AL-MIZAN FOUNDATION

(Registered under the Societies Registeration Act, 1860)

"Serving the Guardians of Justice with Compassion and Integrity"



COMPENDIUM OF GOVERNING AND STRATEGIC INSTRUMENTS, 2026

Head Office:
Old Supreme Court Building, 274-Peshawar Road,
Rawalpindi.

AL-MIZAN FOUNDATION

AL-MIZAN WELFARE POLICY, 2026

"خُالناسِمنَیین فعُالناس"

"لوگونمینبہترو ہہے جودوسرونکےلیے نفعمندہو"

"Serving the Guardians of Justice with Compassion and Integrity"

FOREWORD

Al-Mizan Foundation has entered a renewed phase of institutional strengthening, organizational restructuring and welfare revival. This Policy has therefore been prepared not merely as a collection of welfare schemes, but as a consolidated governance framework for the orderly, transparent and accountable administration of welfare initiatives for the Judicial Family of Pakistan.

The Policy has been framed in pursuance of the mandate of the Foundation and in alignment with the Al-Mizan Five-Year Strategic Vision 2025-2030, particularly the objective of expanding welfare initiatives in a structured, sustainable and beneficiary-oriented manner. It seeks to translate the Foundation's welfare purpose into practical windows of support, including health emergency and medical support, education and scholarship support, widow support, skill development, interest-free loan, financial assistance, residential facility and such other approved welfare initiatives as may be introduced from time to time.

In the process of formulation of this Policy, proposals and inputs were invited from the beneficiary community through the respective forums of the Superior Judiciary, District Judiciary and the proposals so received were examined with due consideration, and relevant, practical and policy-compatible suggestions were harmonized with the mandate, objectives, financial capacity and administrative structure of the Foundation.

A central object of this Policy is to ensure that welfare support is not administered informally, inconsistently or without record. For this reason, the Policy separates policy decisions, common procedures and operational instruments. The substantive welfare windows are set out in the Policy; the repeated procedural requirements are consolidated through common SOPs; and the forms, registers and letters are rationalized separately so that implementation remains simple for beneficiaries, manageable for the Foundation and verifiable for audit and oversight purposes.

Special emphasis has been placed on the running and priority areas of the Foundation, particularly the Health Emergency and Medical Support Window and the Education and Scholarship Support Window. The health component recognizes the Foundation's collaboration with the Islamic International Medical College Trust, the proposed Al-Mizan-IIMC Trust Medical Complex, approved hospitals, dispensary services, medical camps, supplementary support, beneficiary facilitation and agreement-compliance oversight. The education component provides a structured mechanism for the transparent utilization of MBBS / BDS seats, BS scholarships, ADP scholarships, hostel facilities, group rotation, open merit, category priority, waiting lists, seat conversion, carry-forward and scholar monitoring.

The Policy also strengthens institutional safeguards. It requires eligibility verification, parent department certification, committee scrutiny, competent authority approval, controlled disbursement, proper record keeping, grievance handling, misuse control, recovery mechanism, reporting and audit trail. It further provides that no grant, facility, concession, nomination, referral, scholarship, loan, residence or other welfare benefit shall be treated as an automatic or vested right unless specifically approved in accordance with the Policy, applicable agreement and competent authority decision.

The governance design of this Policy is intended to protect both the beneficiaries and the Foundation. It facilitates deserving beneficiaries with dignity, while protecting Foundation resources through documentation, transparency, prioritization, financial discipline and lawful decision-making. It also enables the Committee of Administration, its Chairperson, the President and the Advisory Board to exercise effective oversight through data, compliance reporting and structured recommendations.

AL-MIZAN WELFARE POLICY, 2026

I wish to place on record my profound gratitude to the honorable members of the Advisory Board for their unwavering commitment, invaluable guidance, and steadfast support in the strategic revival and institutional strengthening of the Foundation.

In particular, I extend my highest appreciation to the Honorable Mr. Justice Yahya Afridi, Chief Justice of the Supreme Court of Pakistan and President of the Advisory Board of the Al-Mizan Foundation. His Lordship's distinguished leadership and far reaching vision anchored in institutional advancement, welfare governance, financial sustainability, and structured support for the Judicial Family have served as the foundational pillars and guiding framework for this revitalized welfare initiative.

I also respectfully acknowledge the stewardship of Hon'ble Mr. Justice (Retired) Mushir Alam, Chairperson, Committee of Administration / Former Judge, Supreme Court of Pakistan, whose institutional wisdom, reform-oriented approach and principled guidance have been instrumental in the organizational restructuring and revival of the Foundation.

I further place on record my gratitude for the Hon'ble Mr. Justice (R) Muhammad Tariq Abbassi, Vice-Chairperson, Committee of Administration, for sparing valuable time and extending continuous guidance during the process of organizational restructuring, rules-making, policy formulation and welfare revival of the Foundation.

I further place on record my gratitude to the members of the Committee of Administration for their continued support, collective oversight and valuable input in strengthening the governance, financial discipline and welfare mandate of Al-Mizan Foundation.

I also place on record my appreciation for the dedicated staff of Al-Mizan Foundation, including the officials associated with the Al-Mizan Welfare Liaison Desk and the allied administrative, welfare, record and digital-support functions, for their valuable assistance, coordination and institutional support extended during the process of organizational restructuring, policy formulation and welfare revival. The assistance rendered by them in the compilation, arrangement, digital coordination, preparation of prescribed forms, registers, letters and allied implementation documents has been commendable. Their collective efforts have facilitated the preparation of this Policy in a structured, workable, record-based and implementation-oriented manner, consistent with the institutional requirements of transparency, accountability and effective welfare administration.

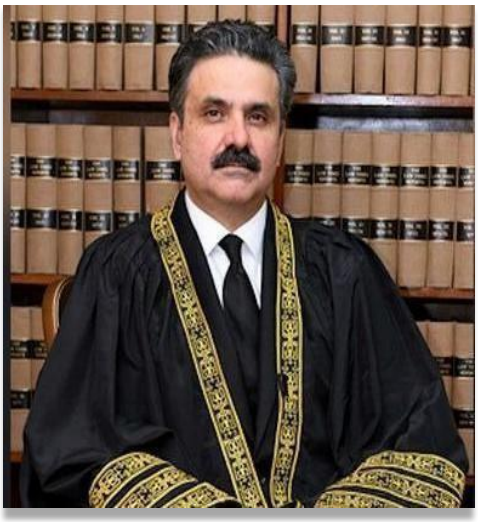
This Policy may require periodic refinement in the light of implementation experience, audit observations, beneficiary feedback, institutional arrangements, available resources and directions of the competent authority. Its true value will lie not only in approval, but in disciplined implementation, timely review and continued commitment to the welfare of those who serve, or have served, the cause of justice.

Through this Policy, Al-Mizan Foundation reaffirms its commitment to serving the guardians of justice with compassion, integrity, transparency and institutional responsibility.

Zia-Ur-Rehman
Director General
Al-Mizan Foundation

AL-MIZAN WELFARE POLICY, 2026

MESSAGE BY HON'BLE MR. JUSTICE YAHYA AFRIDI, PRESIDENT, ADVISORY BOARD, AL-MIZAN FOUNDATION / CHIEF JUSTICE OF THE SUPREME COURT OF PAKISTAN



"Justice is the moral compass of a civilized society, and compassion is its most stark expression. Institutions entrusted with the dispensation of justice therefore carry a responsibility that transcends adjudication alone. They must also safeguard the dignity, wellbeing, and security of those who have devoted their lives to upholding the rule of law, ensuring that service to justice is met with institutional care and collective responsibility.

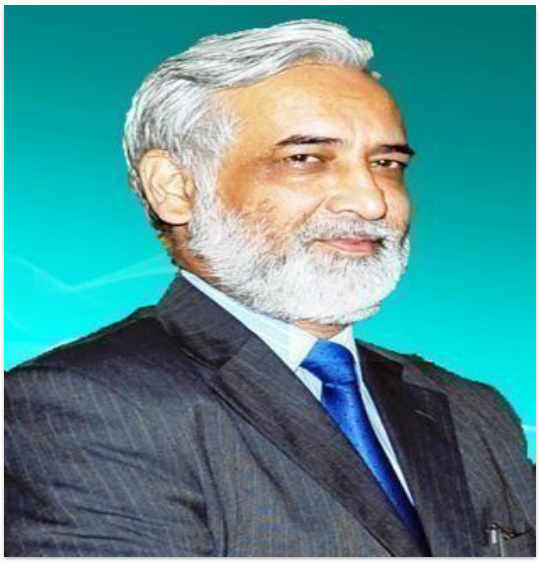
In this spirit, Al-Mizan Foundation stands as a solemn and enduring affirmation of the Judiciary's commitment to social protection and welfare. The Foundation embodies the principle that the bond created through service to justice does not diminish with retirement, nor does it dissolve in times of personal hardship. It exists to support Judges, Officers, Staff, and their families - particularly those confronted with vulnerability arising from bereavement, illness, disability, or unforeseen adversity - through structured, dignified, and need-based welfare interventions.

I am encouraged by the renewed emphasis within Al-Mizan Foundation on robust governance frameworks, prudent financial stewardship, and long-term sustainability. These reforms strengthen institutional credibility, reinforce transparency and accountability, and ensure that welfare support is delivered equitably and responsibly. Such an approach is essential for translating charitable intent into a reliable, resilient, and future-oriented system of social security for the judicial family.

This phase of institutional renewal has been guided by thoughtful and visionary leadership. Justice (Retired) Mushir Alam, former Judge of the Supreme Court of Pakistan and Chairman of the Committee of Administration of Al-Mizan Foundation, has provided principled and forward-looking stewardship, ensuring that the Foundation's mandate is pursued with institutional clarity, integrity, and purpose. Equally commendable is the contribution of Mr. Zia ur Rehman, the incumbent Secretary of the Foundation, whose professional diligence, administrative competence, and reform-oriented approach have been instrumental in revitalizing the organization and strengthening its operational effectiveness. Their collective efforts have positioned Al-Mizan Foundation as a more responsive, credible, and sustainable welfare institution.

I remain confident that, guided by sound governance, ethical leadership, and collective resolve, Al-Mizan Foundation will continue to evolve as a trusted pillar of institutional care. In doing so, it will reflect the highest traditions and values of the Judiciary of Pakistan and serve as a lasting source of reassurance, dignity, and solidarity for present and future generations of the judicial fraternity."

