCIPLINE SECTION

Processing of disciplinary cases of FAOs. Inquiry of allegations, issue Show causes/charge sheets. Process Appeals and brief of cases. Submission of monthly reports of discipline cases to Finance Division.

LITIGATION I SECTION

Deals with cases in Supreme Court, Appellate, High court and Civil/District courts. Process nomination of counsels and prepare comments. Analyse judgements and thereby compliance.

LITIGATION II SECTION

Deals with cases in FST ISB, Provincial Service Tribunals etc. Process nomination of counsels and prepare comments. Analyse judgements and thereby compliance.

INSPECTION SECTION

Conducts inspection of administrative and financial matters of FAOs. Finalize and issue reports of inspections. Periodic verification and issue implementation reports to FAOs.

**VIGILANCE
SECTION**

Receipt of lodged complaints against officers/staff of any kind. Hold preliminary inquiry. Handle cases of Federal Ombudsman Secretariat and preparation of comments/reports.

**REGULATION
SECTION**

Provides guidance on rules/regulations regarding Pay, GP fund etc. Scrutinize rules, seek advice and vetting of rules of new entities under Federal Government. Oversee Direct Credit System, GP fund and pension functions.

**FINANCIAL MONITORING
& EVALUATION SECTION**

Closing and compilation of Annual Accounts of Federal and Provincial Governments. Evaluation of appropriation accounts of AGs and SAEs. Reconciliation of Book and Bank Balances.

**ACCOUNTS
SECTION**

Creation of New Codes under Chart of Accounts and policies. Conduct clearing house meetings. Advice on accounting procedures and Financial Regulations. Draft Acts through AGP/Finance Division.

**PAC
SECTION**

Accounting advice for PLA/SDA/Assignment Accounts. Arrange working papers/briefs for PAC meetings in coordination with AGPR and representation for Senate and National Assembly Questions.

3. PROMOTING CASHLESS ECONOMY AND DIGITIZATION PROCESS

3.1. A Digital Revolution: CGA Drives Pakistan's Cashless Transformation

Under the visionary leadership of the Prime Minister of Pakistan, the Controller General of Accounts (CGA) and its nationwide network of field offices have achieved unprecedented milestones in digitizing government payments, bringing transparency, efficiency, and financial inclusion to millions of citizens. This transformative initiative aligns with the national goal of a cashless economy and has already delivered remarkable results.



3.2. Historic Achievements at a Glance

Massive Digital Transaction Volumes: The CGA has successfully processed over PKR 750 billion through digital channels between FY2023 and FY2025/26, including salaries, pensions, and vendor payments. This includes PKR 452 billion in FY2024 alone, reflecting a seismic shift from cash-based transactions to instant digital payments.

Nationwide Adoption of RAAST/MPG: All districts across Pakistan have been migrated to the RAAST/MPG system, ensuring seamless direct transfers of funds to beneficiaries. **Punjab:** 15 districts onboarded, with 10 District Accounts Offices fully operational under the MPG regime. **Sindh, KP, Balochistan, and Gilgit-Baltistan:** All districts successfully integrated, with payroll, pension, and vendor payments processed digitally. **Azad Jammu & Kashmir (AJK):** started using in August 2025.

Elimination of Paper-Based Systems: 4,042 high-value DDOs (Drawing and Disbursing Offices) have transitioned to Online Billings (OLBs), eliminating paper tokens and manual processes. Training has been imparted to all 7,000 targeted DDOs, ensuring a full switch to digital billing by September 2025.

Streamlined Public Works Payments: All Public Works divisions in **Punjab** are already using SAP-based payment workflows. Public Works divisions in **Sindh, KP, Balochistan, and GB** are undergoing training, with completion scheduled for mid-September 2025. **AJK** training has concluded in the first week of September 2025.

Inclusive Governance and Oversight: A high-level steering committee chaired by the Prime Minister and sub-committees led by the Finance Secretary are driving this change. All provincial governments and Accountant General offices are onboarded, ensuring no citizen is left behind.

Impact on Citizens and the Economy

- ❖ **Instant Access to Funds:** Salaries and pensions are now delivered directly to beneficiaries' accounts without delays.
- ❖ **Transparency and Accountability:** Digital tracking of public funds ensures greater oversight and reduces discrepancies.
- ❖ **Financial Inclusion:** Millions of citizens, including those in remote regions, are now part of the formal financial system.
- ❖ **Efficiency in Governance:** Automated workflows have reduced processing times and eliminated bureaucratic hurdles.

The Road Ahead

While the digitization of government payments is already a success, the CGA continues to work towards integrating self-accounting entities (e.g., Defence, Railways) and autonomous bodies into the digital ecosystem. The focus remains on ensuring that every rupee of public money is managed with precision and transparency.

This achievement is not just a milestone for the CGA but a leap forward for Pakistan—a testament to how technology can transform governance and improve lives.

Snapshot of cashless economy key achievements

- ❖ PKR 750+ billion processed digitally (FY2023–2025/26).
- ❖ All districts nationwide migrated to RAAST/MPG.
- ❖ 4,000+ high-value DDOs using Online Billings.
- ❖ 100% of Accountant General offices digitized and operational.
- ❖ Public Works divisions in all provinces using SAP-based workflows.

The CGA is not just modernizing accounting—it is building a more efficient, transparent, and inclusive financial future for all Pakistanis.

3.3. Architecting the Future

FABS as the Central Nervous System of Pakistan's Public Financial Management

The Office of the Controller General of Accounts (CGA) stands at the forefront of a transformative era in Pakistan's governance landscape. Through the strategic expansion and deep integration of the Financial Accounting and Budgeting System (FABS), we are fundamentally re-architecting the entire ecosystem of public financial management. This past year has witnessed remarkable progress in creating a sophisticated digital network that connects key national institutions, harnesses cutting-edge technology, and places transparency, efficiency, and strategic intelligence at the core of government financial operations.

The Integrated Ecosystem: A Synergy of Data and Governance

The true power of FABS emerges from its interconnectivity, creating a synergistic network where data flows seamlessly to enable real-time decision-making and automated governance.

Revenue, Debt, and Economic Management

Our integration with the Federal Board of Revenue (FBR) has evolved into a comprehensive partnership that forms the backbone of direct salary transfers for millions of employees while ensuring automatic tax withholding at source. This collaboration is further enhanced through sophisticated automated reporting and reconciliation mechanisms, providing a unified, real-time view of the nation's revenue position that serves as a cornerstone for fiscal policy.

Our secure Application Programming Interface (API) connectivity with the Central Directorate of National Savings (CDNS) ensures daily updates to our domestic debt ledger, while automated data sharing with the Economic Affairs Division (EAD) on File Transfer Protocol (FTP) provides a picture of the country's external liability profile. These integrations are indispensable for strategic debt management and macroeconomic planning.

Transparency in Procurement and Development

The linkage with PPRA's e-PADS establishes a digital bridge between procurement and payment processes, ensuring that vendor payments are made against verified and compliant contracts. Simultaneously, integration with the Ministry of Planning's i-PAS system aligns financial accounting with national development goals, enabling real-time tracking of PSDP project finances against physical milestones and transforming development reporting into a dynamic tool for proactive management.

National Coordination and Statistical Integrity

Our collaborations extend to ensuring financial integrity through structured coordination with the Military Accountant General (MAG) and data sharing with the Pakistan Bureau of Statistics (PBS), which empowers accurate computation of key national accounts. Integrations with revenue authorities of Sindh, KP, and Balochistan ensure a consolidated national fiscal view, with ongoing efforts to achieve complete nation-wide coverage.

CGA Data Center for a New Era of Digital Governance: Pakistan's SAP S/4HANA Transformation

The landscape of public financial management in Pakistan has undergone a revolutionary transformation through the strategic commissioning of state-of-the-art HANA servers and a comprehensive migration to the SAP S/4HANA solution. This ambitious initiative represents one of the most significant digital governance projects in the region, positioning Pakistan's financial administration at the forefront of technological innovation in the public sector. This monumental technological transformation marks an architectural shift toward real-time analytics and unparalleled processing power, tailored specifically to the unique needs of the Government of Pakistan.

The cornerstone of this transformation is the deployment of a customized SAP ERP system on a cutting-edge hardware platform. This infrastructure, one of the largest technical upgrades of its kind globally, includes HANA-compliant 3 Super Doom Flex 280 (3rd Generation) and HP DL380 (4th Generation) servers. The system is supported by a robust 150TB SAN storage production environment and a 100TB Disaster Recovery (DR) site, designed for high IOPS capability to facilitate real-time analytics.

The migration itself followed a meticulously planned approach. Utilizing the System Landscape Transformation (SLT) method within an integrated financial management framework, the project ensured a seamless replication of journal entries from numerous legacy source systems into the new target S/4HANA environment. This technical implementation was executed with minimal operational disruption through a phased deployment, comprehensive data integrity mechanisms, and a smooth transition to a unified digital platform.

This powerful technological foundation has unlocked SAP's most advanced modules, configured explicitly for public sector requirements. Key functional enhancements include:

- ❖ **The Business Partner Concept:** Unifying the management of all entities through a single framework, thereby replacing disparate customer and vendor accounts.
- ❖ **The Special Government Ledger:** Providing a customized solution that meets unique public sector accounting requirements, including sophisticated fund accounting.
- ❖ **The Fund Management Module:** Enabling advanced budget control, commitment tracking, and appropriation management.
- ❖ **Governance, Risk, and Compliance (GRC) Framework:** Automating internal controls and enterprise threat detection to ensure fiscal discipline through real-time validation during all expenditure requests.

Enterprise-grade resilience underpins the entire operation. The primary system is hosted as a co-location in a Tier 4 compliant PTCL data center in Rawalpindi, guaranteeing 99.995% uptime. Operational redundancy is secured by a comprehensive disaster recovery site at the PTCL facility in Lahore, featuring high-speed connectivity via NTC and PTCL to ensure seamless data synchronization.

The implementation has yielded significant, demonstrable improvements across multiple dimensions:

- ❖ **Operational Efficiency:** Substantially reduced transaction processing times and decreased operational costs through automation, further enhanced by integration with the RAAST payment gateway for real-time validation and settlement.
- ❖ **Governance Enhancement:** Improved transparency via real-time data access, which has strengthened public trust in financial management and established robust accountability mechanisms.
- ❖ **Strategic Positioning:** The project has positioned Pakistan as an innovator in public financial management, enhancing its international standing while establishing a future-proof foundation for continued digital transformation.

Looking ahead, this platform establishes a foundation for continuous innovation. Immediate priorities focus on expanding capabilities across all financial processes and implementing a mobile-first strategy to promote financial inclusion. The long-term vision encompasses advanced predictive policymaking capabilities, cross-government digital service integration, sustainable development goal tracking, and international collaboration opportunities.

In conclusion, the commissioning of Pakistan's state-of-the-art HANA infrastructure and migration to SAP S/4HANA represents a watershed moment in digital governance. This achievement has successfully modernized the nation's financial core, replacing legacy systems with a resilient, transparent, and intelligent platform. The project demonstrates how strategic technology investment, coupled with visionary leadership and meticulous execution, can revolutionize public financial management, creating a lasting positive impact on governance, service delivery, and public trust for the 21st century.



Citizen-Centric Innovations: Building Trust and Inclusion

Our most impactful initiatives are those that directly benefit citizens. The Biometric Verification system, developed in collaboration with NADRA, State Bank of Pakistan (SBP), and commercial banks, represents a cornerstone of this effort. This comprehensive, multi-modal system utilizing advanced biometric technology effectively eradicates ghost beneficiaries, ensures funds reach their rightful recipients, and replaces cumbersome paper-based processes with a secure, dignified, and modern verification method.

Looking towards the future, our partnership with the SBP for RAAST and the Micro Payment Gateway (MPG) is poised to revolutionize disbursement systems. This initiative has enabled direct, instantaneous payments from the central bank to beneficiaries, phasing out physical checks for salaries, pensions, and vendor payments while promising unparalleled speed, reduced costs, enhanced security, and greater financial inclusion.

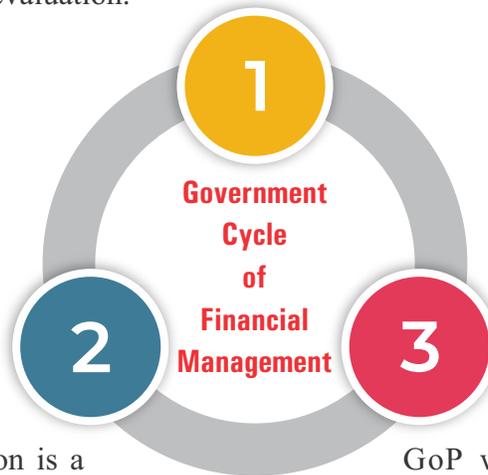
Conclusion: A Unified Vision for Digital Pakistan

The initiatives undertaken by the CGA represent more than isolated technical projects; they form the inter-connected pillars of a single, ambitious vision to position FABS as the central nervous system of Pakistan's public financial management. This expanding network of integrations, built on a foundation of powerful and resilient technology and focused on citizen-centric outcomes, demonstrates our unwavering commitment to transparency, efficiency, and strategic economic governance. We are not merely keeping accounts; we are building the digital infrastructure for a more accountable, prosperous, and digitally empowered Pakistan.

