

**PRESIDENT'S SECRETARIAT (PUBLIC)**  
**AIWAN-E-SADR, ISLAMABAD**

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**Rep. No. 467/WM/2022**  
**Date of Decision: - 12.01.2023**

SLICP Vs Rizwan Ahmad

**SUB: REPRESENTATION FILED BY STATE LIFE INSURANCE CORPORATION OF PAKISTAN AGAINST THE FINDINGS OF THE WAFAQI MOHTASIB DATED 04.08.2022 IN COMPLAINT NO. WMS-LHR/0005122/22**

Kindly refer to your representation addressed to the President in the background mentioned below:-

2. This representation has been filed by State Life Insurance Corporation of Pakistan (the Agency) assailing the order dated 04.08.2022 of the Wafaqi Mohtasib whereby it has been held as under: -

*“Since the issue of the complainant was found to be genuine, therefore, the Agency is recommended to refund/adjust the embezzled amount of the said policy holder.*

*Compliance should be reported within 30 days of the receipt of these findings or reasons for not doing so be intimated in terms of Article 11(2) of the President's Order No. 1 of 1983.”*

3. Rizwan Ahmed (the complainant) had alleged that he had obtained a life insurance policy from the Agency on 20.06.2016 for sum assured of Rs. 2,000,000/- and had paid an amount of Rs. 220,000/- as annual premiums of 2018 and 2019 to Mr. Asif Tanveer, Area Manager of the Agency but this amount was not deposited by Area Manager and was misappropriated. According to him, he visited the Agency and showed the receipts of payment but was informed that these receipts were fake and the premiums of 2018 and 2019 had not been credited to his account. He requested the Agency for recovery of his deposited amount but to no avail.

4. Feeling aggrieved, the complainant approached the learned Wafaqi Mohtasib who passed the impugned order, hence the instant representation.

5. The hearing of the case has been held on 04.01.2023. Raja Abdul Waheed, Deputy General Manager on behalf the Agency has attended the hearing while no one appeared on behalf of the complainant despite notice.

6. The representative of the Agency has contended that the complainant had not deposited the premiums pertaining to the years 2018 & 2019 at Zonal Office Lahore but handed over the cash allegedly to one Mr. Asif Tanveer, Area Manager whose contract of service stands expired before the complaint lodged before the Wafaqi Mohtasib; that the complainant despite advice that premiums should not be given to any person except at our authorized Zonal/ Collection Counters, thus the agency has not committed any act of maladministration, so the impugned order may be set aside by accepting the instant representation.

7. The stance of the complainant in his comments is that he had deposited the premiums and had all the payment receipts issued by the representative of the agency in his possession which are not bogus, thus the instant representation may be rejected by upholding the impugned order.

8. The perusal of record shows that the complainant has produced the copies of receipt of premiums dated 23.11.2021 whereby an amount of Rs. 220,120/- each had been paid and both the receipts bear the signature and seal of the Agency. The complainant cannot be held responsible for any fraud committed by the official of the Agency who had not credited the deposited amount in account of the complainant. The Agency ought to have taken disciplinary action against its delinquent official who had defrauded the complainant by receiving amount as a representative of the Agency by abusing his official position. Moreover, it is reflected through record that the Agency has published a public notice stating there in that Mr. Syed Asif Tanveer, Ex-Area Manager of the Agency was terminated from service on 22.02.2022 due to fraud and misappropriation of premiums establishing the fact that the complainant is not responsible for fraudulent acts of the official of the Agency. Thus, maladministration stood established on the part of the Agency warranting no interference in the impugned order which deserves to be upheld.

9. Accordingly, the Hon'able President has been pleased to reject the instant representation.

Sd/-  
**(Muhammad Saleem)**  
**Director (Legal)**

- 1) The Chairman  
State Life Insurance Corporation of Pakistan  
Principal Office: State Life Building No. 9  
Dr. Ziauddin Ahmed Road, **Karachi.**
- 2) Mr. Rizwan Ahmad  
S/o Mukhtar Ahmad  
R/o 83-Umar Street, Johar Town,  
**Lahore.** (Mob. No. 0321-9272865)

***Copy to:***

The Secretary, Wafaqi Mohtasib's Secretariat, **Islamabad.**