MESSAGE BY HON'BLE MR. JUSTICE (R) MUSHIR ALAM, CHAIRPERSON, COMMITTEE OF ADMINISTRATION, AL-MIZAN FOUNDATION / FORMER JUDGE, SUPREME COURT OF PAKISTAN



"At Mizan welfare Foundation, we are committed to empowering court staff, judicial officers, and their families with support, care, and opportunities. Scholarships for bright deserving children of court staff to social well-being initiatives, MWF is committed to uplift and strengthen the backbone of our justice system"

TABLE OF CONTENTS

Description	Title	Page No.
Section 1	General Policy Framework	1-7
Section 2	General SOPs and Common Procedure	8-10
Section 3	Welfare Windows	11-38
Section 4	Miscellaneous Provisions including Point of Contact	39-43
Section 5	**Schedule-I** comprising List of IIMCT colleges, education and scholarship rotation mechanisms for high demanding and moderately demanding programs.	44-45

SECTION 1 - GENERAL POLICY FRAMEWORK

PREAMBLE

Whereas, the Al-Mizan Foundation has been established as a welfare-oriented institution for the benefit of its beneficiaries and, in furtherance of its mandate, is empowered to establish, run, support, and regulate such organizations, institutions, projects, and arrangements as may be necessary for that purpose;

And Whereas, the objects of the Foundation, as provided in the Memorandum and Articles of Association, include the welfare of the beneficiaries, including but not limited to healthcare, educational support, financial assistance, and residential facilities, together with such other welfare measures as may lawfully be undertaken for their benefit;

And Whereas, in pursuance of the Five-Year Strategic Plan (2025-2030), as approved by the Committee of Administration and placed before the Advisory Board for consideration, particularly Strategic Goal No. 1 relating to Organizational Revamping and Legal Framework Strengthening and Strategic Goal No. 3 relating to Welfare Initiatives Expansion, it has become necessary to place the welfare functions of the Foundation on a structured, transparent, equitable, and administratively workable footing;

And Whereas, the Foundation, being a non-profit welfare institution operating primarily through its own lawful resources, seeks to implement its welfare initiatives in a financially sustainable, phased, and administratively workable manner, including through such approved arrangements as may be necessary for the benefit of its beneficiaries;

And Whereas, the evolving welfare needs of the Judicial Family and the need for a coherent governance framework require that the welfare functions of the Foundation be formally regulated through a comprehensive policy, together with such procedures, forms, and implementation mechanisms as may be necessary for their effective, equitable, and verifiable administration;

Now, therefore, the Al-Mizan Foundation hereby adopts this Welfare Policy as the governing framework for the planning, regulation, and implementation of its welfare initiatives for the benefit of the Judicial Family, in accordance with its governing instruments and the decisions of the competent authority.

A.F.S./2026:- In exercise of the powers conferred by sub-article 2(i) of Article 11 of the Articles of Association, read with Article 9(2)(d) of the Amended Memorandum of Association and Articles of Association of Al-Mizan Foundation, and with the approval of the President and the Advisory Board, the Foundation is pleased to make the following policy to achieve its objectives as specified in Amended Memorandum and Articles of Association and to implement the welfare initiatives for the beneficiaries / Judicial Family.

1. **Legal Authority and Institutional Basis**
    a. This Policy is framed and adopted in accordance with the mandate given by the Memorandum and Articles of Association of Al-Mizan Foundation and shall be read and applied in aid thereof.
    b. This Policy shall be implemented through Standard Operating Procedures, forms and instructions that are not inconsistent with the Memorandum, Articles, applicable Rules or this Policy.
    c. The education component shall be guided by constitutional values of equality, welfare and

education, including merit-based access to professional and higher education, and by the ethical obligation to advance beneficial knowledge.

d. Nothing contained herein shall restrict the Foundation from entering into further welfare agreements, health insurance arrangements, education partnerships, technical training collaborations, residential facility rules or other lawful welfare mechanisms, subject to approval by the competent authority.

2. **Decision-Making, Majority and Finality**

a. All applications shall be entertained, processed and decided in a timely manner, having regard to urgency, hardship, admission deadlines, medical emergency, available funds and verification requirements.

b. Matters placed before the Committee of Administration shall, unless otherwise provided, be decided by majority of the members present and voting, subject to quorum or procedure applicable to the Committee.

c. The decision of the Committee of Administration, the President, the Advisory Board, the Chairperson or other competent authority, as the case may be, shall be final for administrative purposes, subject to any lawful review, correction of clerical error, reconsideration directed by competent authority or remedy available under the law.

d. Cases involving policy departure, substantial financial implication, recurring non-compliance, institutional default, exceptional relaxation or audit sensitivity may be placed before the Committee of Administration and, where required, before the President or the Advisory Board.

3. **Budgetary Allocation and Carry Forward**

a. In the absence of any rule, policy, budget approval, direction of competent authority or financial constraint to the contrary, not less than one-third of the total income of the immediately preceding financial year shall be reserved exclusively for welfare purposes.

b. Allocation under sub-para (a) shall be subject to availability of funds, statutory or contractual obligations, committed liabilities, donor restrictions, audit requirements and approval of the competent authority.

c. Any amount allocated for a welfare window but remaining unutilized at the close of the financial year may be carried forward, re-appropriated, placed in a revolving fund, converted into a committed welfare liability or otherwise dealt with as may be approved by the competent authority.

d. No beneficiary shall claim any share in the budget as of right merely because an allocation has been made.

4. **Short Title, Application, Scope and Commencement**

a. This Policyshall be called the Al-Mizan Welfare Policy, 2026

b. It shall apply to welfare initiatives, schemes, programmes, windows, grants, loans, nominations, authorizations, referrals, facilities, concessions and allied support approved or administered by the Foundation for eligible beneficiaries.

c. It shall come into force upon approval or from such date as may be notified by the competent authority.

d. It shall be implemented through common SOPs, consolidated forms, consolidated registers,

essential letters, schedules and window-specific annexures approved or amended from time to time.

5. **Estimated Beneficiary Universe**

a. For planning, budgeting and justification of scale, the following indicative beneficiary universe may be used, subject to periodic verification and updating:

Category	Primary Individuals	Assumed Household Size	Estimated Beneficiary Universe
Judicial staff, non-judges	60,000	5	300,000
Judges	6,000	5	30,000
Retired and in-service deceased beneficiary categories	10,000	5	50,000
Total	**76,000**	**-**	**380,000 approximately**

b. The above figures are approximate planning estimates only and shall not be cited or quoted as final verified data, nor shall they create any individual entitlement.

6. **Institutional Background and Past Welfare Impact**

a. Prior to the adoption of this Policy, the Foundation has undertaken various welfare initiatives for the benefit of the Judicial Family, including education support, financial assistance and health-related facilitation, in accordance with its mandate, available resources, approved arrangements and decisions of the competent authority.

b. The record of the Foundation reflects the following past welfare impact, which may be maintained for institutional background, policy justification, performance reporting and future planning purposes:

Sr. No.	Welfare Area	Past Welfare Impact
1.	Education Support	From 2000 to 2025, the Foundation has facilitated 27 scholarships / admissions support, comprising 23 medical admissions and 4 engineering admissions, for eligible beneficiaries
2.	Financial Assistance	The Foundation has provided financial assistance amounting to Rs. 30.27 million to eligible beneficiaries.
3.	Health Facilitation	The Foundation has established / facilitated two dispensaries at Peshawar and Quetta High Courts for beneficiary-oriented health support.

c. The above past welfare impact shall be treated as an institutional and record-based statement only and shall not create any vested right, automatic entitlement, recurring claim, admission right, grant right, medical facility right or financial claim in favour of any person.

d. The Foundation may update, correct, reconcile or supplement the past welfare impact statement from time to time on the basis of official record, audit observation, partner institution confirmation, hospital record, payment record, scholarship record or directions of the competent

authority.

7. **Policy Objectives**

   a. to support beneficiaries with compassion, dignity and integrity;

   b. to ensure equitable, timely, transparent and accountable welfare support for the Judicial Family;

   c. to institutionalize a uniform application, verification, scrutiny, approval, payment, nomination and reporting process;

   d. to promote long-term sustainability through partnerships, revolving funds, contributory arrangements, health insurance, education support and other approved welfare mechanisms;

   e. to protect Foundation funds through documentation, controlled disbursement, audit trail, recovery, misuse control and periodic review;

   f. to monitor impact through data, annual reporting, beneficiary feedback and compliance review.

8. **Beneficiary Coverage**

   a. Beneficiaries shall be such persons as are recognized under the Memorandum and Articles of Association of the Foundation, approved agreements, competent authority decisions and this Policy.

   b. Without prejudice to the Articles, beneficiary coverage may include citizens of Pakistan who have served in the Superior Judiciary of Pakistan, persons who have served or are serving in the District Judiciary, Al-Mizan Foundation, the High Courts of the Provinces and the Federal Capital, Federal Shariat Court, Supreme Court of Pakistan, and their eligible dependents, including dependents of deceased beneficiaries.

   c. The Foundation may require proof of service, pension, dependency, death, guardianship, relationship, income, hardship, domicile where required by regulator or institution, or any other record necessary for verification.

   d. Beneficiary status shall not by itself create an entitlement to any particular grant, seat, facility, concession, loan, referral, payment or residential facility.

9. **Group Classification**

   a. For administrative allocation, rotation, reporting and record purposes, beneficiaries may be classified into Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan, Federal, and Open Merit Groups.

   b. Group classification shall ordinarily be determined on the basis of parent court, department, or employment linkage of the principal beneficiary and not on domicile.

   c. Domicile shall be relevant only where required by a regulator, admission authority or institution, and shall not be used for admission or recommendation except to the extent expressly provided for Al-Mizan Foundation employees in MBBS / BDS seats, who may be considered with their respective domicile group where required.

   d. Doubtful or disputed group classification shall be decided by the Committee of Administration for recorded reasons.