4. MAJOR PROJECTS OF THE OFFICE OF THE CGA

4.1. Integrated Financial Management Information System (IFMIS)

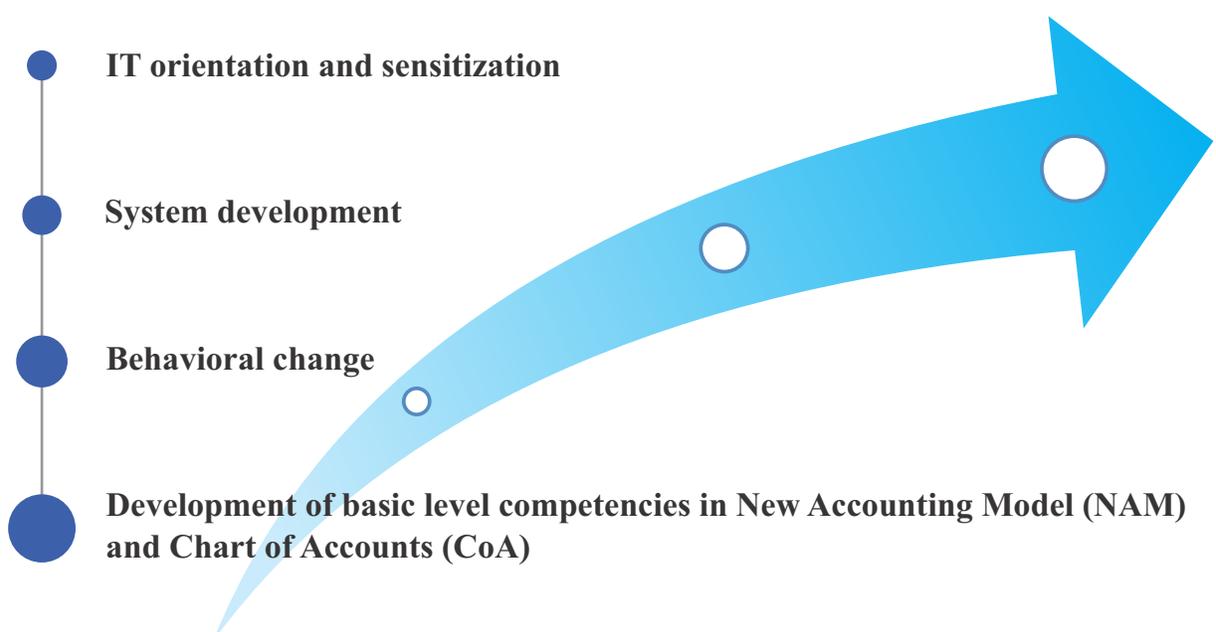
The Government of Pakistan's financial management cycle comprises planning, budget formulation, budget execution, controls, accounting, financial control and audit/evaluation.



Reliable financial information is a key requirement for all phases of the financial management cycle.

GoP worked towards improving financial management cycle through reliable financial information based on ERP- IT System and New Accounting Model.

OUTCOME FROM THE IFMIS



OTHER OUTCOMES FROM IFMIS

WIDE AREA NETWORK – NATIONAL LEVEL / SITE MAP

SITE MAP



4.2. Public Financial Management & Accountability-Support Service Delivery



To derive benefits of Integrated Financial Information System (IFMIS), there was a need to not only maintain FABS operations but to continue building on IT based PFM reforms through FABS.

Under GoP and World Bank funded “Public Financial Management and Accountability to Support Service Delivery (PforR)” project was initiated in 2017, various reforms like online bills submission and electronic fund transfer, etc. were initiated through FABS.

Based on continuing needs of federal and provincial government the usage of FABS has to be constantly upgraded for decision support, asset management, integrated debt monitoring, cash forecasting etc.

In order to meet these continued reform requirements, it is critical to ensure sustainability of FABS and fulfilment of basic HR requirements.

4.3. Implementation of Online Billing Solution (SEHAL)



2023 to 2026

Brief Background

The Govt. of Pakistan funded Project aims to advance core public financial management objectives of: **Fiscal discipline, Allocative efficiency and Operational efficiency.**



The project directly contributes to improvement in service delivery by advancing core PFM capabilities, by (1) improving budget credibility, (2) enhanced system security to avoid pilferage, fraud, or misappropriations of funds, (3) reduced government borrowing costs, (4) decreased reliance on expensive third-party consultants for system interventions, (5) increased fiscal space for development projects through cost savings projected through these interventions, (6) efficiencies in the government expenditure processing chain, resulting in quicker and more agile deployment of citizen services.

The main objective of the project was to ensure improved timeliness and transparency in financial accounting/reporting. It extended the system to all budgeting and accounting offices to capture transactions in an IT system on real-time basis.

"Objective and Key Components of SEHAL"

Project Objectives: In general, the project aims to advance core public financial management objectives of:

- Fiscal discipline, Allocative efficiency and
- Operational efficiency

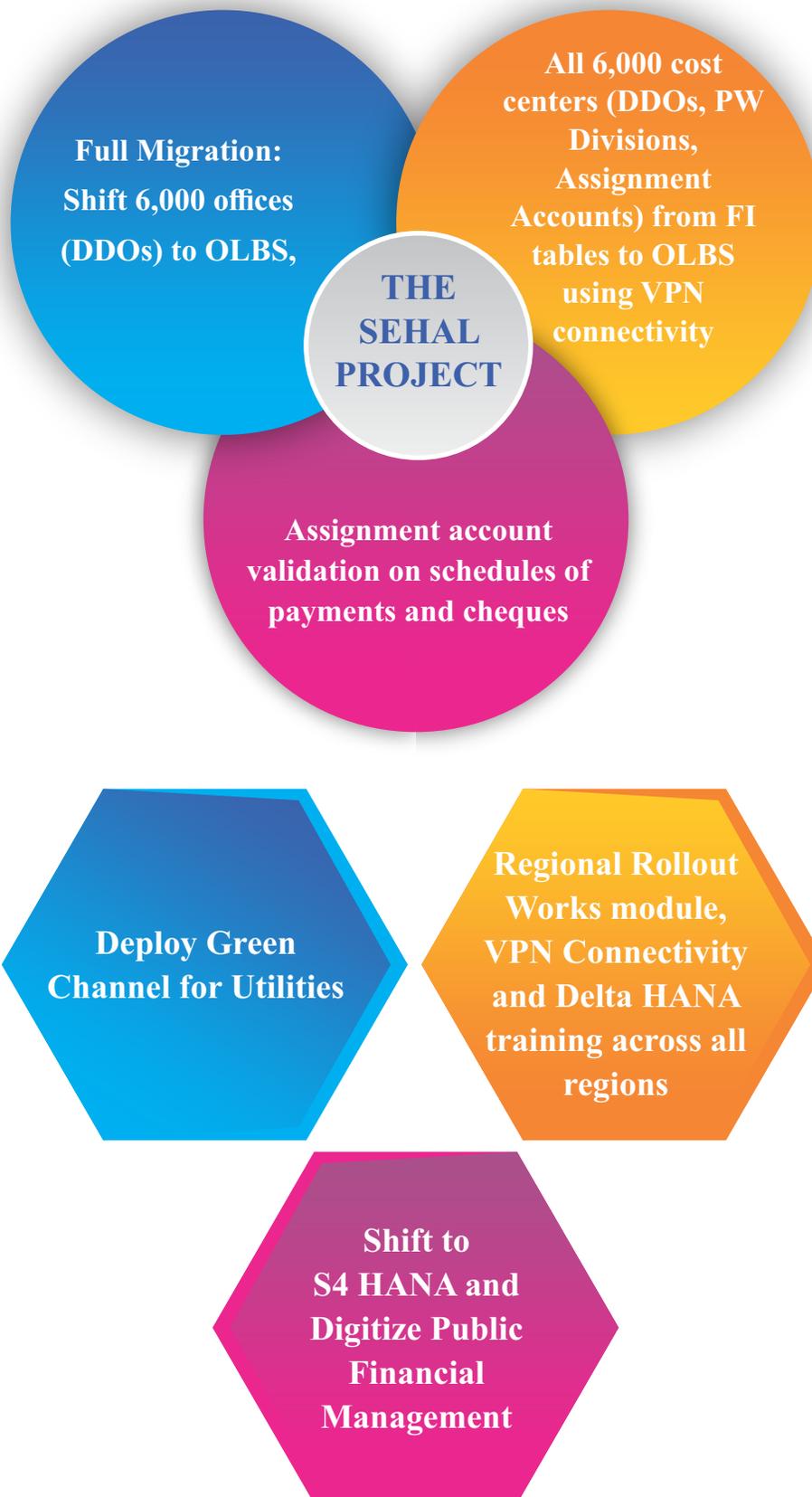
Sponsored by Finance Division, key components were designed to improve on and fully operationalize existing system investments:

- Strengthening of FABS / Innovation hub
- Roll out of the Online Billing System

Integrated Financial Information system / Roadmap to SAP S/4- HANA

- Capacity building
- System of Quality Management (SoQM)

PROPOSED OUTCOME OF THE SEHAL PROJECT



Online Bill Submission
It's easier than ever before
Drawing & Disbursing Officer

Govt. F. Profit Center: ID: Date: 03/03/2022 User Full name: Muhammad Yasar User Name: 444340 Office/Deptt: FBR/5 CC Islamabad

Data Entry

New Bill
Cost Center* (e.g. Cost center id: 100000) *

Master data Details

Demand No. Major Function Minor Function Detailed Function Sub Detailed Function

Section ID
Vendor Number
Vendor Status

Payment Details

Detailed Object
G/L Account (e.g. 400111)
Gross Amount(Rs.)
Old Token No.
Sanction Number

Budget Amount
Final Budget: 0.00
Total Release Balance: 0.00
Pending Bill Amount: 0.00

Deduction G/L
G/L Account (e.g. 601100)
Amount(Rs.)

G/L Account List

G/L Account	G/L Description	Amount

Important Note

Following Vendor Statuses are Not Allowed to Submit Bill:
 Vendor's Name is not verified
 Vendor's Status is Suspended
 Vendor's Status is Non Final
 Vendor's Status is Stopped
 Vendor's Status is Blocked

Rejection Reasons:

001.Sanction Missing / incorrect Sanction / Wrong Sanction
 002.Comparative Statement/ Quotation/ Tender Missing / incorrect Comparative Statem
 003.Ban imposed by FD
 004.NOC from Cabinet Division for the purchase of vehicle is not attached with the c
 005.NOC from Cabinet Division for installation of new telephone is not attached with
 006.Non clearance of ways and means from FD
 007.NOC from PCP is not attached
 008.Approval of FD is not attached
 009.Ministries/Divisions is not competent to sanction expenditure exceeding Rs.15.00
 010.Splitting of expenditure to avoid sanction
 011.Calling on expenditure of phone exceeded
 012.Details of vehicles/staff cars missing
 013.Drug testing lab report is not attached
 014.Certificate declaring number of hospital beds is not attached

Upload Scan Documents

File Attachment
 Choose File Attach File type must be in PDF format
 Submit Cancel