Sr. No	Group	Administrative Coverage	Alphabetical Recognition
1.	Balochistan Group	High Court of Balochistan and district judiciary of Balochistan province.	B
2.	Federal Group	Supreme Court, Federal Shariat Court, Islamabad High Court and Islamabad district judiciary and officers and staff of Al-Mizan Foundation	F
3.	Khyber Pakhtunkhwa Group	Peshawar High Court and district judiciary of Khyber Pakhtunkhwa province.	K
4.	Punjab Group	Lahore High Court and district judiciary of Punjab province.	P
5.	Sindh Group	High Court of Sindh and district judiciary of Sindh province.	S
6.	Open Merit Group	Consolidated pool of all eligible applicants from all groups	O

10. **Definitions:**

a. "Advisory Board" means the Advisory Board of Al-Mizan Foundation.

b. "Articles" means the Memorandum and Articles of Association of Al-Mizan Foundation, as amended from time to time.

c. "Chairperson" means the Chairperson of the Committee of Administration appointed by the President of the Advisory Board from amongst approved nominees for membership of the Committee and includes the Vice Chairperson of the Committee of Administration authorized to perform the functions of Chairperson in his absence.

d. "Committee" means the Committee of Administration of the Foundation.

e. "Competent Authority" means the authority specifically empowered under the Articles, Schedule, Rules or Policy to approve the particular matter. A sub-committee, scrutiny committee, focal person, individual member or officer shall perform recommendatory or processing functions only unless a specific written delegation confers approval authority.

f. "Foundation" means Al-Mizan Foundation.

g. "Al-Mizan Welfare Liaison Desk" means the internal facilitation and coordination desk of the Foundation notified for receipt support, digital coordination, beneficiary communication, website / social media updates, case-status facilitation and record-based liaison under this Policy.

h. "Foundation Focal Person" means an officer or official of the Foundation notified for internal welfare coordination, digital support, correspondence, case tracking, record facilitation or beneficiary liaison, without conferring any independent authority to approve, reject or determine entitlement unless expressly authorized by the competent authority.

i. "Judicial Welfare Liaison Focal Person" means a person nominated by the concerned Court, department, or institution to coordinate welfare applications, verify proper-channel record, maintain liaison record, communicate deficiencies and facilitate timely correspondence with

the Foundation, without deciding entitlement or approval of any benefit.

j. "Focal Person Liaison Register" means the record maintained by the Foundation or by a Judicial Welfare Liaison Focal Person, as the case may be, showing receipt, forwarding, deficiency, reply, status, communication and closure of welfare-related applications or correspondence.

k. "IIMCT" means Islamic International Medical College Trust and, where the context permits, refers to its hospitals, constituent colleges, affiliated institutions, Riphah International University, notified facilities and approved partner arrangements.

l. "Judicial Family" means the beneficiaries of the Foundation, as defined and recognized under the Memorandum and Articles of Association, comprising citizens of Pakistan who have served in the Superior Judiciary of Pakistan; persons who have served or are serving in the District Judiciary of Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan and the Islamabad Capital Territory; persons who have served or are serving in the Supreme Court, Federal Shariat Court of Pakistan, Lahore High Court, High Court of Sindh, Peshawar High Court, High Court of Balochistan, Islamabad High Court and the courts subordinate thereto; persons who have served or are serving in Al-Mizan Foundation; and their eligible dependents, including dependents of deceased beneficiaries.

m. "JFSP" means Judicial Family Support Programme.

n. "Principal Beneficiary" means the eligible person through whom a dependent or applicant claims beneficiary status.

o. "President" means President of the Advisory Board of the Foundation.

p. "Welfare Window" means an approved programme, scheme or support window under this Policy.

q. "Recommended Eligible Beneficiary" means an eligible beneficiary whose case has been verified, recommended, nominated, authorized or sanctioned by the Foundation in accordance with this Policy.

r. "Director General" means Director General of the Foundation.

s. "Welfare Sub-Committee" means a committee constituted or authorized for scrutiny, recommendation, monitoring or implementation of one or more Welfare Windows.

t. Scheme-specific definitions relating to Health and Education shall be read within the relevant Welfare Window and annexures.

11. **Principles of Welfare Administration:**

a. Welfare support shall be compassion-based but rules / policy governed.

b. Merit, need, hardship, urgency, category priority, group representation, gender parity, general parity and available resources shall be considered where relevant.

c. No first-come-first-served principle shall override eligibility, admissibility, need, hardship, urgency, merit, institutional requirements, approved policy criteria or decision of the competent authority.

d. The Foundation shall avoid duplication of benefits, unsupported payments, open-ended liabilities and unverifiable claims.

e. Payment shall preferably be made directly to institutions, hospitals, service providers or through

controlled banking channels, unless exceptional reasons justify another auditable mode.

f. Sensitive health, financial, education, dependency and hardship data shall be handled with confidentiality and used only for official purposes.

g. No welfare support shall create a vested right, automatic entitlement, permanent benefit or recurring liability unless specifically approved and recorded Where strict parity, rotation or allocation framework cannot be applied due to urgency, non-availability of eligible cases, merit requirement, institutional feasibility or beneficiary interest, the competent authority may depart to the extent necessary for reasons to be recorded.

h. Each Welfare Window shall be implemented through the common SOPs unless a window-specific provision expressly requires a different procedure.

12. **Judicial Family Support Programme and Welfare Windows**

a. The Judicial Family Support Programme shall comprise the following Welfare Windows:

Part	Window	Short Code
I	Health Emergency and Medical Support	JFSP-HE&M
II	Education and Scholarship Support	JFSP-E
III	Widow Support	JFSP-W
IV	Skill Development Support, including Orphan Skill Development	JFSP-SD
V	Interest-Free / Soft Loan	JFSP-L
VI	Financial Assistance and Death Grant	JFSP-FA
VII	Residential Facility	JFSP-RF
VIII	Health Insurance and Any Other Approved Welfare Window	JFSP-HI / Misc.

b. Each Window shall be subject to eligibility, verification, approved budget, facility availability, institutional arrangement, competent authority, without any vested or automatic right.

SECTION 2 - GENERAL SOPs AND COMMON PROCEDURE

13. **Common SOPs Applicable to All Welfare Windows:**

a. **Application Submission:** Every request shall ordinarily be submitted on the prescribed consolidated form, mentioning the Welfare Window, relief sought, applicant details, principal beneficiary details, parent department, group, category and supporting record.

b. **Parent Department / Focal Person Verification:** Applications shall ordinarily be routed through the parent court, department, institution or notified focal person. The verifying office shall verify identity, service linkage, dependency, category, group and proper-channel forwarding, without deciding entitlement.

c. **Role of Judicial Welfare Liaison Focal Persons:** Each parent court, department, or institution may nominate one or more Judicial Welfare Liaison Focal Persons for welfare coordination. Such focal person shall receive and diarize applications, assist applicants in completion of prescribed forms, verify identity, service linkage, dependency, category, group and proper-channel forwarding, maintain a liaison record, respond to deficiency memos, communicate urgent health or education matters, and forward complete cases to the Foundation without avoidable delay; provided that no focal person shall decide entitlement or approve any welfare benefit.

d. **Al-Mizan Welfare Liaison Desk:** The Foundation may maintain an Al-Mizan Welfare Liaison Desk for centralized coordination, digital receipt support, website and social media updates, case-number communication, preservation of focal-person lists, data compilation, beneficiary guidance and record management. The Desk shall facilitate processing and communication, but shall not substitute parent department verification, committee scrutiny or approval by the competent authority.

e. **Dual Record and Status Coordination:** The Foundation and the concerned Judicial Welfare Liaison Focal Person may maintain parallel liaison record of applications, deficiencies, urgent communications, forwarded cases and final intimation, so that beneficiary coordination remains traceable, auditable and capable of review.

f. **Direct Submission:** Direct submission may be allowed in exceptional cases, emergency cases, admission deadline cases or where the Foundation so permits, subject to subsequent verification.

g. **Receipt and Case Number**: On receipt, the Foundation shall enter the application in the General Welfare Application Register and assign a Foundation Case Number.

h. **Document Scrutiny:** The dealing officer shall scrutinize the case for completeness, eligibility, window category, urgency, need, merit or hardship, available funds, institutional requirement and audit sensitivity.

i. **Deficiency Memo**: Where the record is incomplete or doubtful, a deficiency or clarification memo may be issued. Time-sensitive cases may be provisionally processed subject to completion of essential documents.

j. **Eligibility Verification:** Eligibility shall be verified with reference to the Articles, this Policy, service or dependency proof, approved agreement, institutional criteria, regulatory requirement and competent authority directions.

k. **Need / Hardship / Merit Assessment:** Where applicable, the Foundation shall assess financial

hardship, emergency, dependency, widowhood, orphan status, disability, education merit, programme eligibility, medical urgency, disaster loss, repayment capacity or other relevant factors.

l. **Committee Scrutiny:** Cases requiring committee review shall be placed before the Welfare Sub-Committee or relevant Scrutiny Committee with summary, documents, recommendation, proposed grant or amount / seat / facility and conditions.

m. **Approval:** No payment, nomination, supplementary support, loan, grant, scholarship, referral or authorization involving Foundation liability shall be finalized without approval of the competent authority concerned as prescribed by Delegation of Financial Powers in the schedule to the Articles of Association or relevant rules or policy.

n. **Payment / Nomination / Authorization:** Approved cases shall be implemented through a payment order, disbursement authority, nomination letter, referral letter, sanction order, institutional communication or other approved instrument.

o. **Controlled Disbursement:** Payments shall preferably be made to the institution, hospital, service provider or bank account of the verified payee. Direct cash payment shall be exceptional and recorded with reasons.

p. **Emergency Handling:** Genuine medical emergency, disaster or urgent admission cases may be processed on priority and, where prior approval was not practicable, may be placed for ex-post facto consideration subject to verification and no automatic reimbursement.

q. **Record Keeping:** Each case file shall contain application, verification, deficiency record, scrutiny note, recommendation, approval, payment or authorization record, correspondence, closure note and any grievance or recovery record.

r. **Grievance Handling**: Grievances shall be registered and referred to the Chairperson or any authorized member of the Committee of Administration, authorized officer, Welfare Sub-Committee or competent forum constituted in this regard. The decision thereof shall be final for administrative purposes, subject to lawful review by competent authority.

s. **Misuse and False Claim**: Misrepresentation, forged document, false dependency, duplicate claim, misuse of authority letter, false emergency or concealment may result in cancellation, recovery, debarment, reporting to parent department, disciplinary proceedings through the department concerned and any other lawful action available under law.

t. **Reporting and Audit:** Monthly, quarterly, admission-cycle or annual reports may be prepared, as relevant, showing applications, approvals, payments, nominations, pending cases, grievances, recoveries, misuse cases, seat utilization, health services and compliance issues.

u. **Confidentiality and Data Minimization:** Personal, medical, educational, financial and hardship data shall be collected and used only to the extent necessary for verification, decision, audit, reporting, grievance handling, compliance or lawful purpose.

v. **Forms, Registers and Letters:** The consolidated forms, common registers and essential letters annexed separately shall be used instead of repeated scheme-wise instruments, except where a special Health or Education annexure is necessary.

w. **Category Priority and 60-30-10 Framework:** Following indicative priority framework based on the larger beneficiary population and comparatively greater financial vulnerability of BPS-01 to BPS-16 employees and their dependents will be followed, so far as practicable, while processing welfare support, where applicable. It is intended to ensure need-based welfare

support for lower-paid categories while preserving fair consideration for other eligible categories, subject to merit, eligibility, availability of seats / funds and approval by the competent authority.