Online Bill submission portal for DDOs



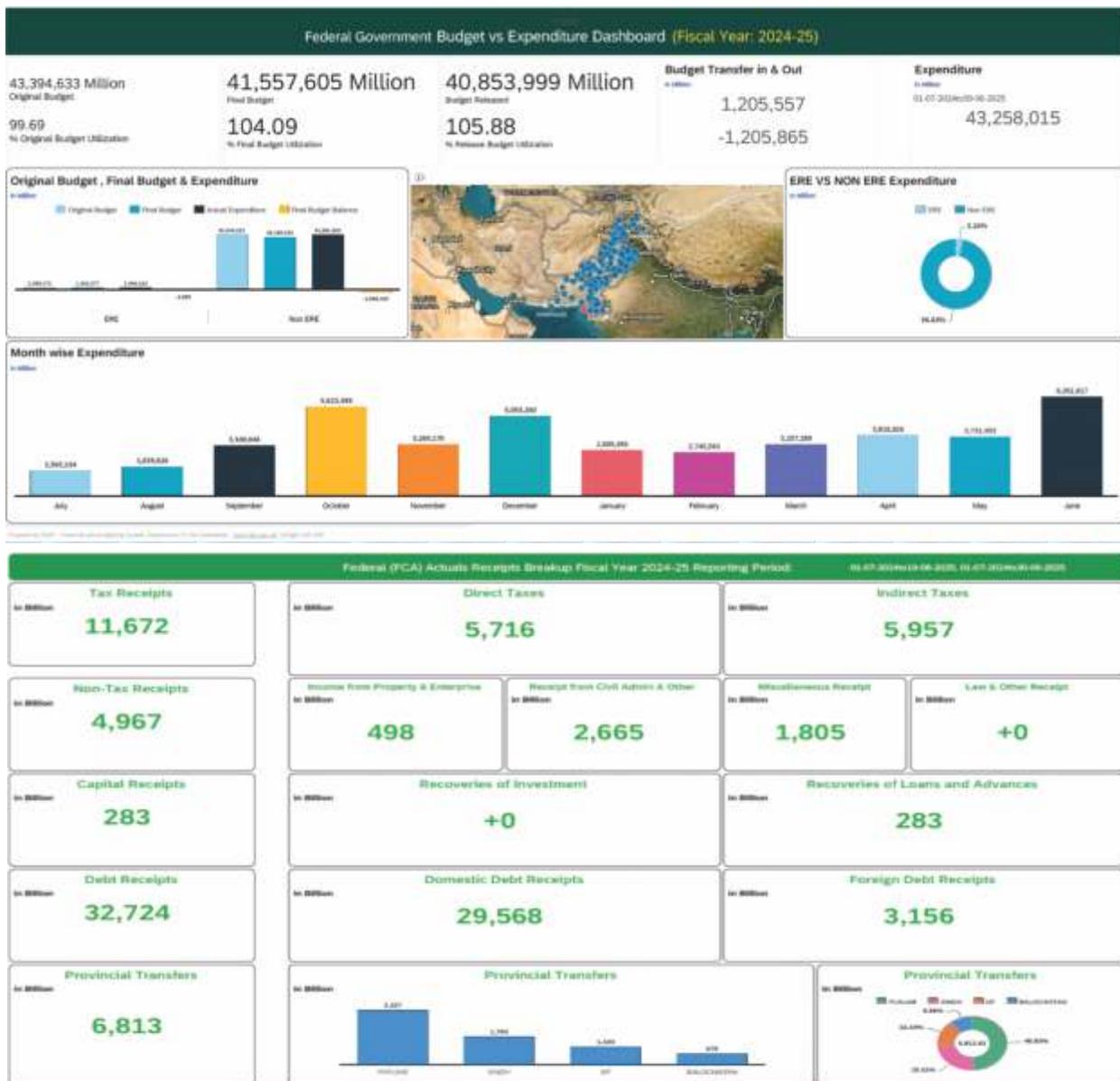
Bill submission window before deployment of OLBS

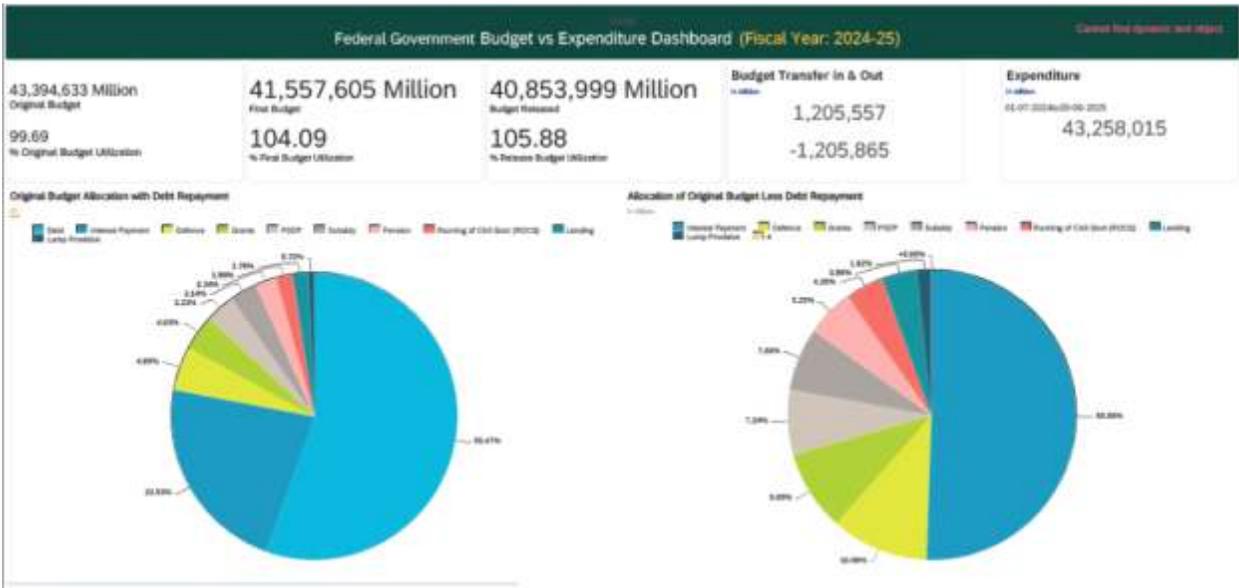
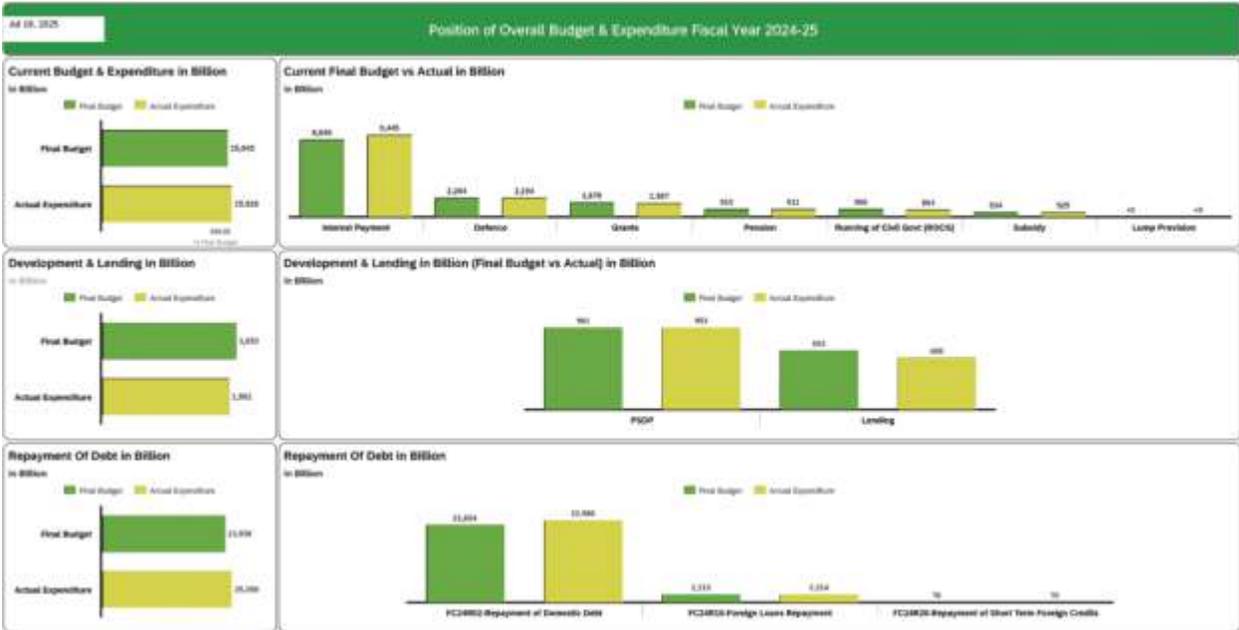
5. VISUALIZED FINANCIAL DATA

The financial data story for **Fiscal Year 2024–25** of the Federal Government of Pakistan is visualized through **SAP Analytics Cloud (SAC)**. Our FABS team has developed comprehensive dashboards, which are being replicated within the **Ministry of Finance, the National Assembly,** and other key institutions. **SAP SAC** replaces the previous tool, **SAP Business Intelligence (BI)**, and went live on **March 31, 2025**, with integrations to the **Federal Board of Revenue (FBR), Economic Affairs Division (EAD),** and the **State Bank of Pakistan (SBP)**.

The story highlights the **Multi-Dimensional Chart of Accounts**, offering deep insights into financial data through interactive and dynamic visualizations. In the coming months, the same system will be replicated across **all ministries and provinces**.

FEDERAL GOVERNMENT FINANCIAL DASHBOARD

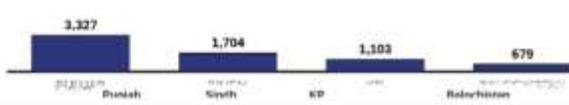


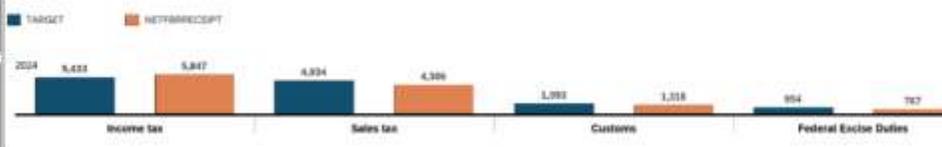
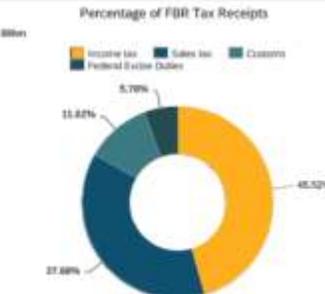


FINANCE MINISTER DASHBOARD

Federal Fiscal & Economic Position			
2025 - 2026			
Budget Surplus / (Deficit) (%GDP) 2025-07-28 0.01	Current Account Surplus / (Deficit) (Mn) (\$) 2024 1,812	Workers' Remittances (\$ Mn) 2024 34,891	Liquid Foreign Exchange Reserves (\$ Bn) 2025-07-18 19.92
LSM (Index) May, 2025 2.29	National CPI 2024/Q4/Jun 3.20	SBP Policy Rate % 11.00	M2M Revaluation Rate (PKR) 2025-07-28 283.21

Federal Non Food Account 1 - Daily Cash Position			
Opening in \$Billion July 554.1	Receipt in \$Billion July 6,084.9	Payments in \$Billion July 5,552.4	Closing in \$Billion July 1,086.6

Federal (FCA) Actuals Receipts Breakup Fiscal Year 2024-25			
01-07-2024 to 30-06-2025			
Tax Receipts in \$Billion 11,672	Direct Taxes in \$Billion PKR 5,716		Indirect Taxes in \$Billion PKR 5,957
Non Tax Receipts in \$Billion 4,974	Income from Property & Enterprise in \$Billion 498	Receipt from Civil Admin & Other in \$Billion 2,665	Miscellaneous Receipt in \$Billion 1,811
Capital Receipts in \$Billion 283	Recoveries of Investment in \$Billion +0.00		Recoveries of Loans and Advances in \$Billion 283
Debt Receipts in \$Billion 32,724	Domestic Debt Receipts in \$Billion 29,568		Foreign Debt Receipts in \$Billion 3,156
Provincial Transfers in \$Billion 6,813	Provincial Transfers Detailed in \$Billion 		

Federal (FBR) Receipts Breakup Fiscal Year 2024-25		
TARGET in \$Billion 12,913	HEAD-WISE TARGET VS ACTUALS in \$Billion 	
FBR GROSS in \$Billion 12,237.42	Date wise Current Month Receipts in \$Billion 	
FBR REFUNDS in \$Billion 574.12	Percentage of FBR Tax Receipts in \$Billion 	
NET FBR RECEIPT in \$Billion 2024 11,744.30		
Target Achieved (%) 2024 90.95		

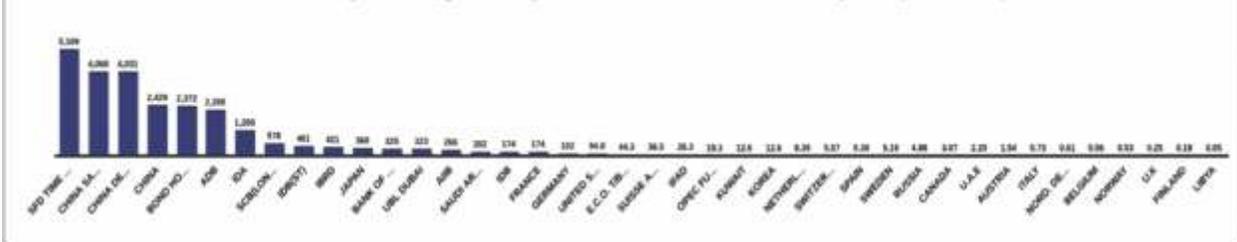
Position of Overall Budget & Expenditure Fiscal Year 2024-25



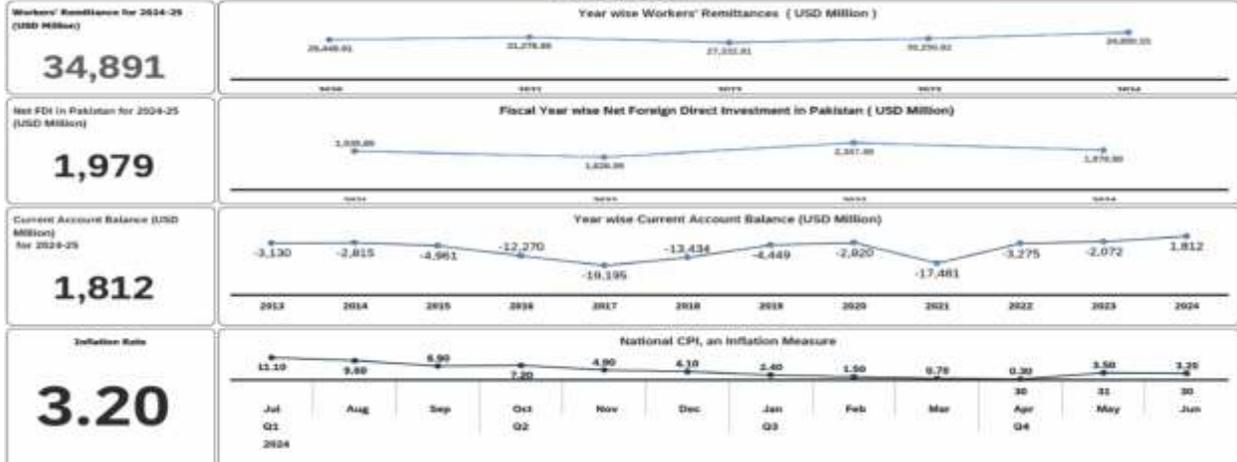
Month wise Projected Foreign Debt Payment Fiscal Year 2025-26



Donor-Wise Projected Foreign Debt Payment for the Period March 2025 to July 2026 (USD Million)



SBP's API Data



6. DIGITAL TRANSFORMATION - STRATEGIC MILESTONES AND REFORMS

6.1. The Digital Backbone of Pakistan's Public Financial Management Reforms

Pakistan's public financial management is undergoing a comprehensive digital transformation, built upon two pivotal pillars: a state-of-the-art foundational infrastructure and the modernization of core transactional processes.

Foundational Digital Infrastructure: The Centralized Technological Core: At the heart of this reform is the implementation of a robust, centralized technological platform. This foundation consists of:

- ❖ **Integrated Architecture:** A powerful Enterprise Resource Planning (ERP) system that serves as the central nervous system for financial data and processes, ensuring high-speed transaction processing and real-time data availability.
- ❖ **Enhanced Integration and Analytics:** The architecture is supported by a Process Orchestration layer for streamlined workflows and an Integration system specifically engineered to host the RAAST / Micropayments API. This enables seamless, secure, and instant digital payments across government transactions.
- ❖ **Data-Driven Decision Making:** A Business Warehouse (BW) module is integrated for advanced data analysis, transforming raw financial data into actionable intelligence for policymakers.

This integrated infrastructure provides the necessary speed, reliability, and scalability to meet the immense data and processing demands of the national government.

Modernizing Government Bill Processing: The SEHAL Initiative

The transformation began with a fundamental operational shift: moving from a cumbersome paper-based bill submission system to a fully digital solution. This was achieved through the introduction of SEHAL, an online billing portal developed by the FABS Directorate.

Key Achievements of SEHAL:

- ❖ **Digital Workflow:** Enabled Drawing & Disbursing Officers (DDOs) to submit bills electronically, eliminating manual paperwork and its associated delays.
- ❖ **Comprehensive Rollout:** Successfully implemented across all Federal Ministries and Accountant General Offices from FY 2023 to FY 2025.
- ❖ **Extensive Capacity Building:** Over 7,000 DDOs have been trained to utilize the new system effectively.
- ❖ **Widespread Adoption:** Successfully onboarded more than 4,042 DDOs, including a significant cohort of 1,100 Public Works Divisions, onto the platform.

Impact: The SEHAL initiative has markedly enhanced transparency in public expenditure and introduced real-time tracking of bills, significantly improving efficiency and accountability in the government's financial operations."

Other Impacts – Systemic Transformation

Real-Time Auditing: Digital submission by DDOs via centralized portal, Immutable digital audit trail ensures transparency and reduces manipulation.

System Integration

- ❖ Integration roadmap with:
 - e-Procurement platforms
 - e-Invoicing infrastructure

Operational Efficiency

- ❖ Eliminates manual token systems.
- ❖ Processing time reduced from days to hours.
- ❖ Automated validations reduce human error.

Cost Savings

- ❖ Reduces:
 - Paper consumption
 - Physical storage needs
 - Administrative overhead
- ❖ Comparable e-invoicing systems show up to 30% cost savings.

6.2. Fast-Track Bill Processing (Green Channel)

Building upon this digital foundation, the AGPR introduced the Green Channel Facility to fast-track the processing of routine expenditures like utility bills through a one-day automated approval system, eliminating backlogs and accelerating vendor payments.

Impact – Operational Transformation

- ❖ **Eliminates Backlogs:** Ensures daily clearance of bills, reducing administrative burden and freeing storage space.
- ❖ **Enhanced Cash Flow & Vendor Liquidity:** Accelerates payments to utility providers like SNGPL, PTCL, improving their working capital.
- ❖ **Avoids Late Penalties:** Prevents fines on delayed payments, e.g., overdue electricity bills.
- ❖ **Operational Efficiency & Cost Savings:** Automated workflows reduce manual validations by AGPR staff, Staff time is redirected to strategic tasks (e.g., audits, forecasting), Cuts costs for printing, storage, courier.
- ❖ **Transparency & Risk Mitigation:** Digital audit trails capture every bill (amount, vendor, timestamp), Bills exceeding thresholds are auto-flagged for manual review.

6.3. Anticipatory Pension Program

A key focus of the reform agenda was to ensure dignity and financial security for public servants. The Anticipatory Pension Program stands as a major innovation, designed to ensure no retiree leaves service unpaid. By authorizing 65% of the last drawn pay to be credited immediately to the retiree's existing bank account without upfront documentation, the program provides a vital financial safety net, eliminating the traditional 3 to 12-month processing delay. This paperless onboarding is further supported by a Biometric Verification system integrated with NADRA, which provides an automated "proof of life" for pensioners, eliminating the need for physical presence and manual certificate submission. For the future, a transformational Contributory Pension Fund (CPF) System is being implemented using SAP to automate and standardize pension fund processes across Punjab, Sindh, and the Federal Government, ensuring timely remittances, transparency for employees, and enhanced investment returns for the fund.

Impact – Immediate Financial Relief & System Reform

- ❖ **Zero-Delay Financial Safety Net:** 65% of salary deposited within **24 hours of retirement**, ending 3–12 months pension delays.
- ❖ **Operational Efficiency:** Paperless, instant onboarding removes manual bottlenecks.
- ❖ **Simplified Bureaucracy:** Reduces pension processing complexity and stress for retirees.

6.4. Automated Tax Deduction via SAP Integration

Beyond expenditure management, the reforms targeted enhanced revenue generation and compliance. An Automated Tax Deduction system was developed via SAP integration in collaboration with provincial revenue authorities. This system mandates the deduction of Sales Tax on Services and Income Tax at source by syncing daily with FBR/PRAL databases to verify vendor tax status via an API. The fully automated, system-driven validation and deductions have yielded a 62% increase in provincial Sales Tax on Services collections in pilot regions, while eliminating avenues for tax evasion and reducing processing time by 75%, showcasing how digital governance directly contributes to fiscal health.

Impact – Compliance, Collection & Efficiency Gains

Revenue Enhancement & Compliance: 62% increase in provincial Sales Tax on Services collections (pilot: Sindh, Balochistan, KP) and Eliminates tax evasion through digital trail and withholding.

Real-Time Tax Verification: Daily Pakistan Revenue Automation Limited (PRAL)/Federal Board of Revenue (FBR) sync blocks non-compliant vendor payments. SAP prevents processing if a vendor is not registered or inactive.

Operational Efficiency: Cuts tax processing time by 75%, Auto-calculates rates: e.g., 18% for non-filers, 15% for filers, ATL replaces multi-portal manual checks (FBR, KP-PRA, SRB, BRA).

6.5. Promoting Transparency and Green Governance

A cross-cutting theme of the transformation is the drive toward efficiency and environmental sustainability. The initiative of Monthly E-Slips transitioned over two million government employees and pensioners from printed slips to digital distribution via email. This move saves an estimated PKR 480–550 million annually, prevents the use of 1,875 tons of paper, and saves over 4,500 trees each year. This philosophy is embedded across the ecosystem through the comprehensive implementation of E-Office, which has introduced zero-paper workflows across all offices, saving millions of papers annually and drastically reducing administrative delays by enabling faster file processing and remote access to records.

Impact – Cost Savings, Green Transformation & Efficiency

- ❖ **Cost Savings & Environmental Impact:** 30 million slips/year digitized, Prevents use of tons of paper.
- ❖ **Operational Efficiency:** No manual printing, sorting, or physical distribution, Slips reach recipients within minutes of payroll finalization.
- ❖ **Error Reduction & Transparency:** Digital templates reduce miscalculation risks
- ❖ **Employees/pensioners** have 24/7 access for download, storage, and record-keeping

6.6. Implementation of RAAST / Micro Payment Gateway (MPG)

The transformation of disbursements was completed by the Micro Payment Gateway (MPG), which revolutionized government payments by enabling direct, real-time transfers from the State Bank of Pakistan to beneficiary accounts, replacing the cumbersome cheque system. Processing Rs. 452 billion in FY 2024-25, the MPG ensures funds are transferred within hours, eliminates fraud risks, and saves administrative costs. This initiative is being rolled out to all geographical units upto the level of districts and on all kinds of payments made out of public funds.

Impact – Speed, Savings, and Security

- ❖ Real-Time Payments
- ❖ Funds transferred within 17 Seconds (vs. 3–4 days for cheque clearance)
- ❖ Covers salaries, pensions, and vendor payments
- ❖ **Massive Cost Elimination:** No printing, courier, or bank-clearing fees, Total annual savings: PKR 1.1 billion (on 30M+ transactions)
- ❖ **Fraud & Risk Mitigation:** Eliminates forged/lost cheques, Digital audit trails support automated reconciliation and clean audits

6.7. Strategic Fiscal Oversight and Reporting

The power of the centralized SAP system is leveraged for high-level fiscal oversight and decision-making. Treasury Dashboards provide the Federal and Provincial Finance Secretaries with real-time daily data on expenditures, receipts, debt, and cash balances, enabling proactive cash and debt management under the Single Treasury Account framework. The generation of Monthly Civil Accounts for federal and provincial governments is now entirely system-generated through SAP, providing a real-time, audit-ready single source of truth for budgetary execution that has

transformed financial reporting from an administrative chore into a strategic tool. This is complemented by the automated daily collection of debt and receipts data from institutions like the Central Directorate of National Savings and the Federal Board of Revenue, providing a consolidated view of national liabilities. Furthermore, innovative Climate Change Expenditure Dashboards categorize and track spending for mitigation, adaptation, and support activities, complete with carbon emission tagging, aligning Pakistan's fiscal reporting with international environmental standards.

Impact – Transparency, Risk Management & Fiscal Efficiency

- ❖ **Real-Time Debt Monitoring & Fiscal Transparency:** Consolidated Debt Dashboard: CDNS savings instruments + FBR tax receivables are visible in one SAP interface., Enables real-time tracking of national liabilities and arrears.
- ❖ **Compliance & Risk Mitigation:** Automation reduces manual entry risks, enabling accurate fiscal forecasting and reducing audit discrepancies. Strengthens internal controls through daily reconciliation and validation of debt and receipts.

6.8. Strengthening Internal Controls and HR Management

A core element of this transformation is the implementation of Smart Controls and HR Digitalization, which encompasses a comprehensive suite of digital workflows for monetary changes and non-monetary changes, hiring, loans and advances, provident funds, and pensions. A smart approval chain ensures segregation of duties, requiring multi-level approvals for any transaction, thereby enforcing governance, reducing fraud, and creating a complete digital audit trail. This shift empowers employees with automatic notifications and self-service access while freeing HR and finance staff from manual tasks. The sheer scale of this achievement is underscored by the SAP-based payroll system, which manages end-to-end digital disbursements for 4.4 million employees and pensioners and processes over PKR 3 trillion annually with unmatched accuracy and policy compliance.

Impact – Risk Mitigation, Transparency & Transformation

- ❖ Core Impact: Systemic Risk Mitigation
 - **Segregation of Duties (SoD):** Mandatory multi-step approval chain prevents misuse or fraud.
 - **Role-Based Access & Security:** Users can only access functions tied to their designated roles — reducing human error and unauthorized actions.
 - **Automated Policy Enforcement:** System enforces business rules (e.g., thresholds, validations) that cannot be bypassed manually.
- ❖ Transformative Operational Efficiency
 - **No Manual Chasing:** Workflow automates routing, removing delays caused by physical files or follow-ups.
 - **Self-Service & Transparency:** Employees are instantly notified of changes, reducing dependency on HR/Finance for updates.