Sr. No	Category	Beneficiary Class	Indicative Priority
1.	Category-I	BPS-01 to BPS-16 employees / staff and eligible dependents	60%
2.	Category-II	BPS-17 to BPS-22 officers and eligible dependents	30%
3.	Category-III	Superior Judiciary/ retired superior judiciary category and eligible dependents	10%

x. A Data Justification Annexure may be prepared annually on the basis of applications received, eligible candidates, parent-department record, group-wise demand, category-wise demand, seat utilization and institutional data, so as to support evidence-based allocation without converting the framework into a rigid population quota.

SECTION 3 - WELFARE WINDOWS

PART I - HEALTH EMERGENCY AND MEDICAL SUPPORT WINDOW (JFSP-HE&M)

14. **Title and Nature of Window:**

a. This Window shall be called the Health Emergency and Medical Support Window (JFSP-HE&M).

b. It shall operate as a facilitation, referral, supplementary support, oversight and agreement-compliance window for approved healthcare facilities and related welfare support.

15. **Purpose:**

The purpose of this Window shall be to facilitate access to medical consultation, outdoor patient services, diagnostic services, indoor treatment, emergency medical care, preventive health support, institutional healthcare facilitation, medical camps, dispensary services and other approved health-related welfare support for recommended eligible beneficiaries in a structured, transparent and verifiable manner.

16. **Scope, Eligibility and Priority:**

a. This Window shall apply to recommended eligible beneficiaries of the Foundation who require medical support under this Policy, subject to verification of eligibility, availability of the relevant facility, the approved agreement or institutional arrangement, case-specific recommendation or authorization and such terms as may be approved by the competent authority.

b. Priority may be accorded to medical emergency, serious illness, hospitalization, life-saving treatment, disability, old age, dependency, financial hardship and such other circumstances as may justify urgent or preferential consideration.

c. Healthcare support shall not be treated as an automatic walk-in entitlement and shall ordinarily be linked with recommendation, authorization or ex-post facto acceptance by the Foundation.

17. **Institutional Collaboration with IIMCT and the Complex:**

a. Healthcare support shall, to the extent provided under the approved agreement between the Foundation and IIMCT, be availed, implemented, coordinated and facilitated through collaboration with IIMCT, including its hospitals, constituent or affiliated institutions, notified medical facilities, the Al-Mizan IIMCT Complex and other approved healthcare arrangements.

b. The Foundation and IIMCT shall, in accordance with the approved agreement, pursue and facilitate establishment of a state-of-the-art medical complex known as the Al-Mizan-IIMC Trust Medical Complex, which may include medical, educational, treatment-center and allied institutions.

c. The Complex shall be treated as a flagship health and welfare infrastructure of the Foundation and shall be governed by the approved agreement, implementation plan, institutional feasibility and decisions of the competent authority.

d. Educational, treatment-center and allied components of the Complex may include medical education, allied health education, preventive health awareness, beneficiary health education,

clinical exposure, rehabilitation support, community health activities, professional training, health camps, counselling, tele-consultation, elderly-care facilitation, women and children health awareness and chronic-disease follow-up; provided that formal scholarships and fee waivers shall be regulated under JFSP-E.

18. **Operation, Management and Oversight:**

a. Clinical, professional, administrative, technical, operational, staffing, equipment, service-delivery and hospital-management arrangements of the Complex shall primarily be undertaken and managed by IIMCT or such approved professional medical entity as may be authorized under the agreement.

b. The Foundation shall not be required to directly run or manage hospital or clinical services, but may exercise oversight, coordination, facilitation, review, reporting and beneficiary-protection functions necessary to safeguard its proprietary, institutional and welfare interests.

c. The Foundation shall, as far as practicable, establish or notify a Health and Medical Complex Oversight Committee or similar mechanism comprising the Director General or nominee, administration representative, engineering / estate / works representative, welfare focal person and such other officer, official, technical expert or nominee as may be considered appropriate by the competent authority.

d. The Oversight Mechanism may review implementation, beneficiary facilitation, record reconciliation, health camps, dispensary services, service package, complaints, compliance register, reports and matters requiring escalation.

19. **Implementation Plan, Delay, Non-Implementation and Reservation of Rights:**

a. The Foundation may, in coordination with IIMCT and subject to the approved agreement, seek, maintain or review an implementation plan, milestone schedule, progress update or compliance note in respect of the Complex, including construction, renovation, operationalization of facilities, commencement of services and beneficiary facilitation arrangements.

b. During construction or operationalization, progress may be reviewed periodically, preferably on a quarterly basis, or at such intervals as may be directed by the competent authority.

c. Establishment, development, operationalization and functioning of the Complex, together with healthcare facilities, concessions, medical camps, dispensary services and other beneficiary-oriented services to recommended eligible beneficiaries, shall be treated as material welfare obligations arising out of the approved agreement and long-term institutional collaboration.

d. Where any material obligation relating to the Complex, healthcare facilities, operationalization of services, beneficiary facilitation, dispensary services, medical camps, service records or any other agreement-based welfare commitment remains pending, delayed, partially implemented, inadequately implemented or otherwise requires follow-up, the Foundation may record the matter in the Compliance Register and require IIMCT or the concerned approved facility to submit a written update, explanation, remedial plan and proposed implementation timeline.

e. Where the matter is not resolved within a reasonable time, or repeated delay, non-compliance, partial compliance or unsatisfactory compliance is observed, the matter may be placed before the Committee of Administration and, where required, before the President or the Advisory Board, along with relevant record, correspondence, observations, beneficiary impact, data, beneficiary feedback, complaints and recommendations for appropriate directions.

f. The Foundation may communicate observations, requirements or directions to IIMCT, its Managing Trustee, governing forum, headquarters or competent management forum for facilitation, compliance, corrective action or remedial measures.

g. Nothing in this Policy, facilitation, supplementary support, correspondence, review, concession or remedial engagement shall be construed as waiver, abandonment, substitution, satisfaction or reduction of any right, claim, remedy, obligation or course of action available to the Foundation under the approved agreement or law.

20. **Approved Hospitals and Medical Facilities:**

a. Approved medical facilities may include services and facilities at Pakistan Railway Hospital, Rawalpindi; Riphah International Hospital, DHA Sihala, Islamabad; any hospital, clinic, laboratory, dispensary or medical facility notified by IIMCT from time to time under the approved arrangement; any hospital or medical facility established at Foundation premises or under the Al-Mizan IIMC – Trust Medical Complex arrangement; and such other hospitals, laboratories, pharmacies, clinics, medical institutions or healthcare providers as may be approved or notified by competent authority.

b. The updated list of approved or notified facilities may be maintained in a schedule, annexure, register or official record of the Foundation.

21. **Nature of Healthcare Support and Dispensary Medicines:**

a. Subject to the agreement, recommendation, verification and authorization, healthcare support may include free medical check-up and outdoor patient facilities; indoor facilities including specialized treatment, laboratory tests, x-rays, operative treatment, bed charges and allied services at reduced cost ordinarily up to fifty per cent where applicable; medical facilitation, referral or subsidized treatment at approved hospitals; dispensary services; medical camps; and such other support as may be approved.

b. Free dispensary services with adequate lifesaving or emergency medicines and a medical officer may be provided at Quetta and Peshawar, where such arrangement is available under the approved institutional framework and premises are provided bythe respective High Courts.

c. All requests for medicines for such dispensaries shall be routed to IIMCT by the dispensary concerned through the Foundation, in such manner as may be prescribed by the Foundation.

d. The Foundation may request enhanced concession, full concession, priority facilitation, specialist review, screening service, counselling, rehabilitation support, tele-consultation, elderly-care facilitation, women and children health awareness, chronic-disease follow-up, preventive health programme or any other additional health support from IIMCT or an approved facility where it can be extended under the approved arrangement or without creating financial liability for the Foundation.

22. **Medical Camps at Al-Mizan Staff Colony:**

a. Medical camps shall be arranged for residents of the Al-Mizan Staff Colony at Tipu Road, Rawalpindi and for staff of the Foundation from time to time, preferably on a periodic basis and at least biannually, subject to availability of doctors, institutional coordination and administrative feasibility.

b. The medical camp may include general medical check-up, blood pressure and blood sugar screening, basic cardiac risk screening, eye check-up, dental screening, women and children

health awareness, elderly-care facilitation, chronic-disease follow-up, physiotherapy or rehabilitation advice, nutrition and lifestyle counselling, mental-health or stress-awareness guidance, first-aid awareness, referral advice, medicine guidance and any other service considered appropriate for colony residents and the staff.

c. Camp record shall include date, venue, services offered, doctors / staff deputed, number of beneficiaries facilitated, referrals issued, medicines or advice provided, complaints if any, cost of health services and benefits extended, and recommendations for future camps.

23. **Beneficiary Service Package at the Al-Mizan IIMC - Trust Medical Complex:**

a. Having regard to the premises contributed by the Foundation for welfare purposes, the Complex shall be treated as a flagship welfare facility, and the Foundation shall ensure that recommended eligible beneficiaries receive preferential, structured and beneficiary-oriented healthcare facilitation at the Complex.

b. The beneficiary service package at the Complex shall, to the maximum extent practicable, include free or concessional outdoor patient services, free medical check-up, priority facilitation, emergency first-response facilitation, specialist consultation, diagnostic facilitation, concessional or free indoor treatment in deserving cases, pharmacy concession, rehabilitation or physiotherapy support, chronic-disease follow-up, preventive health screening, counselling or mental-health support, women and children health awareness, elderly-care facilitation, tele-consultation, health education sessions, medical camps and such other health-related services as may advance welfare objectives.

c. The Foundation may classify recommended eligible beneficiaries into general recommended beneficiaries, beneficiaries requiring priority facilitation due to emergency, serious illness, disability, old age, dependency or hardship, beneficiaries requiring enhanced concession or full concession in deserving cases, and such other category as may be approved.

d. IIMCT or the approved facility center may be required to maintain a facilitation desk, liaison mechanism, service record, beneficiary register and periodic statement of services provided, including nature of service, total cost, cost of concession or free facility extended, balance amount, complaint if any and any pending coordination issue.

e. The Foundation shall periodically review service data, beneficiary feedback, complaints, compliance status and recommendations and may place the same before the Committee of Administration and, where required, before the President or the Advisory Board.