❖ Enhanced Governance & Decision Support

- **Complete Audit Trail:** Every action is time- and user-stamped, enabling faster, more reliable audits.
- **Consistent Application of Rules:** Uniform enforcement across departments ensures fairness and eliminates location-based discrepancies.

6.9. SAP-Based Monthly Civil Accounts

The **modernization** of public financial reporting has been achieved through the automation of Monthly Civil Accounts for both Federal and Provincial Governments, now generated directly via the SAP system. These reports consolidate all critical fiscal components, including the original budget, supplementary allocations and re-appropriations, surrenders, budget releases, actual expenditures, revised budgets, and prior year comparatives. System-generated reports are auto-formatted into PDFs, making them easy to share with stakeholders and suitable for official publication. This transformation has shifted monthly financial reporting from a backward-looking administrative exercise into a forward-looking strategic governance tool.

The **initiative** has ensured strict budget coding through the standardized Chart of Accounts, enforcing consistent budget head mapping across all entities. With full system integration, data flows seamlessly from all spending units through SAP FI-CO modules, ensuring accuracy and timeliness. By embedding this automation, the reporting process now provides modernized financial intelligence, empowering decision-makers with actionable insights rather than static summaries.

The **impact** has been far-reaching. Fiscal transparency has improved substantially, with all budgetary components — original, supplementary, re-appropriations, surrenders, and expenditures — automatically consolidated into a single source of truth. Reports can be instantly generated and published in PDF format, enabling timely submission to Parliament, auditors, and the public, while eliminating manual reconciliations and delays. Accountability and compliance have also been strengthened. Real-time transaction-level tracking provides auditors with granular visibility of expenditure against releases, while built-in controls flag potential overspending before it occurs. Reports now fully align with Government Finance Statistics Manual (GFSM), supporting statutory compliance.

On the operational side, efficiency has been revolutionized. SAP automation has eradicated spreadsheet errors, reduced reporting timeframes from weeks to mere days, and freed up finance teams to focus on analysis rather than manual data compilation. This in turn has enabled strategic decision-making, with year-on-year insights highlighting trends such as underutilization of funds or frequent surrenders, while mid-year reallocations are now informed by real-time data. The standardization of reports across Federal and Provincial governments has further promoted cross-jurisdictional benchmarking and harmonization.

Finally, the reform has reinforced risk mitigation and data integrity. Every figure is audit-traceable within SAP, while multi-layered approval mechanisms for surrenders and expenditures minimize risks of manipulation or fraud. The locked, PDF-based reporting format preserves the integrity of finalized data, ensuring that no tampering occurs after publication. Collectively, this initiative has transformed financial reporting into a transparent, efficient, and strategically valuable instrument of fiscal governance.

Impact—Fiscal Transparency, Control & Strategic Governance

1 Real-Time Fiscal Transparency

- **Single Source of Truth:**

All components — original/supplementary budgets, re-appropriations, expenditures, and surrenders — are auto-consolidated into one report.

- **Instant Publication:**

One-click PDF generation enables timely submission to Parliament, auditors, and the public — eliminating delays and manual reconciliations.

2 Enhanced Accountability & Compliance

- **Transaction-Level Auditability:**

Real-time tracking of expenditure vs. releases allows audit visibility at a granular level.

- **Spending Controls:**

The system prevents overspending by flagging breaches (e.g., exceeding re-appropriated amounts) before they occur.

3 Operational Efficiency

- **Error Elimination:**

No more spreadsheets — SAP automates calculations, comparisons, and report generation.

- **Faster Month-End Closures:**

Reporting timeframes reduced from weeks to days.

6.10. Ensuring Sustainability

The success of this comprehensive digital overhaul has garnered international recognition and direct financial benefit. The achievement of verifiable Disbursement Linked Results (DLRs) under the CGA reform agenda, validated by the World Bank, led to a disbursement of over US\$ 17 million to the Federal Government. This independent validation reinforces Pakistan's commitment to results-driven reforms and enhances its standing with international development partners, ensuring the sustainability and continued evolution of its digital governance ecosystem.

6.11. Accelerating Development and Project Execution

The reforms directly target the acceleration of national development. The devolution of Public Sector Development Programme (PSDP) fund releases to Ministries/Divisions through SAP has accelerated project execution by empowering Principal Accounting Officers and removing central bottlenecks, ensuring funds are released based on system-validated project milestones. The SAP Public Works Module ensures transparency and accountability in contractor payments and security deposit management across 1100 divisions, enforcing uniform rules and automating payments. This is supported by the online submission and reconciliation of Assan Assignment Accounts and Revolving Fund Account schedules, which have digitized fund operations for major entities like the Higher Education Commission and BISP, reducing endorsement times from days to under an hour and ensuring real-time oversight of development funds.

Impact – Governance Uplift & Accelerated Development Execution

1 Strengthened Financial Accountability

- **PAOs as Custodians:**
Empowered PAOs are now directly responsible for managing and authorizing project funds.
- **System-Enforced Controls:**
SAP workflows validate budget availability and project alignment before releasing any funds.
- **Audit Trail:**
Every release is digitally logged — detailing who released how much, when, and for which project.

2 Enhanced Transparency & Oversight

- **Real-Time Dashboards:**
Planning & Finance Divisions can monitor all PSDP fund releases live through SAP.
- **Civil Accounts Integration:**
PSDP expenditures flow directly into monthly fiscal reports, ensuring transparency.

3 Data-Driven Planning:

- Historical trends in fund releases and utilization inform future budgeting and project design.

6.12. SAP Extension to Local Councils

Recognizing that effective governance must extend to the local level, the reform program expanded through memorandums of understanding with provincial governments to extend the SAP system to Local Councils and District Municipal Corporations. This initiative automates payroll, pensions, and development budgets for hundreds of thousands of local government employees, bringing the same standards of transparency, efficiency, and anti-corruption safeguards to the tier of government closest to the citizen.

Impact – Governance Uplift in Local Public Finance

1 Operational Efficiency

- **Streamlined Payroll & Pensions:** Faster, error-free disbursements with reduced manual effort.
- **Real-Time Budget Tracking:** Local governments now monitor funds and expenditures live.

2 Financial Transparency

- **Unified Budget Books:** Standardized reporting format improves financial clarity.
- **Audit-Ready Trails:** All transactions are digitally logged and verifiable.

3 Anti-Corruption Safeguards

- **System-Enforced Checks:** Built-in validations and automated processing reduce manual manipulation.
- **Development Fund Oversight:** Prevents misuse through real-time system control.

6.13. SAP Public Works & Security Deposit Management Module

To enhance transparency and accountability, SAP Public Works Module has been implemented with a focus on Centralized Security Deposit Management and Contractor Payment Oversight. This initiative enforces uniform rules across provinces and divisions, ensuring standardized processes for handling security deposits and contractor payments in public works projects. SAP has been deployed in 1100 Public Works (PW) Divisions with Automated Contractor Payments & Refunds and Built-In Validations & Auto-Clearing Mechanisms

Impact – Efficiency, Transparency & Risk Reduction in Public Works

1 Centralized & Standardized Security Deposit Management

- **End-to-End Digital Tracking:** All security deposits — from collection to refund — are tracked in SAP with complete audit trails.

2 Real-Time Audit & Compliance Monitoring

- **System-Attached Documentation:** Payment/refund actions are backed by mandatory digital documentation for traceability.
- **Built-In Controls:** SAP enforces compliance through embedded checks (e.g., valid deductions, timelines), enabling transparent and accountable financial practices.

6.14. Online Submission & Reconciliation of AAA/RFA Schedules

To digitize public fund operations, a comprehensive online solution was introduced for the submission of **Assan Assignment Accounts (AAA)** and **Revolving Fund Account (RFA)** cheque schedules, replacing the outdated manual, paper-based processes. The system enables project authorities to electronically endorse and submit schedules directly to the Accounts Office, fully integrated with the earlier **E-Bank Reconciliation of Cheques initiative**. This integration allows online submission, clearance, accounting, and reconciliation with the National Bank of Pakistan (NBP) and State Bank of Pakistan (SBP), alongside automated sharing of schedules with banks. The solution has already been adopted by more than 400 assignment accounts, including large-scale entities such as the **Higher Education Commission (HEC)**, the **Benazir Income Support Program (BISP)**, and the **Khyber Pakhtunkhwa Revenue Mobilization Project (KPRMP)**.

This initiative has resulted in the **digital integration of assignment account workflows**, enabling full automation of cheque schedule submission, endorsement, and reconciliation while ensuring end-to-end visibility across SAP, AGPR/AGs/DAOs, and banking systems. With its nationwide adoption, the system has become a core part of public fund management for major development programs.

The **impact has been transformative**, with major efficiency gains in funds processing. Endorsement timelines that previously took three to five days have been reduced to under an hour, while reconciliation timelines, once spanning 15–30 days, are now completed in real time. Automation has nearly eliminated manual errors, delivering faster and more reliable disbursements. Security has also been enhanced through crypto-secured audit trails, remote authorization, and automatic flagging of mismatches or errors, significantly minimizing fraud risks and improving transparency. By digitizing the entire process, the system provides instant visibility into cheque

issuance, endorsement, and clearance, coupled with automated bank reconciliation with NBP and SBP. This has accelerated the disbursement of critical funds such as **HEC scholarships and grants** and **BISP payments to over Nine million beneficiaries**, while enabling provincial programs like KPRMP to track tax collections in real time.

Beyond operational improvements, the reform carries broader governance implications. A **National Treasury Dashboard** now provides centralized oversight of AAA and RFA accounts, while fiscal decentralization has empowered district authorities with real-time visibility into their funds. Moreover, by aligning with **World Bank and IMF digital reporting standards**, the initiative has strengthened donor confidence in Pakistan's financial systems and enhanced the country's credibility in international public finance.

6.15. E-Office Implementation

The E-Office initiative represents a significant leap toward paperless governance and real-time infrastructure by introducing zero-paper workflows across all government offices. Through the adoption of a unified e-filing system, file processing has become faster and more accessible, with officials able to remotely manage government records without reliance on physical files. This reform has not only reduced administrative delays but also improved overall efficiency, with processing timelines shortened considerably. In addition, every file is digitally logged and audit-ready. Collectively, these measures have led to a boost in employee productivity and improved service delivery to citizens.

6.16. Summary

In conclusion, Pakistan's integrated financial management reform represents a holistic and strategic modernization of the state's fiscal architecture. By seamlessly connecting citizens, government departments, and financial institutions into a cohesive, intelligent network powered by a cutting-edge AI-ready platform, these reforms have catalyzed a systemic transformation. The outcome is a governance model characterized by unprecedented operational efficiency, enhanced transparency, significant cost savings, and fortified accountability mechanisms, positioning Pakistan as a leading model of digital governance ready for the future.

7. FUTURE STRATEGIC VISION / OUTLOOK

Expansion of the FABS

Expansion of the FABS platform into a real-time financial data warehouse, linking all key stakeholders including FBR, SBP, NBP, CDNS, EAD, and SOEs.

SAP SAC

Implementation of the SAP analytic cloud Planning (SAC) module for medium-term and annual budgeting across all ministries.

AI and BI tools

Use of AI and BI tools for fraud detection, starting with development spending and high-risk areas.

System-based triangulation of data

System-based triangulation of data from SBP, NBP, and institutions (FBR, EAD, LGs, SOEs) by accounting offices to ensure authenticity.

Development of a GFSM 2014-compliant reporting

Development of a GFSM 2014-compliant reporting framework, covering financial statements, operations, cash flows, and fiscal commitments.

Institutionalization of FABS

Institutionalization of FABS as an autonomous entity under CGA with a sustainable HR, governance, and innovation structure.

Establishment of a National Statistics Hub

Establishment of a National Statistics Hub and harmonization of standards across federal and provincial bureaus.

Legal modernization

Legal modernization to support digital processes under the Public Finance Management (PFM) Act.

Capacity building and certification programs

Capacity building and certification programs for CGA and other staff on SAP, data analysis, and financial governance.

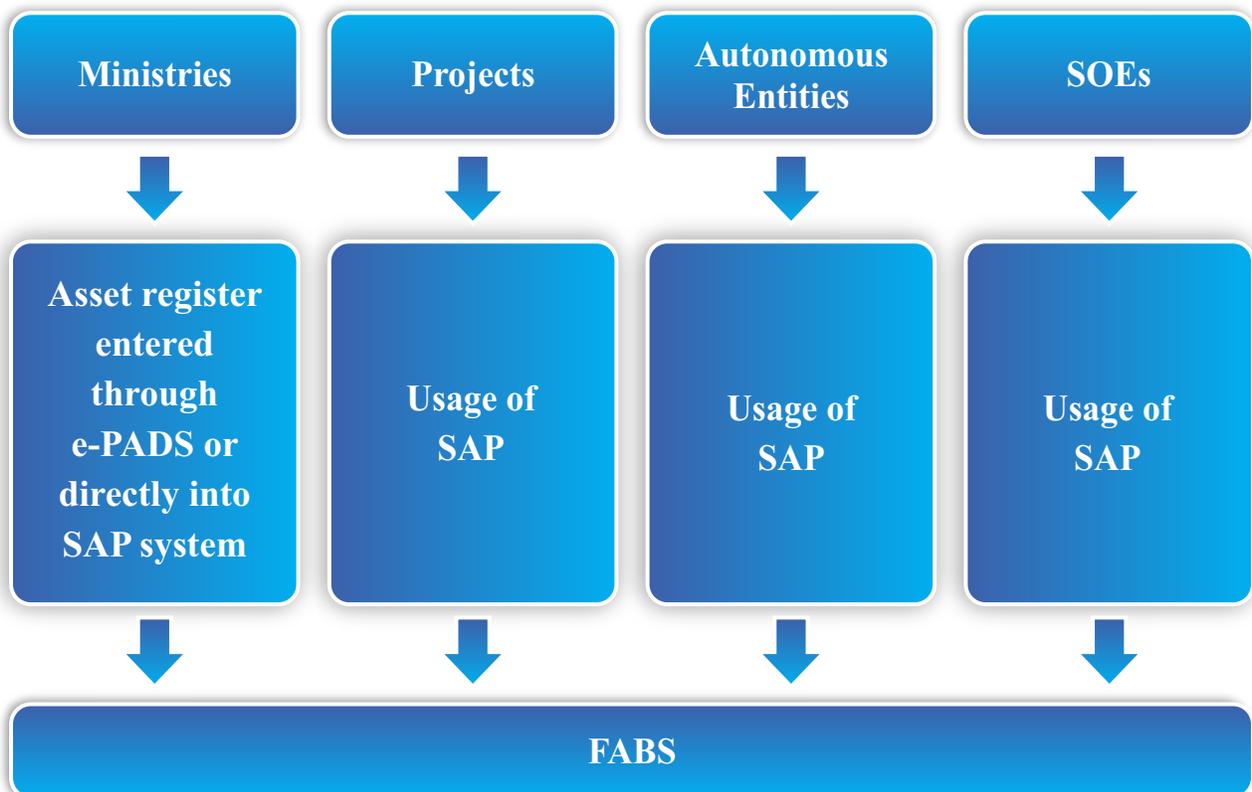
Establishment of CGA tier-III data centers

Establishment of CGA tier-III data centers, unified servers, and digitization of AG/DAO offices across provinces.

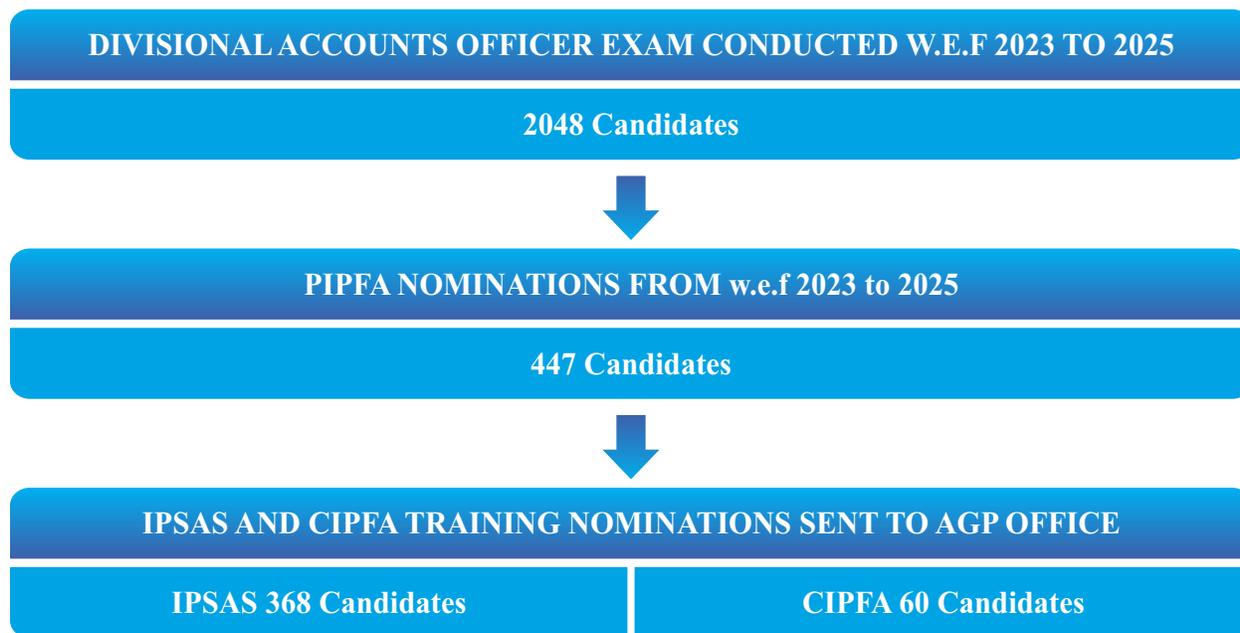
Gradual shift from cash to accrual accounting

Gradual shift from cash to accrual accounting aligned with international standards and SDG 16 goals on institutional effectiveness. A road-map to be developed in this regard.

Planned Outputs in 2025-26



8. TRAINING AND LEARNING



TRAININGS TO OFFICIALS at PAAA Islamabad and Lahore:



9. OUR PEOPLE

9.1. Office of the Controller General of Accounts (CGA)



Mr. Maqbool Ahmed Gondal

Controller General of Accounts

Mr. Maqbool Ahmed Gondal is a BS-22 officer of the Pakistan Audit & Accounts Service and belongs to the 18th Common Training Programme of the Central Superior Services of Pakistan. He has vast experience of working in public financial management particularly in public sector accounting, auditing, procurement, management and tax administration.

Over the last 30 years, he has held various key positions in the Government of Pakistan and made valuable contributions in promoting good governance in the country with focus on improvement in financial management practices in different public sector departments. Some of his recent assignments include Managing Director PPRA, Additional Auditor General (Principal Accounting Officer), Accountant General of Punjab and Sindh Provinces, Deputy Auditor General and Director General Audit (Federal Government) with the Supreme Audit Institution, Pakistan. As a public sector auditor, besides supervision of audit work within Pakistan, he carried out international audit assignments as an external auditor of Organization for the Prohibition of Chemical Weapons (OPCW) and United Nations Industrial Development Organization (UNIDO).

Mr. Gondal holds Master of Accounting & Finance from the University of Manchester (UK); MBA Finance from the National University of Modern Language and M.Sc. /M.Phil. Physics from Quaid-e-Azam University with distinction of Chancellor's Gold Medal. He is associated with professional accounting bodies at national & international levels as a fellow member Pakistan Institute of Public Financial Accountant (PIPFA), member of CIPFA-UK, Information System Audit and Control Association (ISACA), USA and also a Certified Fraud Examiner from the USA.

Dr. Naveeda Salam

Deputy Controller General of Accounts (Admn & Accounts)

A seasoned economist and distinguished officer of the 20th Common of the Pakistan Audit and Accounts Service (PAAS) with extensive, high-level experience across both audit and accounts wings. Currently serving as Deputy CGA (Admn & Accounts), her career is marked by strategic leadership, including a previous tenure as Deputy Auditor General QAIM (Quality Assurance) where she pioneered the implementation of Quality Control and Assurance modules in the national Audit Management Information System. She has further rendered vital strategic consultancies for major international organizations including UNDP, World Bank and DFID. She holds an MSc in Management from the London School of Economics and a PhD in Economics, from Newcastle University, UK.





Mr. Umar Ali

Deputy Controller General of Accounts (FABS)

Umar Ali, Deputy Controller General of Accounts FABS and Project Director Sehal (26th Common, Pakistan Audit & Accounts Service), brings over 25 years of expertise in public financial management, including key roles as Accountant General (Gilgit-Baltistan), Director General Admn (OCGA and OAGP), Director Audit (Dr A. Q. Khan Labs), Director (President's Secretariat), Director (PIFRA) and Deputy Accountant General Senior (AGPR). A highly qualified professional, he holds an MSc in History (Gold Medalist, QAU, 1997), a Master's in Accounting with Specialization in Public Sector Financial Management (Glasgow Caledonian University, 2007), and certifications as an SAP FI Consultant (2009), Certified Fraud Examiner (ACFE, 2017), and diplomas in IPSAS and Information Systems Audit (CIPFA UK, 2023/2024). He has carried out International Audit assignments of United Nations Industrial Development Organization. Outside of work, he is a family man—his wife teaches at Quaid-i-Azam University, and his daughter studies Liberal Arts at Beaconhouse National University—and enjoys cricket, historical fiction, jogging, and hiking.

Mr. Naseeruddin Sarwar

Director General (IV&R)

The officer belongs to 25th Common Training Program. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of accounts and audit offices. He holds Master of Science degree in Accounting and Finance from UK, and a Humphrey Fellow of the University of Washington, USA.



Mr. Muhammad Kashif

Director General, Admn

Muhamad Kashif belongs to 31st Common of Pakistan Audit & Accounts Service. He possesses vast experience of holding various key positions of audit, accounts and finance in various federal government organizations. He holds graduation in Civil Engineering couple with MS Economics from Central University of Finance & Economics, Beijing China. He has also conducted audit assignments internationally. He has been member of a team imparting training on Performance Auditing to the officers of Turkish Court of Accounts at Ankara, Turkey. He has been writer of various articles published in ECOSAI Journal.



Mr. Ali Imran Khokhar

Director General (Accounts)

He belongs to the 31st CTP. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of Audit and Accounts offices. He holds an M.Phil in Accounting and Financial Management from Coventry University, UK, along with an MBA (Finance), LLB, and a Bachelor's degree in Civil Engineering. Throughout his career, Mr. Khokhar has held several key positions within the department as well as in organizations under the administrative control of the Ministry of Defense. His spouse is a practicing Lawyer at the Islamabad High Court, Islamabad.

Mr. Abdul Basit Jasra

Director General (MIS)/FABS

The officer belongs to the 32nd Common Training Program. He holds an MBA (Finance) from University of the Punjab and got training in SAP R/3 (FI) from Siemens, Pakistan. He has diverse exposure of working in various public sector organizations including, Office of the Auditor General of Pakistan, Controller General of Accounts, Accountant General Pakistan Revenues and Accountant General Punjab. His core area of interest is modernization of organizational processes for efficient public service delivery in the age of rapidly changing technology landscape.



Mr. Ahmad Us Saliheen

Director, Admn

He belongs to 35th Common Training Program. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of accounts and audit offices. He holds an MA in English Literature with distinction from University of Malakand, KP. The officer worked within Pakistan Military Accounts Department, PR Accounts Department, Accounts Airforce and Office of the Auditor General of Pakistan in various capacities.



Dr. Owais Ahmad

Director (MIS/FABS)

The officer belongs to 37th CTP. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of accounts and audit offices. He has completed his MBBS from Dow Medical College, MBA in Management Information systems from Sindh Institute of Management and Technology, Diploma in patient safety and health quality from Riphah International University and professional certification in Healthcare Quality. He also holds an International Diploma in Public Financial Management from

CIPFA-UK, SAP-FI certification from SAP, Diploma in IS Audit and IPSAS from CIPFA UK and is a certified health quality auditor. He served as Design Architect for Audit Management Information System, and had major posting as Dy. Chief Accounts Officer Revenue and Director Internal Audit PPOD, Deputy Director Audit Local Council Audit, Provincial Audit, Foreign Audits and Inland Revenue Audit. He is currently the Project Manager (SEHAL).

Mr. Abdul Majid Rajper

Director, Establishment

He belongs to 37th CTP. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of Audit and Accounts offices. He holds a Master's in Chemistry from Quaid-i-Azam University, Islamabad (2004), and a Master's in Economics from Shah Abdul Latif University, Khairpur (2018). The officer served as Director Audit in the Office of the DG Audit Local Government Sindh. Previously, he held

key audit roles in Commercial Audit Karachi, where he led high-impact audits of institutions such as PQA, EOBI, SBP, PIA, and PNSC. He also served as Divisional Accounts Officer in Pakistan Railways, leading reforms in pension disbursement & automation, and later as Deputy Accountant General, AG Sindh, managing payroll, recruitment, assignment accounts, and legal matters.



Mr. Tahir Mehmood

Director, (Accounts)

He belongs to the 38th Common Training Program. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of accounts and audit offices. He holds a Master of Business Administration (MBA) with a specialization in Finance from the Institute of Business Administration (IBA), Punjab University,

Lahore. His academic expertise includes majors in Financial Management, Advanced Accounting, Auditing, and Oracle Database. Additionally, Mr. Mehmood possesses a certification in System Application Product (SAP).