24. **Supplementary Support by the Foundation and Controlled Payment:**

a. Where the approved institutional arrangement does not fully cover treatment, facility, medicine, diagnostic service, procedure, emergency need, uncovered balance, outside referral, non-panel emergency treatment, implant, device or other medical requirement, the Foundation may, in appropriate cases and for reasons to be recorded, provide supplementary support, cost-sharing, direct payment to an approved facility provider or additional financial assistance.

b. Such support shall remain subject to verification, hardship, urgency, approved criteria, availability of funds specifically for such supplementary support and sanction by the competent authority.

c. Payment shall ordinarily be made through a controlled mechanism, including direct payment to an approved hospital, medical facility, laboratory, pharmacy or service provider, or through

such other auditable mode as may be approved. Direct payment to the beneficiary may be made only in exceptional circumstances and for reasons to be recorded.

d. Supplementary support shall be without prejudice to obligations of IIMCT or any approved medical facility under the approved agreement and shall not be construed as waiver, substitution, satisfaction or reduction of any agreement-based facility, concession or service due to beneficiaries.

e. Nothing in this Window shall impose an obligation upon the Foundation to bear any cost, charge, balance amount or uncovered treatment unless specifically sanctioned in accordance with this Policy.

25. **Recommendation, Authorization and Emergency Cases:**

a. Healthcare support shall ordinarily be extended only upon recommendation, verification and authorization by the Foundation through authority letter, referral letter, recommendation letter or other approved authorization in hard form or official electronic mode.

b. Agreement-based facilities involving no direct financial liability of the Foundation may ordinarily be recommended and authorized by the Director General or by such officer as may be authorized by him after verification and scrutiny.

c. Supplementary support, cost-sharing, reimbursement, additional financial assistance or expenditure from Foundation funds shall be placed before the Welfare Sub-Committee or such competent authority as may be notified.

d. An authority or referral letter shall be personal to the recommended eligible beneficiary and shall not be transferred, assigned, misused, altered or presented for any other person.

e. In a genuine emergency where prior authorization could not reasonably be obtained, the Foundation may, upon production of medical record and verification of eligibility, consider ex-post facto recommendation, facilitation or supplementary support, subject to approved criteria and sanction. No such case shall create an automatic right to reimbursement or support.

26. **Hospital Certificate, Reconciliation and Health Records:**

a. Where any healthcare facility, concession, subsidized treatment, supplementary support or other medical assistance is provided, the concerned hospital or medical facility may be required to issue a Hospital Service and Cost Certificate or equivalent record showing the facility availed and the cost, cost of concession / free facility extended, balance amount and support involved.

b. The Foundation may reconcile issued authority letters with hospital statements, service certificates or facility records. Reconciliation may cover authority letters issued, number of beneficiaries who reported to the hospital, services actually availed, cases where beneficiary did not report, cost of concessions or free facilities extended, pending service certificates, other cost statements if any, complaints or refusals and discrepancies requiring follow-up.

c. The Foundation shall maintain proper record of applications, recommendations, authorizations, beneficiaries facilitated, facilities availed, hospital certificates, cost statements, concessions, supplementary support, complaints, feedback, misuse cases, recovery proceedings, compliance matters and action taken thereon.

d. The Foundation may maintain records in digital form as far as practicable.

27. **Clinical Responsibility, Confidentiality, Grievance and Feedback:**

a. Diagnosis, prescription, admission, discharge, procedure, treatment protocol and clinical management shall remain the responsibility of the concerned hospital, medical practitioner or medical facility in accordance with applicable medical standards.

b. Medical record, diagnosis, treatment history, cost statement and other health-related information shall be handled with due confidentiality and used only for verification, authorization, facilitation, monitoring, audit, grievance handling or lawful purpose connected with this Window.

c. Any complaint relating to refusal of facility, delay, non-recognition of authorization, service issue, cost statement, record discrepancy or any other matter connected with this Window may be submitted to the Foundation through the respective parent department or as directed by the Foundation from time to time.

d. The Foundation may take up the matter with the concerned hospital, medical facility, focal person or institution for appropriate resolution and may obtain beneficiary feedback regarding access, facilitation, recognition of authorization, service quality, coordination and overall experience.

28. **Misuse, Misrepresentation and Lawful Action:**

a. Where any applicant, beneficiary, claimant or other person obtains or attempts to obtain a facility, referral, authorization, concession, supplementary support or other benefit through false information, concealment, forged document, false emergency, impersonation, misuse of authority letter or fraudulent or improper means, the Foundation may cancel authorization, decline request, recover loss, debar the person for such period as may be determined and take such lawful action as may be available under law including disciplinary proceedings through the department concerned.

b. Where a family member, representative, official, focal person or other person knowingly facilitates, certifies, recommends or benefits from a false claim, forged document or misuse of facility, the Foundation may take appropriate administrative, legal or disciplinary action including recovery, debarment, reporting to the concerned institution or any other lawful measure after affording due opportunity where required.

29. **Agreement to Prevail and No Automatic Entitlement:**

a. In case of any question relating to ownership, use, development, operation, improvements, assets, obligations, rights or any matter arising out of the Complex or the approved institutional arrangement, the same shall be governed by the approved agreement, and this Policy shall be read in aid of, and not in derogation of, the said agreement.

b. Any use of Foundation property, improvements, additions, renovations, constructions, fixtures, equipment or allied assets connected with the Complex or any approved institutional arrangement shall be regulated strictly in accordance with the approved agreement, and the Foundation shall safeguard its proprietary, welfare, access and beneficiary-service interests.

c. Healthcare support through IIMCT or any approved medical facility shall remain subject to the approved agreement, availability of the relevant facility, verification of eligibility and authorization by the Foundation.

d. Nothing in this Window shall confer upon any person an automatic or vested right to any

medical facility, treatment, concession, subsidy, payment, referral, authorization, supplementary support or healthcare benefit except to the extent specifically authorized or sanctioned.

30. **Health-Specific Operational Note:**

a. The Common SOPs shall apply to JFSP-HE&M. The health-specific annexes shall include integrated healthcare facilitation, referral / authority, hospital service and cost certificate, medicine routing request, beneficiary feedback and grievance details.

b. Monthly, quarterly and annual health reporting may include applications received, authority letters issued, beneficiaries facilitated, number of beneficiaries who reported to hospital, services availed, cost of health services and benefits extended, cost of concessions or free facilities, supplementary support sanctioned, complaints, feedback, misuse cases, Complex progress, dispensary services, medical camps and recommendations.

c. The Compliance Register shall track agreement-based obligations, milestones, facilities committed, facilities operationalized, beneficiary services, pending obligations, correspondence, inspection notes, written updates, remedial plans, notices, beneficiary feedback, complaints, observations, action taken and matters placed before competent authority.

d. Repeated refusal, delay, non-recognition of authority letters, non-issuance of service certificates, persistent cost discrepancy, failure to nominate liaison person or delay in operationalizing committed health facilities shall be recorded as a compliance issue and placed before the competent authority where required.

PART II - EDUCATION AND SCHOLARSHIP SUPPORT WINDOW (JFSP-E)

31. **Title and Nature of Window:**

a. This Window shall be called the Education and Scholarship Support Window (JFSP-E).

b. It shall be a structured, merit-based, need-sensitive, transparent, rotational, data-backed and beneficiary-oriented education support window of the Foundation.

c. No provision shall create a vested right, automatic entitlement, guaranteed admission, guaranteed scholarship, guaranteed seat, guaranteed hostel facility or enforceable claim against the Foundation, IIMCT, Riphah International University or any partner institution.

32. **Preamble and Strategic Context:**

a. Education is a core pillar of long-term welfare. It promotes professional mobility, family stability, institutional uplift and human capital for the Judicial Family.

b. In pursuance of the approved arrangement with IIMCT / Riphah, this Window provides a structured mechanism for transparent and equitable use of education benefits, including MBBS / BDS seats, BS scholarships, ADP scholarships and boarding / lodging facilities where available.

c. This Window also addresses prior under-utilization and over-concentration of applications in MBBS by introducing programme diversification, protected rotation, category priority, multi-programme preference for BS and ADP, waiting list, conversion, carry-forward, compensatory seat mechanism and annual compliance reporting.

d. The aim is to ensure proportionate access across the groups, i.e. Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan, and Federal, consistent with merit, gender parity, general parity, hardship and socio-economic equity.

33. **Agreement-Based Annual Benefit and Twenty-Five-Year Impact:**

a. Pursuant to the approved agreement / institutional arrangement, 43 annual education opportunities shall be available for recommended eligible beneficiaries, subject to regulatory eligibility, institutional admission requirements, merit, programme availability and Foundation nomination.

b. The annual architecture shall ordinarily be as follows:

Sr. No	Programme / Stream	Annual Seats / Scholarships	Twenty-Five-Year Indicative Benefit
1.	MBBS / BDS	3	75
2.	BS Programmes, four / five years	20	500
3.	Associate Degree Programmes, two years	20	500
Total		**43**	**1,075**

c. Any financial value attributable to the education benefit shall be treated only as an indicative administrative estimate, and shall be assessed, reviewed and recorded from time to time on the basis of actual institutional fee structure, fee-waiver particulars, programme duration, admission / joining confirmation and actual utilization of the relevant seat or scholarship. Such estimated value shall be maintained in the Seat Bank / Scholarship Compliance Ledger for

reporting, compliance review, budgetary planning and performance assessment only, and shall not create any monetary claim, vested right, entitlement, reimbursement claim or liability against the Foundation.

d. IIMCT / Riphah / partner institution shall be requested annually to provide programme lists, campus-wise availability, eligibility criteria, fee waiver particulars, result declaration schedule, closing merit, nomination deadline, hostel availability and any change in regulatory or institutional requirements.

34. **Scope and Supported Education Pathways:**

a. JFSP-E may cover MBBS / BDS, BS degree programmes of four or five years, Associate Degree Programmes of two years, hostel / boarding facility where expressly available, career counselling, admission guidance, mentoring, scholar tracking, alumni engagement and such other approved educational support as may be sanctioned by the competent authority.

b. Education opportunities under this Window shall be offered only in such programmes, campuses, colleges, faculties, departments or institutions of IIMCT / Riphah International University / Riphah International Colleges as may be notified, confirmed or offered by the Institution from time to time.

c. Such opportunities shall remain subject to programme availability, regulatory approval, accreditation, admission criteria, institutional capacity, merit, Foundation nomination, approved agreement / institutional arrangement and competent authority approval.

d. Admissions in regulated programmes, including MBBS / BDS, shall remain subject to the requirements of the relevant regulator, admission authority, institution, merit list, eligibility criteria and applicable law.

e. The list of Riphah International Colleges / campuses presently communicated to the Foundation shall be maintained as Schedule to this Window and may be updated, corrected, substituted or supplemented on the basis of written confirmation received from IIMCT / Riphah International University, without requiring amendment of the main Policy.

f. No applicant shall claim admission, scholarship, campus allocation, hostel facility or programme placement merely on the basis that a campus, college, faculty, department, institution or programme appears in Schedule.

g. Final nomination, admission, scholarship, fee waiver, campus placement, programme allocation and hostel / boarding facility shall remain subject to availability of the relevant programme at the concerned campus, institutional rules, regulatory requirements, admission merit, Foundation nomination, approved agreement / institutional arrangement and decision of the competent authority.

h. Where the relevant programme is available at more than one campus, the Foundation may request accommodation at the nearest feasible campus, having regard to programme availability, institutional capacity, residence, hardship, safety, gender, disability, hostel requirement and welfare interest; campus preference shall not create any vested right.

35. **Education-Specific Definitions:**

a. **"Applicant"** means a candidate who applies for education support under JFSP-E.

b. **"Al-Mizan Scholar"** means an applicant nominated, selected, admitted, supported or otherwise facilitated under JFSP-E.

c. **"Institution"** means IIMCT, Riphah International University, its constituent colleges, faculties, campuses, affiliated institutions, partner institutions or any approved education provider.

d. **"Programme"** means MBBS, BDS, BS, ADP or any other approved educational pathway.

e. **"Al-Mizan Seat / Scholarship"** means a seat, scholarship, fee waiver, admission benefit, hostel facility or education benefit made available to the Foundation under an agreement, arrangement or competent authority decision.

f. **"Composite Merit"** means a transparent assessment framework combining academic merit, institutional eligibility, group allocation, category priority, hardship and other approved factors.

g. **"Seat Bank"** means the annual record of seats due, offered, circulated, nominated, admitted, converted, carried forward, compensated, lapsed or disputed.

h. **"Compensatory Seat"** means an additional or replacement seat / scholarship / equivalent benefit sought where a due benefit is not offered, delayed, not recognized or otherwise lost due to institutional shortfall.

36. **Beneficiary Groups and Domicile Rule:**

a. Applicants shall be classified into Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan, Federal, or Open Merit Groups in accordance with para 9 of this Policy.

b. Group classification shall ordinarily be determined by employment / parent institution linkage of the principal beneficiary and not by domicile.

c. Domicile shall be relevant only where required by regulator, admission authority, institution or programme-specific condition and shall not be considered for recommendation except for Al-Mizan Foundation employees to the extent of MBBS / BDS seats, who may be considered along with the respective group on the basis of domicile where required.

d. The alphabetical provincial rotation shall ordinarily follow Balochistan, Federal, Khyber Pakhtunkhwa, Punjab and Sindh, unless modified for recorded reasons.

37. **Annual Scholarship Architecture:**

Sr. No	Programme	Seats Per Year
1.	MBBS / BDS, five years	03
2.	BS Programmes, four / five years	20
3.	ADP Programmes, two years	20
Total		**43**

Note:- The architecture may be reviewed, enhanced, reduced, adjusted, reclassified or operationally modified by the competent authority in accordance with the approved agreement, consultation or written confirmation of IIMCT / partner institution, institutional availability, regulatory requirements, beneficiary response and welfare interest.

38. **MBBS / BDS Seat Allocation and Lapse Rule:**

a. There shall ordinarily be three MBBS / BDS seats annually.

b. Two seats shall be under group rotation and one seat shall be on open merit, available to eligible applicants from all groups subject to applicable admission criteria.

c. For MBBS / BDS, regulatory requirements, MDCAT / admission criteria, institutional eligibility and applicable law shall prevail.

d. Where no eligible candidate qualifies for MBBS in a relevant group or allocation, BDS may be considered if the applicant has applied for BDS, satisfies applicable requirements and the institution / regulator permits.

e. If a group fails to forward an eligible candidate, no applicant from that group qualifies, the nominee does not join, or the nominee is found ineligible within the institutional timeline, the seat shall first be offered to the next eligible candidate of the same group; if none is available, it shall pass to the next group in the alphabetical sequence; thereafter it may be considered on open merit or under the seat utilization protection ladder.

f. The original turn shall be recorded as utilized or exhausted only in accordance with the lapse note and seat bank record.

Year	Seat 1	Seat 2	Seat 3
1	Balochistan	Federal	Open Merit
2	Khyber Pakhtunkhwa	Punjab	Open Merit
3	Sindh	Balochistan	Open Merit
4	Federal	Khyber Pakhtunkhwa	Open Merit
5	Punjab	Sindh	Open Merit

39. **BS Programme Allocation:**

a. There shall ordinarily be twenty BS scholarships annually.

b. BS programmes shall be classified annually as high-demand, moderate-demand or other approved programmes according to institutional offering and competent authority approval.

c. High-demand BS seats every year may be protected through equal distribution amongst the groups in alphabetical group rotation to ensure equal and equitable access to high-value programmes; while the remaining / moderately demanding seats shall be filled taking into account multiple factors including but not limited to merit, category priority, hardship, programme preference, waiting list and utilization rules.

d. Programme names and seat numbers may be adjusted annually according to actual institutional offerings and programme lists.

e. Following approved BS programmes will ordinarily be offered every year:-

Sr. No	High-Demand BS Programme Category	Indicative Seats
1.	Engineering	02
2.	Pharmaceutical Sciences / Pharm.D.	02
3.	Computing and Information Security	02
4.	Doctor of Physical Therapy (DPT) (05 years)	02
5.	Rehabilitation and Allied Health Sciences	02
6.	Any other approved programme	As approved
Total		10

Sr. No.	Moderate-Demand BS Programme Category	Indicative Seats
1.	Psychology	02
2.	Basic Sciences	02
3.	Social Sciences	02
4.	Management Sciences	02
5.	Public Policy	02
6.	Any other approved programme	As approved
Total		10

40. **ADP Programme Allocation:**

a. There shall ordinarily be twenty Associate Degree Programme scholarships annually.

b. ADP programmes shall be classified annually as high-demand, moderate-demand or other approved programmes according to institutional offering and competent authority approval.

c. High-demand ADP seats every year may be protected through equal distribution amongst the groups in alphabetical group rotation to ensure equal and equitable access to high-value programmes; while the remaining / moderately demanding seats shall be filled taking into account multiple factors including but not limited to merit, category priority, hardship, programme preference, waiting list and utilization rules.

d. Following ADP programmes will ordinarily be offered every year:-

Sr. No	High-Demand ADP Programme Category	Indicative Seats
1.	Business Management	02
2.	Accounting and Finance	02
3.	Computer Sciences	02
4.	Computer Systems	02
5.	IT Management	02
6.	Any other approved programme	As approved
Total		**10**

Sr. No	Moderate-Demand ADP Programme Category	Indicative Seats
1.	English	02
2.	Medical Laboratory Technology	02
3.	Medical Imaging Technology	02
4.	Operation Theatre Technology	02
5.	Other HEC-recognized / approved allied disciplines	02
6.	Any other approved programme	As approved
Total		**10**

Note:- For all BS and ADP programmes beneficiaries of AL-Mizan Foundation shall be eligible to apply from the platform of Federal Group and not on the basis of domicile.

41. **Category Priority Framework:**

a. The priority framework (sub para w of para 13) shall operate as a planning, balancing and

priority guideline and shall not operate as a rigid quota where it conflicts with academic merit, regulatory criteria, institutional eligibility, programme availability or absence of eligible applicants.

b. Merit and minimum institutional eligibility shall remain mandatory.

c. Where a category has no eligible applicant, the seat may be reallocated to the next eligible category or group under waiting-list and utilization rules.

d. The MBBS / BDS open merit seat shall remain merit-based, so far as practicable.

42. **Merit and Composite Assessment:**

a. Selection shall be based on merit, subject to group allocation, category priority, institutional eligibility, programme availability and approved hardship consideration.

b. Composite assessment may include academic marks / grade / test score, institutional merit position, programme eligibility, group rotation, beneficiary category, hardship factor, death of breadwinner, orphan / widow-led household status, disability, remote-area or under-representation factor, gender and general parity and any other approved factor.

c. No applicant shall be recommended unless minimum institutional and regulatory eligibility is satisfied.

d. Rotation determines the group opportunity; within a group, merit determines which applicant becomes an Al-Mizan Scholar.

Note:- Protection of demand-based seats in BS / ADP programmes shall depend upon the number of applicants, programme demand, available seats and approved annual data, and may be adjusted by the competent authority for recorded reasons without defeating protected group representation.

43. **Annual Process, Result Declaration and Nomination Deadline:**

a. Before each admission cycle, IIMCT / Riphah / partner institution shall provide to the Foundation the programme list, campus-wise availability, eligibility criteria, fee-waiver scope, admission schedule, result declaration date, closing merit, deadline for nomination and hostel / boarding availability, preferably, two months before the closing date.

b. The Foundation shall circulate the annual schedule to parent departments / focal persons, invite expression of interest where required, receive applications, verify applicants, process merit, obtain institutional results and place recommendations before the competent authority. The information will also be disseminated through official website and social media pages of the Foundation.

c. The institution shall be requested to communicate result of all beneficiaries who applied for each programme, together with programme-wise closing merit and last date for nomination by the Foundation.

d. If merit is subsequently decreased, revised, relaxed or otherwise changed after nomination, the institution shall formally communicate the revised merit to the Foundation, with reasons, and the Foundation alone shall have the authority to consider newly eligible candidates and issue supplementary nomination, if approved.

e. No direct admission against Foundation quota shall be recognized for fee-waiver entitlement unless formally nominated by the Foundation.

f. Where merit is revised, reduced or decreased after nomination, IIMCT / Riphah / partner institution shall clearly inform applicants that any admission granted directly on the basis of such revised merit shall not be treated as an Al-Mizan scholarship / Foundation quota seat unless the Foundation issues a supplementary nomination.

44. **Application Sequence and Documents:**

a. Applicants shall first apply to IIMCT / Riphah / partner institution for the respective programme in accordance with the institutional admission process and within the prescribed deadline within stipulated timeline.

b. After submission of institutional application, the applicant shall apply to Al-Mizan Foundation on the prescribed form through the parent department / focal person, unless direct submission is permitted by the Foundation. Belated applications shall not be entertained unless the Committee of Administration decides otherwise.

c. The application may include CNIC / B-Form of applicant, CNIC of parent / guardian / principal beneficiary, service certificate / pension record / employment proof, death certificate where applicable, dependency / family linkage proof, academic certificates / transcripts, institutional application proof, merit list / test score / admission letter where available, domicile where required by regulator / institution, programme preferences, campus preference, hardship proof if claimed, disability certificate if applicable, affidavit / declaration regarding previous scholarship, undertaking to comply with requirements and any other document required by the Foundation or institution.

d. Parent department / focal person verification shall confirm identity, service status, relationship / dependency, group classification, BPS / category, death status where applicable, previous scholarship information where available and proper-channel forwarding.