9.2. Office of the Controller General of Accounts (CGA)



Ms. Namana Gulrukh Fareed

Accountant General, Punjab

Ms. Namana Gulrukh Fareed is from 23rd CTP, a professional with an MBA in Finance and a strong background in audit, accounting, and IT-enabled financial management. With rich public sector experience and leadership, she now heads office of the Accountant General, Punjab. Her core capabilities are system digitization for transparency, efficiency, and excellence in public financial governance. She's extensively worked at international fora, in financial management subjects.

Mr. Nasrullah Jan,

Accountant General, Balochistan

The officer belongs to 24th Common Training Program. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of Audit and Accounts offices. He completed his MBA Finance from Balochistan University of Information Technology, Engineering & Management Sciences and MSC in forestry from University of Peshawar. The Officer served as Deputy AG and DG Audit, Controller Military Accounts and Principal Secretary to Governor Balochistan.



Mr. Mehmood Aamir

Accountant General, Sindh

The officer belongs to 24th Common Training Program After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of Audit and Accounts offices. The officer served as Director General Audit, (Defense Services), South Karachi with mostly posting in Quetta, Balochistan.





Mr. Khalid Mahmood

Accountant General, Khyber Pukhtunkhwa

The officer belongs to the 25th Common Training Program (PA& AS). After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of Audit and Accounts offices. He holds B.S Civil Engineering from University of Engineering & Technology Lahore. The officer has hands on experience of field audit at different levels. Under Mr. Akram Khan, he conducted performance of Solid Waste Management Organization Lahore as team leader in 2010. He worked in the IDI-ASOSAI 3i Cooperative Audit Programme on Performance Audit of Disaster

Management (2016-17) which included completion of e-learning course and performance audit of “Relief activities carried out by NDMA after October 26, 2015 Earthquake”. He has Worked as Director General Audit Inland Revenue and Customs (Lahore), DG Audit Water Resources Lahore and DG District Audit, Punjab.

Mr. Muhammad Ejaz-ul-Haq

Accountant General Pakistan Revenues, Islamabad

The officer belongs to 26th Common Training Program. After passing out his specialized training program from Pakistan Audit and Accounts Academy, he gained valuable experience in various fields of Audit and Accounts offices. He Holds L.L.B degree from University of Punjab and L.L.M from Kings College London. The officer served as Controller Local Audit, DG Audit Punjab, Head of operations EOBI, DG Local revenue audit, Additional Secretary to Government of Punjab and Diplomat – Consulate General of Pakistan, Milan, Italy.



Mr. Kamran Rashid Khan

Accountant General, Azad Jammu & Kashmir

The Officer belongs to 26th Common. The Officer was schooled at Aitchison College and Govt. College Lahore. He holds MSc in Accounting and Finance from University of Manchester, Masters in Political Science and Executive MBA. Major servings of the officer are, as a Joint Secretary at PM Office, DG Audit (Social safety and Disaster Management) at Auditor General of Pakistan, Financial Advisor (Budget and HRM) at Finance Division, Director General (Accounts) at Controller General of Accounts, Additional Finance Secretary (Budget) at Finance of Govt. of Punjab. Beside other courses, he also has a diploma in National Security.





Mr. Muhammad Luqman

Accountant General, Gilgit Baltistan

The Officer belongs to 32nd Common. He holds Master in Development Studies from University of Sussex UK, Master in Business Administration (Finance) and Master in Agriculture Sciences. He also holds diploma in IPSAS from CIPFA UK. He served in AG Office KP, AGPR, Directorate General Audit Federal, the Chamber of the Auditor-General of Pakistan, Prime Minister's Office, and Planning and Development Department KP. He also conducted foreign audit of five High Commissions and Embassies.

9.3. Our Team Leads



Mr. Muhammad Arshad Khan

Team Lead, ABAP, FABS

SAP ABAP Developer & Team Lead – FABS, since January 2000. Over two decades of hands-on experience in SAP ABAP development across various public sector modules. Expert in classical and modern ABAP programming, BTP extensions, and custom development. Deep understanding of financial modules, reporting, data integration, and SAP-based system design.



Mr. Qaiser Nadeem

Team Lead, Networks, FABS

Associated with FABS from 2004. His achievements are to Design, procure and implement centralized Servers at PTCL Co-location, On-line bill through SSL VPN, Connectivity to more than 500 sites, provides Mail server facility to more than 4.6 Employee's Salary and pension Slips and SMS Solution for DDO's and Vendor payments. He also established connectivity with State Bank, National bank, MAG Office, CDNS for Cheque reconciliation, Secure Tunnel Connectivity with NADRA for Online verification of Pensioner and PPRA for online E-Procurement payment.



Mr. Muhammad Yaseen

Team Lead, BASIS, FABS

With 20 years of hands-on expertise in SAP technologies, Muhammad Yaseen has been at the forefront of transforming enterprise systems across Pakistan's public sector. As a driving force in the PIFRA core team, he has spearheaded on-premise and cloud SAP projects, built high-availability and disaster recovery frameworks, and led critical data center transformations ensuring seamless operations and business continuity for mission-critical government services.



Mr. Bilal A Bajwa

Team Lead – HCM, FABS

SAP HCM Module Specialist & Team Lead at FABS, with over 15 years of extensive hands-on experience in SAP HCM module implementation across Pakistan in Accountant General Offices and District Accounts Offices. Highly proficient in Payroll, GP Fund, Advances & Budgeting and Pension modules, with a deep understanding of customization in HCM modules, reporting, data integration, and SAP-based system design. Recognized for expertise in delivering robust, efficient, and user-centric HR solutions within the SAP environment.



Mr. Muhammad Shahid

Team Lead - FI, FABS

A highly experienced finance professional with 18+ years at FABS, specializing in SAP financial systems and public sector fiscal management. He has led nationwide financial operations, budget preparation, and technological integrations for federal, provincial, and regional governments across Pakistan. His leadership includes SAP integration with key national platforms (RAAST/MPG, CDNS, FBR/PRAL, iPAS) and the rollout of innovative online solutions that improved efficiency and strengthened financial controls. He has expanded SAP adoption to major public entities, trained thousands of stakeholders nationwide, and consistently driven operational excellence, system interoperability, and knowledge sharing.



Mr. Bilal Mehmood Qazi

Team Lead - FI, SEHAL

SAP Certified Project Manager and SAP Simple Finance Consultant with over 20 years of extensive experience in technology and finance processes. Excellence in ERP Project Management, he is instrumental in the successful execution of ERP implementations for complex public sector projects both in Pakistan and internationally. As a certified SAP S4 HANA Consultant, he brings deep expertise, having completed six full end-to-end SAP implementation life cycles, alongside strong Change Management capabilities.



Mr. Aamir Rasool Abro

Team Lead – Network Security, SEHAL

With over 27 years of combined experience as a Pakistan Air Force officer and IT/security expert, has held key leadership roles including Deputy Director Operations, CIO, Director Data Centre, Director Projects, and Team Lead for Network and Information Security. He possesses multiple advanced certifications (CCNA, Oracle DBA, ISO 27001, SAP S/4HANA, among others) and three Master's degrees in CS, IS, and War Studies (NDU). Recognized as a Distinguished Graduate from Keesler AFB, USA, he has authored several research papers, earned the Chief of the Air Staff Commendation, and spearheaded the National Cybersecurity Hackathon (2021–22), earning presidential recognition. Throughout his career, he has successfully led numerous large-scale, critical IT and cybersecurity projects at Tri-Services and national levels.



Mr. Muhammad Adnan

Financial Management Specialist, CGA

Qualified CA and ACCA fellow member and a seasoned Public Financial Management (PFM) Specialist with over 25 years of progressive experience in statutory audit, financial reporting, and government accounting reforms. Demonstrated expertise in SAP-based financial systems, IPSAS, IMF and World Bank assignments, and development of integrated government finance solutions. Proven ability to deliver complex financial analysis, streamline reporting frameworks, and manage large-scale donor-funded projects.

10. CGA IN PICTORIAL VIEW

10.1. Office of the Controller General of Accounts



CGA Interacting with the President ICAP, Mr. Saifullah Khan and Mr. Ross Smith, Program Director IPSASB



Left to Right: Mr. Akmal Minallah World Bank, Mr. Khalid Rahman, FCA Council Member, Mr. Ross Smith, Program Director IPSASB, Mr. Maqbool Ahmad Gondal, CGA, Mr. Saifullah Khan President ICAP, Mr. Muhammad Maqbool, Council Member ICAP, Mr. Owais Ahmad, Director MIS/FABS



Visit of 52nd STP Probationary Officers of PAAS at CGA



Visit of 52nd STP Probationary Officers of PAAS at CGA



PIPFA Graduation Ceremony – CGA

10.2. Office of the Accountant General Pakistan Revenues (AGPR)



MAIN Office AGPR



Controller General of Accounts Mr Maqbool Ahmed Gondal media briefing regarding data center

[Read More](#)

Controller General of Accounts Mr. Maqbool Ahmed Gondal for establishment of Data Center in a groundbreaking ceremony at Accountant General Pakistan Revenues (AGPR).



Annual Sports Gala 2024

10.3. Office of the Accountant General Punjab



Inauguration of Financial Reporting & Data Integration Cell by the Chief Secretary, Punjab and CGA



Inauguration of Green Channel Facility



MOU signing ceremony with HBL

10.4. Office of the Accountant General Khyber Pukhtunkhwa



Accountant General, Complex Block A, B Peshawar



Pension Facilitation Center - Peshawar



Waiting Area for Pensioners



AG Conference Room

10.5. Office of the Accountant General Balochistan



Accountant General – Balochistan

10.6. Office of the Accountant General Gilgit-Baltistan



Renovation of Accountant General Gilgit-Baltistan: Main Office



Accountant General – Balochistan



Solarization of main AG office GB



CONSTRUCTION of District Account Office – SHIGAR

Acquisition of 5 Kanal land DAO – Nagar



Acquisition of 5 Kanal land and Construction of Boundry wall of District Account Office - Kharmang



Upgradation District Account Office - Skardu

10.7. Office of the Accountant General Azad Jammu & Kashmir



AG Main OFFICE AZAD JAMMU & KASHMIR





10.8. Office of the Financial Accounting and Budgeting System (FABS/MIS)

The Financial Accounting and Budgeting System (FABS) is a core part of Pakistan's Public Financial Management (PFM) reform initiative. It was developed to modernize, computerize, and standardize the country's financial management, accounting, and budgeting processes, primarily at the federal, & provincial level.

Significant Milestones at FABS

We are pleased to share with you some of our significant achievements at FABS (Fictional Accounting and Budgeting System.(Inside SAP)) in recent years. These accomplishments showcase our expertise and dedication in managing complex financial and administrative tasks for our clients.

 **500**
FABS SITES FABS boasts a dedicated network that interconnects 500 sites nationwide, encompassing agricultural offices, finance departments, and district accounting offices, along with various other departments.

 **4200000**
Employees Payroll Processing of monthly payrolls of 2.74 million employees and 1.37 million pensioners of Federal and Provincial Governments

 **146**
Monthly and Annual Accounts Preparation of Monthly and Annual Accounts

 **10**
Dashboards IFMIS-based reports and dashboards for decision-makers

 **22**
Years of experience Preparation and release of budgets of Federal, Provincial and District/ Authorities levels

 **10000**
Daily Payments Processing of daily payments to vendors/payees at Federal, Provincial and District levels



Technical Consultants working at FABS



Office of the FABS

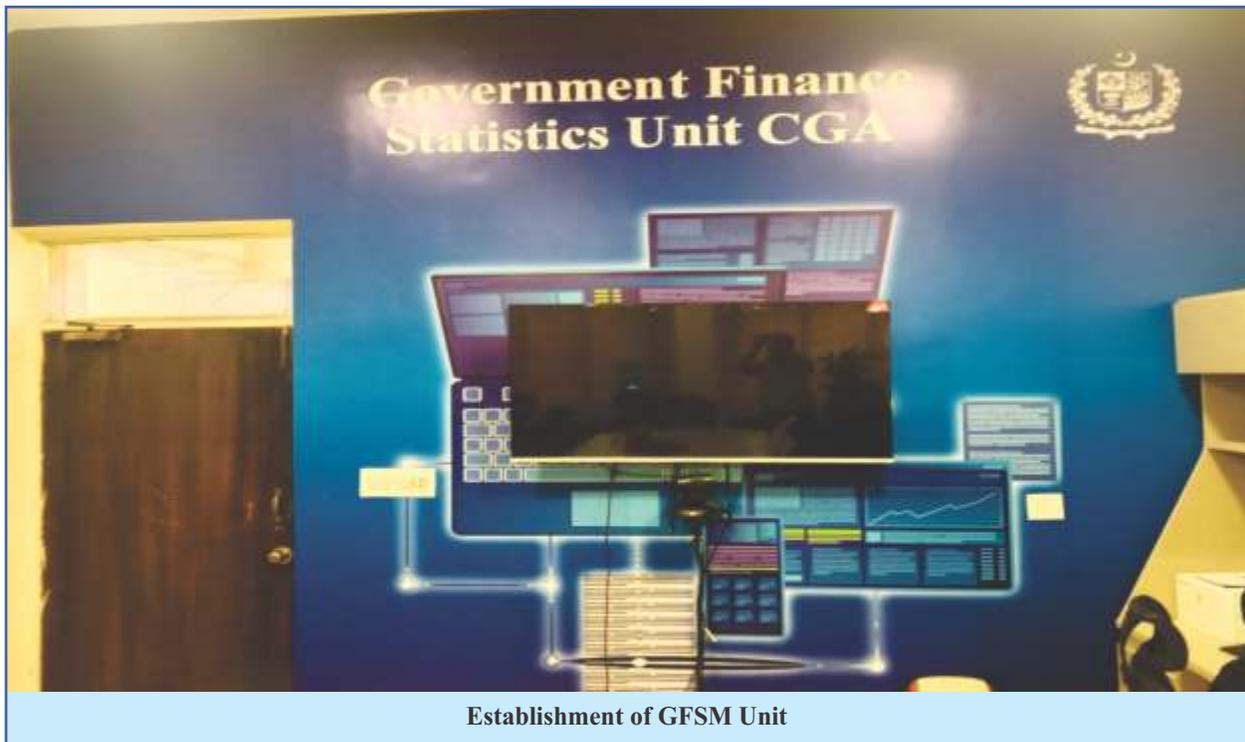


10.9. Implementation of Online Billing Solution (SEHAL) - Trainings



10.10. (GFSM-UNIT)-ISB “Government Finance Statistics Manual”