45. **Multi-Programme Preference Rule:**

a. To prevent non-utilization of seats, the mandatory three-programme preference rule shall apply to BS and ADP applicants, where programmes are available and suitable.

b. BS and ADP applicants shall ordinarily indicate at least three preferences, including one preferred programme, one alternate high-demand or professional programme and one moderate-demand or alternate programme.

c. MBBS / BDS applicants may be asked to indicate whether they are willing to be considered for BDS, BS, ADP or another approved programme if MBBS is not available; however, the mandatory three-programme rule shall not be applied to MBBS/ BDS in a manner inconsistent with regulator or institutional requirements.

d. Failure to provide alternate preferences may affect consideration where the first-choice programme is unavailable or the applicant does not qualify.

46. **One-Child-Per-Family Rule:**

a. Ordinarily, only one child / dependent from one family shall avail an education scholarship at a time under JFSP-E.

b. For this purpose, family means the household linked with the same principal beneficiary.

c. Exception may be made where the seat would otherwise lapse, no other eligible applicant is available, the second applicant belongs to a different programme category and approval is justified, the case involves orphan, widow-led household, disability or extreme hardship, or

the competent authority approves for recorded reasons.

d. Previous scholarship utilization bythe same family shall be disclosed by the applicant.

47. **Hardship and Special Circumstances:**

a. One or more seats / scholarships may be reserved or prioritized, where feasible, for hardship and special circumstances.

b. Hardship may include death of breadwinner, orphan applicant, widow-led household, permanent disability of parent, guardian, applicant or dependent, extreme financial distress, serious illness in family, under-represented group, remote-area disadvantage or any other special circumstance approved for recorded reasons.

c. Minimum academic and institutional eligibility shall remain mandatory.

48. **Tuition, Admission Fee Waiver and Hostel / Boarding Facility:**

a. All agreement-based seats, including MBBS / BDS, BS and ADP, shall carry 100% tuition and admission fee waiver to the extent provided in the approved agreement or institutional arrangement.

b. IIMCT / partner institution shall be responsible, to the extent provided in the approved arrangement, for free boarding and lodging facilities for five Al-Mizan Scholars annually from amongst recommended beneficiaries belonging to Sindh and Balochistan.

c. Hostel / boarding facility shall apply only to five students from Sindh and Balochistan, unless enhanced by agreement or approval, and shall remain subject to nomination by the Foundation, institutional rules, capacity, discipline and continuation of scholarship.

d. Where requests exceed available facilities, priority may be determined by distance, hardship, gender safety, income position, programme requirement, merit and absence of safe alternate accommodation.

49. **Seat Utilization Protection Ladder:**

a. No seat shall be declared unutilized unless reasonable efforts have been made within admission timelines and eligibility limits.

b. Before declaring any seat unutilized, the Foundation shall apply the following order, subject to institutional feasibility:

Priority	Course of Action
First	Same group and same programme: next eligible candidate.
Second	Same group and alternate programme preference.
Third	Next group in rotation for the same programme.
Fourth	National open merit among eligible applicants.
Fifth	Hardship, orphan, or widow-led household candidate meeting minimum eligibility.
Sixth	Conversion to another high-demand programme.
Seventh	Conversion to a moderate-demand BS / ADP programme.
Eighth	Splitting into lower-cost education support, where institutionally permissible.

Ninth	Carry-forward or compensatory seat request.
Tenth	Lapse note with recorded reasons.

c. No lapse shall be treated as final unless a lapse note is prepared and approved.

50. **Waiting List, Conversion, Carry-Forward and Compensatory Seat Process:**

a. Waiting lists shall remain active until institutional admission deadlines expire and may operate in the order of same programme / same group, same programme / next group, same programme / open merit, alternate programme, hardship eligible candidate and conversion candidate.

b. If a high-demand or protected seat remains unutilized after waiting-list and utilization rules, the Foundation may approve conversion to another high-demand programme, conversion to a moderate-demand programme, splitting into more than one lower-cost educational support opportunity where permitted, carry-forward request, equivalent fee-waiver benefit or any other beneficiary-oriented adjustment.

c. Where a seat or scholarship is not offered, not communicated in time, not recognized, delayed, lost due to institutional shortfall or not implemented, the Foundation shall record the shortfall and seek restoration in the same cycle, adjustment against another programme, carry-forward, compensatory additional seat, equivalent fee-waiver benefit or other remedial arrangement.

d. A lapse note shall state seat category, programme, group, reason, efforts made, waiting-list status, conversion effort, carry-forward / compensatory action, responsible cause and recommendation for closure or compliance follow-up.

51. **Merit Finality and Binding Conditions on Institution:**

a. The merit list communicated by IIMCT / partner institution at the time of nomination processing shall be treated as final for Foundation nomination purposes, unless formally revised by the institution in writing.

b. The institution shall not lower merit, alter eligibility or admit a candidate against the Foundation quota after nomination except through formal communication to the Foundation and supplementary nomination issued by the Foundation.

c. Merit shall stand frozen on the date of Foundation nominations unless otherwise agreed or approved.

d. Foundation shall maintain programme-wise waiting lists to respond to merit revision, withdrawal, vacancies or admission changes.

e. These conditions shall form an integral part of any agreement / MOU or implementation communication with the institution.

52. **Verification, Committee Role and Nomination:**

a. Foundation shall verify all applications through parent department / focal person, institutional application proof, academic record, group / category classification, hardship record, previous scholarship declaration and any other required record.

b. A Education Scrutiny Committee including a representative from IIMCT may be

constituted for scrutiny of applications, verification of merit, application of rotation, preparation of recommendations, waiting lists, conversion proposals and compliance summaries.

c. Names of focal persons shall be notified by office order and shall not be permanently embedded in this Policy.

d. Approved recommendations shall be forwarded to the institution for admission, fee waiver, hostel request where applicable and confirmation of joining. Nomination shall not guarantee admission unless the candidate satisfies all regulatory and institutional requirements.

e. IIMCT / Riphah / partner institution shall, from its existing administrative arrangement at Al-Mizan / IIMCT Complex, 274 Peshawar Road, Rawalpindi, designate one Central Education Coordination Point for Al-Mizan seats / scholarships, for timely coordination with the Foundation regarding admission schedule, scrutiny meetings, merit verification, nominations, fee-waiver confirmation and allied education matters.

53. **Fee-Waiver Protection, Refund and Reconciliation:**

a. Where an Al-Mizan seat / scholarship carries 100% tuition fee waiver, admission fee waiver or any other approved concession, IIMCT / Riphah / partner institution shall ensure that no tuition fee, admission fee or waived amount is charged, demanded, received or retained from the nominated Al-Mizan Scholar or his / her family, except such charges, if any, as are expressly outside the approved waiver and are communicated in writing to the Foundation before nomination.

b. The institution shall issue a written Fee-Waiver Confirmation Certificate for each admitted Al-Mizan Scholar, showing the programme, campus, admission cycle, total applicable fee, fee waived, amount payable if any, hostel / boarding position where applicable, and the date from which the waiver has been activated.

c. If any tuition fee, admission fee or waived amount has been charged, received or retained from an Al-Mizan Scholar contrary to the approved waiver, the institution shall, within fifteen working days of notice from the Foundation or discovery by the institution, refund the amount to the student / family or adjust it against lawful payable dues, and shall provide written confirmation to the Foundation.

d. No oral, informal, unverified or undocumented communication, change of dealing hand, internal office movement or absence of previous dealing record shall be treated as sufficient response to a fee-waiver complaint. The institution shall provide a written reply supported by admission record, fee ledger, receipt record, waiver approval, refund / adjustment record and responsibility note where required.

e. Every fee-waiver complaint shall be entered in the Education Compliance Register and shall be examined with reference to the nomination letter, approved arrangement, institutional fee record, receipts, candidate statement and institutional written response.

f. Where a fee-waiver complaint is substantiated, the Foundation shall require refund / adjustment, written correction of record, confirmation of waiver activation, prevention of recurrence and, where appropriate, consideration of restoration, adjustment, carry-forward or compensatory education benefit under this Policy or competent authority

decision.

g. Repeated charging of waived fee, non-refund of wrongly charged amount, failure to issue written fee-waiver confirmation, failure to provide fee ledger, delay in written response or non-cooperation in fee-waiver reconciliation shall be recorded as a material education compliance issue and placed before the Committee of Administration and, where required, before the President or Advisory Board for appropriate institutional communication, remedial directions or any other lawful course available under this Policy.

54. **Al-Mizan Scholar Responsibilities and Beneficiary Chain:**

a. An Al-Mizan Scholar shall maintain good academic standing, comply with institutional discipline, submit annual progress record where required, inform the Foundation of withdrawal, migration, suspension, failure or change of programme, disclose other scholarships and maintain the dignity of the Foundation and Judicial Family.

b. The Foundation shall maintain an Al-Mizan Scholar Chain and Alumni Service Network so that scholars who benefit from the Foundation may, after graduation or during senior years where feasible, contribute guidance, mentoring, awareness or professional support and services to beneficiaries.

c. Without creating bonded labour, forced service, unlawful professional practice or compulsory unpaid employment, an Al-Mizan Scholar may be required to remain registered with the Foundation, provide updated education and contact details, participate in alumni interaction, guide junior applicants, support awareness sessions, assist future scholars and uphold the dignity of the Foundation.

d. An Al-Mizan Scholar, particularly a graduate in medicine, health sciences or allied professional discipline, may be required, on a voluntary, lawful and professionally permissible basis, to provide subsidized or pro bono services, guidance, awareness or facilitation to eligible beneficiaries at the Scholar's place of practice or through the Foundation's approved scholar / alumni network.

e. A Scholar Responsibility Undertaking shall be obtained only from a Scholar who voluntarily agrees to participate in any activity or service referred to in sub-paragraphs (c) and (d). Refusal or inability to volunteer shall not affect the scholarship, academic status or any benefit already granted to the Scholar.

55. **Seat Bank, Monitoring and Annual Education Compliance Report:**

a. The Foundation shall maintain an annual Seat Bank and Scholarship Compliance Ledger recording seats due, offered, circulated, applications received, eligible candidates, nominations, admissions, non-joining, fee waiver, hostel utilization, conversions, carried-forward seats, lapsed seats, reasons, compensatory seats requested, compensatory seats received and estimated financial value.

b. Every Al-Mizan Scholar may be monitored through admission confirmation, joining status, fee-waiver confirmation, campus allocation, hostel status, academic progress, continuation status and completion record.

c. Annual education support data may include applications, group-wise data, category-wise data, gender-wise data, programme-wise utilization, MBBS / BDS, BS and ADP utilization, hostel utilization, hardship cases, lapsed seats, conversion, carry-

forward / compensatory seats, campus-wise utilization, institutional compliance status, estimated financial benefit, scholar progress, scholar chain activity and recommendations.

d. A consolidated Education Compliance Report shall be placed before the Committee of Administration and may be placed before the President or the Advisory Board where agreement implementation, institutional compliance, seat shortfall or beneficiary interest requires high-level review.