The GFSM Unit in Pakistan was created as part of a broader effort to modernize fiscal reporting and align it with international standards, particularly the IMF's Government Finance Statistics Manual (GFSM 2014). Its establishment was supported by both national reform agendas and technical assistance from international institutions.



11. A TRIBUTE TO OUR ARCHITECTS OF CHANGE

The monumental digital transformation chronicled in this publication is not merely a story of technological implementation; it is a testament to visionary leadership, unwavering dedication, and the collective spirit of countless officers who dedicated themselves to a national cause. As we reflect on this journey of reform, it is imperative to pause and pay homage to the key architects whose strategic insight and relentless pursuit of excellence laid the foundation for the modern, transparent, and efficient public financial management system we have today. Many of these leaders have since moved on, either retiring or taking on new postings, but their legacy is indelibly etched into every digital process and every transaction enabled by these systems.

“This tribute is a heartfelt acknowledgment of their service”

Mr. Maqbool Ahmed Gondal, as Controller General of Accounts, led the organization as a Change Champion. He steered the department as a forward-looking leader, guiding his team through critical reforms and promoting a culture of innovation. His tenure is distinguished by a strong focus on digitisation and system-based developments, which significantly advanced transparency, efficiency, and accountability in public financial management.

The digital roadmap of the Office of the Controller General of Accounts and the Government of Pakistan was brilliantly formulated and driven by two principal visionaries: Syed Muhammad Ammar Naqvi, former Project Director SEHAL and Deputy CGA FABS, and Mr. Shehzad Hassan, former Deputy CGA FABS and AGPR. Mr. Naqvi's strategic acumen was instrumental in conceptualizing and overseeing the flagship initiatives that form the core of our digital ecosystem. His leadership in the development and nationwide rollout of the SEHAL portal marked the critical first step in our journey from paper to digital, setting a new standard for efficiency. In parallel, Mr. Hassan was the pioneering force behind one of the most significant advancements in disbursements, spearheading the groundbreaking implementation of the RAAST-enabled Micro Payment Gateway (MPG) at AGPR. His work revolutionized the payment landscape, ensuring salaries and pensions reached millions with unprecedented speed and security. Together, their synergistic leadership provided the strategic direction and momentum that turned an ambitious vision into a tangible reality.

Their efforts were powerfully complemented by a cadre of dedicated officers. These included DGs-MIS and Directors (FABS) who provided steadfast operational leadership, ensuring the seamless execution of these complex projects on the ground. The foundational support and administrative wisdom of senior management of FABS over the years and current DG MIS Mr. Abdul Basit Jasra and Director (FABS) Mr. Owais Ahmed have been crucial in overcoming the logistical and administrative challenges that accompany change of this magnitude, creating an environment where innovation could thrive alongside operational guidance and direction.

These officers, among many others, have been more than just participants; they were believers in a cause greater than themselves. They championed innovation in the face of inertia, advocated for transparency as a core principle, and tirelessly worked to build a system that would serve the citizens of Pakistan long after their tenures. The systems they built stand as a permanent tribute to their skill, integrity, and patriotism.

As we publish this record of our achievements, we do so with immense gratitude for the foundations they laid. This book is, in many ways, a chronicle of their foresight and perseverance. We honor their service and dedicate the continued success of this digital journey to their invaluable contributions.

Thank you for leading the way.

12. ACKNOWLEDGEMENT TO OUR DEVELOPMENT PARTNERS AND CHANGE CHAMPIONS



The historic digital transformation of Pakistan's public financial management, as detailed in this publication, was not undertaken in isolation. It was a collaborative endeavor that succeeded through strategic partnerships with global institutions and the unwavering dedication of visionary individuals who provided expert guidance, technical assistance, and sustained advocacy. The PIFRA-I, PIFRA-II and Program-for-Results Financing (PforR) instruments are the cornerstone of the World Bank's engagement, were pivotal in this journey. These innovative financing models uniquely links disbursement directly to the achievement of specific, verifiable program results, thereby incentivizing performance, building capacity within our institutions, and ensuring that development assistance leads to tangible, sustainable outcomes.

At the heart of this partnership was the technical expertise and steadfast commitment of the World Bank team. We extend our profound gratitude to Dr. Akmal Minallah, Senior Financial Management Specialist at the World Bank, for his invaluable role in this transformative process. Dr. Minallah provided more than just oversight; he offered strategic counsel, shared international best practices, and served as a critical link between the World Bank's global knowledge and its practical application within the Pakistani context.

We also acknowledge with sincere appreciation the contributions of Dr. Khurram Farooq, whose specialized technical expertise was instrumental in the design and implementation phases of the PforR-supported initiatives. Working closely with the CGA team, Dr. Khurram Farooq provided the granular, hands-on guidance necessary to navigate complex technical challenges, ensuring that our digital systems were not only robust and compliant but also aligned with the results-focused framework of the PforR program.

The entire World Bank team, through the PforR mechanism, fostered an environment of continuous improvement and results-based accountability. This partnership has been a catalyst for change, enabling the CGA to accelerate its reform agenda, enhance transparency, and achieve the Disbursement-Linked Results that stand as a testament to our shared commitment.

This book is a record of what can be achieved when national resolve is met with international partnership and exceptional individual effort. We thank Dr. Minallah, Dr. Khurram Farooq and the entire World Bank team for their belief in our vision and their invaluable partnership in this journey toward a more transparent, efficient, and digitally empowered future for Pakistan's public financial management.

The Controller General of Accounts, Islamabad.

13. MESSEGES FROM OUR DEVELOPMENT PARTNERS



In the aftermath of the devastating 2022 floods, Pakistan took a bold step to transform the way it manages climate, gender, and disaster-related public finance. The Ministry of Finance (MoF) and the Controller General of Accounts (CGA), with technical support from the UK-funded REMIT Program, spearheaded a landmark reform to tag budgets and expenditures systematically. Crucially, the framework and methodology were developed under the leadership of the CGA, ensuring that the reform was not donor-driven but fully embedded in Pakistan's fiscal architecture and aligned with national priorities.

At the heart of this reform was the integration of climate, gender, and disaster tagging into the SAP-based Financial Accounting and Budgeting System (FABS). The CGA's leadership enabled the tagging of more than 5,000 federal cost centres, shifting the exercise from isolated, paper-based reviews to a dynamic, real-time reporting system. This breakthrough has given the government and stakeholders unprecedented visibility into how public funds are allocated and spent, strengthening transparency and paving the way for more evidence-based policy-making. The initiative has gained international recognition, with the IMF publishing a feature blog on Pakistan's climate budget tagging reforms in May 2025, available at <https://blog-pfm.imf.org/en/pfmblog/2025/05/climate-budget-tagging-in-pakistan>.

Sustainability was ensured by placing ownership firmly in the hands of MoF and CGA. Together, they led extensive capacity-building workshops across federal ministries, training over 180 officials and embedding tagging practices into routine processes. For the FY 2024–25 budget cycle, the tagging was independently carried out by MoF and CGA without external assistance, with results integrated into the Budget Call Circular, Federal Budget Book, and the Finance Minister's Budget Speech. What began as a response to crisis has now become a permanent feature of Pakistan's public financial management system—anchoring accountability, enhancing policy effectiveness, and unlocking greater access to international climate and gender finance. This work will be instrumental in helping Pakistan respond better to its climate challenge.



“Background and Context”

The Sub-National Governance (SNG) Programme, in collaboration with the Financial Accounting and Budgeting System (FABS), the Controller General of Accounts (CGA), the Local Government & Community Development (LG&CD;) Department, and the Finance Department, has led a landmark initiative to integrate the Local Government Financial Management Information System (LGFMS) with the provincial and national SAP/IFMIS platform. This reform addresses long-standing challenges in consolidating financial data from 229 municipal committees managing over PKR 100 billion annually for local service delivery.

Key Actions and Milestones

The integration process commenced with a comprehensive technical assessment of LGFMIS to evaluate compatibility with SAP/IFMIS. A high-level coordination workshop, attended by FABS, the World Bank-supported CLICK program, LG&CD, and PMDFC, was convened to agree on the technical roadmap. The signing of a tripartite MoU between FABS, LG&CD, and the Finance Department provided a formal framework for integration and defined cost-sharing mechanisms. On FABS' advice, SNG hired three SAP specialists in January–February 2025 to expedite the integration process. These specialists worked closely with the LGFMIS technical team for six months, developing APIs and data interfaces to ensure seamless integration. Regular technical reviews and stakeholder meetings with the Finance Department, LG&CD;, CGA, and FABS ensured smooth coordination and resolution of technical challenges.

Impact and Strategic Value

This integration represents a significant step toward greater transparency and fiscal accountability. For the first time, local government revenue and expenditure data will be consolidated and accessible at both provincial and national levels, aligning with International Monetary Fund (IMF) requirements. Real-time, reliable financial data will empower policy makers to adopt evidence-based budgeting, strengthen fiscal discipline, and improve expenditure management. Additionally, this integration creates a robust foundation for upcoming Provincial Finance Commission (PFC) deliberations, ensuring more equitable, performance-driven resource allocations. By streamlining financial processes, this reform aligns local financial management practices with provincial and national standards, reducing duplication and improving efficiency. Punjab's local governance systems now align with global best practices in public financial management and fiscal transparency.

Looking Ahead

The system is now in the testing phase, with a 'go-live' launch expected by August 2025. This milestone will embed local government financial data into the provincial chart of accounts, creating integrated fiscal oversight and enabling data-driven reforms. This transformation will enhance accountability, transparency, and operational efficiency across Punjab's local governments, ensuring sustainable improvements in financial governance.



The long-term strategic partnership between the Asian Development Bank (ADB) and the Directorate of

Management Information Systems (MIS) under Pakistan's Controller General of Accounts (CGA) is a foundational element of the nation's comprehensive public financial management (PFM) and pension reform agenda, designed to enhance fiscal transparency, accountability, and efficiency in line with broader national development goals.

This collaboration encompasses a wide scope of work including critical technical assistance, extensive capacity building, and technological support to fortify the Directorate of MIS's pivotal role in financial data management and reporting.

Concurrently, the partnership drives essential PFM reforms by strengthening the underlying policy and legal frameworks, optimizing cash flow management, and improving the governance of public assets to ensure efficient resource utilization.

In the critical area of pension reforms, the ADB provides expert assistance in designing and implementing sustainable systems to address profound fiscal sustainability challenges; this involves strategic parametric changes in pension systems, the introduction of defined contribution schemes, and the deployment of digital solutions to streamline administration, reduce leakage, and guarantee timely disbursements. Reflecting a broader regional commitment, this initiative aligns with global PFM trends, emphasizing areas such as planning and budgeting linkage, disaster risk reduction, and local government capacity building, while the ADB acts as a catalyst for multi-stakeholder engagement, harmonizing efforts with other key development partners like the World Bank, JICA, and UNDP.

Looking forward, the partnership is poised to expand its scope to include innovative disaster-responsive PFM (DRR-PFM) and climate-focused fiscal policies, ensuring its continued alignment with global challenges and trends, thereby solidifying its vital contribution to Pakistan's economic stability and sustainable development through the strategic leverage of international best practices and collaborative multi-stakeholder action.

Controller General of Accounts

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