56. **Education Grievance and Review:**

a. Any grievance / complaint relating to rejection, merit calculation, group classification, category classification, non-nomination, campus issue, hostel issue, conversion, lapse, debarment, correction of record or any administrative issue shall be referred to the Chairperson, any other member of the Committee of Administration, authorized officer or Welfare Sub-Committee constituted by the competent authority in this regard.

b. The Foundation may review the record and correct clerical, factual, calculation or procedural error.

c. Grievance shall not automatically suspend admission timelines unless the competent authority directs otherwise.

d. Decision on grievance shall be recorded and shall be final for administrative purposes, subject to lawful review by competent authority.

e. False information, concealment of previous scholarship, forged document, false dependency, misuse of nomination, direct claim against Foundation quota without nomination or violation of Scholar undertaking may result in cancellation, recovery, debarment, reporting to the parent department or institution and any other lawful action.

57. **No Vested Right, Amendments and Operational Instructions:**

a. No applicant shall claim admission, scholarship, fee waiver, hostel facility, nomination, conversion, campus allocation, carry-forward benefit or continuation as a vested right.

b. Every case shall remain subject to institutional eligibility, regulatory requirements, academic merit, verification, availability of seats, availability of programme, agreement terms, group / category / rotation rules, competent authority approval and continuing compliance.

c. The Committee of Administration may amend, refine, expand, suspend or modify JFSP-E in the best interest of beneficiaries, subject to recording of reasons.

d. The Foundation may issue SOPs, forms, registers, letters, checklists, programme schedules, merit formats, campus schedules and annual admission instructions for implementation.

PART III - WIDOW SUPPORT WINDOW (JFSP-W)

58. **Title and Nature of Window:**

This Window shall be called the Widow Support Window (JFSP-W).

59. **Purpose:**

To provide temporary monthly hardship support to widows / families of deceased eligible beneficiaries so as to ensure dignity, short-term stability and protection against immediate financial distress, subject to allocation in the budget.

60. **Scope and Eligibility:**

a. The Window shall apply to widows of eligible beneficiaries as recognized under the Articles and this Policy.

b. Priority shall be given to in-service death cases of employees upto BPS-16, whose family is not entitled to receive pension.

c. Widowhood alone shall not automatically confer entitlement; income position, family support, pension, other assistance, hardship and dependency shall be assessed.

d. In case of more than one widow, support may be apportioned or processed according to verified legal / family position and competent authority decision.

e. Equitable support shall be pursued, as far as practicable, having regard to the number of applicants, verified hardship, available funds and the size of the respective beneficiary group.

61. **Benefit / Entitlement:**

Subject to approval, reasonable support may be granted up to thirty-six months or until self-sufficiency by a working family member, whichever is earlier, unless otherwise decided by the Competent Authority for reasons to be recorded.

62. **Window-Specific Rules and Priority Criteria:**

a. Annual re-verification shall be required.

b. Support may be suspended, reduced, discontinued or recovered in case of false information, remarriage concealment where relevant, income change, duplicate benefit, misrepresentation or non-verification.

c. Preference shall be given to households with minor children, disabled dependents, no earning member, death of sole breadwinner, lower service category and severe hardship.

63. **Approval Authority, Forms and Registers:**

a. Cases shall be placed before the Welfare Sub-Committee or competent authority for sanction.

b. Recurring support shall be reviewed periodically and placed before the competent authority where continuation is sought.

c. Relevant forms and registers may ordinarily apply and may be amended from time to time in the interest of beneficiary.

64. **No Automatic Right:**

Nothing in this Window shall create any vested right, automatic entitlement, continuing claim or enforceable liability unless specifically approved by the competent authority in accordance with this Policy.

PART IV - SKILL DEVELOPMENT SUPPORT WINDOW (JFSP-SD)

65. **Title and Nature of Window:**

This Window shall be called the Skill Development Support Window (JFSP-SD), including Orphan Skill Development Support.

66. **Purpose:**

To provide employability-focused, safe, lawful, age-appropriate and market-relevant skill development support to orphans and other approved vulnerable dependents of the Judicial Family.

67. **Scope and Eligibility:**

a. The Window shall primarily apply to orphans of deceased beneficiaries and may include other vulnerable dependents where approved.

b. For this purpose, a person whose earning guardian, father or mother, has died may be given priority subject to verification.

c. Priority shall be given to BPS-01 to BPS-16 families, widow-led households, financially distressed families, disabled dependents and remote-area candidates.

d. Equitable support shall be pursued, as far as practicable, having regard to the number of applicants, verified hardship, available funds and the size of the respective beneficiary group.

68. **Benefit / Entitlement:**

a. Benefit may include full or partial training fee support, stipend, certification fee, tool-kit support, placement facilitation, counselling or any other approved skill-related support.

b. Training may be arranged through technical education and skill centres maintained by the Foundation or through authorized Federal Government, Provincial Government, National Vocational and Technical Training Commission, Technical Education and Vocational Training Authority, Islamic International Medical College Trust, Riphah International University or reputable private sector institutions.

69. **Window-Specific Rules and Priority Criteria:**

a. Courses shall be lawful, age-appropriate and employability-oriented.

b. Female, minor, orphan or disabled beneficiaries may be given special consideration for safe course location, suitable timing, travel feasibility, guardian consent, secure training environment and accessibility, where required.

c. Gender parity shall be promoted as far as practicable.

d. Monitoring, attendance, progress and completion certificate may be required.

e. No guaranteed employment shall be promised.

f. Prioritymaybe given to orphans, widows' children, low-income families, females where

safe training is available, disabled beneficiaries and candidates with demonstrable aptitude.

70. **Approval Authority and Form / Register Reference:**

a. Cases shall be recommended by the Welfare Sub-Committee and approved by competent authority.

b. Partner institution payments shall preferably be made directly to the institution or as otherwise decided by the Committee of Administration.

c. Relevant forms and registers shall ordinarily be applied and may be amended from time to time in the interest of beneficiaries.

71. **No Automatic Right:**

Nothing in this Window shall create any vested right, automatic entitlement, continuing claim or enforceable liability unless specifically approved by the competent authority in accordance with this Policy

PART V - INTEREST-FREE / SOFT LOAN WINDOW (JFSP-L)

72. **Title and Nature of Window:**

This Window shall be called the Interest-Free / Soft Loan Window (JFSP-L).

73. **Purpose:**

To provide recoverable, interest-free or soft loan support to eligible beneficiaries for emergency or severe needs through a revolving and auditable mechanism.

74. **Scope and Eligibility:**

a. The Window may apply to serving or retired eligible beneficiaries subject to repayment capacity, verification and approved criteria.
b. For serving employees, remaining service shall ordinarily be at least three years, unless relaxed by competent authority for recorded reasons.
c. Income verification, guarantor, salary / pension deduction authorization, loan agreement and repayment schedule may be required.
d. Equitable support shall be pursued, as far as practicable, having regard to the number of applicants, verified hardship, available funds and the size of the respective beneficiary group.

75. **Benefit / Entitlement:**

a. Subject to availability of funds, an interest-free loan up to six last gross monthly salaries may be granted.
b. Recovery may ordinarily be made through equal monthly deductions for remaining period of service, or such period as may be approved.
c. In case of death of the beneficiary concerned during subsistence of the loan, the remaining portion of loan amount shall be considered as waived / write off.

76. **Window-Specific Rules and Priority Criteria:**

a. The loan shall be recoverable and shall replenish the revolving fund.
b. Default, resignation, retirement, incapacity, transfer or cessation of service shall be handled according to the loan agreement, guarantor terms and competent authority decision.
c. Preference shall be given to severe or critical cases.
d. Priority may be based on emergency, medical need, education crisis, disaster, verified hardship, repayment capacity and previous loan history.

77. **Approval Authority and Form / Register Reference:**

a. Loan cases shall be sanctioned by competent authority after finance and welfare scrutiny.
b. Disbursement and recovery shall be recorded in the Payment / Disbursement / Recovery Register.
c. Relevant forms and registers shall ordinarily be applied and may be amended from time to time in the interest of beneficiaries.

78. **No Automatic Right:**

Nothing in this Window shall create any vested right, automatic entitlement, continuing claim or enforceable liability unless specifically approved by the competent authority in accordance with this Policy.

PART VI - FINANCIAL ASSISTANCE AND DEATH GRANT WINDOW (JFSP-FA)

79. **Title and Nature of Window:**

This Window shall be called the Financial Assistance and Death Grant Window (JFSP-FA).

80. **Purpose:**

To provide rapid financial relief in emergencies, natural disasters, severe hardship, verified loss and death cases of eligible family in case of in-service death.

81. **Scope and Eligibility:**

a. The Window may apply to verified family members of deceased beneficiaries.

b. It may cover emergencies, floods, earthquakes, fire, natural disasters, death grants and other approved hardship categories.

c. Loss, death, dependency, beneficiary status and financial distress shall be verified through relevant records.

d. Equitable support shall be pursued, as far as practicable, having regard to the number of applicants, verified hardship, available funds and the size of the respective beneficiary group.

82. **Benefit / Entitlement:**

a. Subject to verification and approval, one-time grant may be provided in exceptional cases to support livelihood, stability and dignity of the family.

b. In such case, support amount may be granted up to a maximum of twelve last pay drawn, subject to financial status of the deceased and his dependents.

c. Life-threatening diseases, including heart disease, diabetes, infectious diseases, cancer, chronic diseases and other serious illnesses, where the relevant health service is not available at IIMCT hospitals, family member of the deceased employee may be supported through full or partial cost of treatment, subject to verification, funds and approval.

83. **Window-Specific Rules and Priority Criteria:**

a. Provisional emergency release may be considered in urgent cases, subject to post-payment verification.

b. Duplicate claims, false loss assessment, concealment of compensation or forged documents shall result in recovery and lawful action.

c. Priority shall be given to death of sole breadwinner, minor children, widows, disabled dependents, disaster-affected families, lower-income categories and cases of immediate survival need.

84. **Approval Authority and Form / Register Reference:**

a. Cases shall be placed before Welfare Sub-Committee or competent authority according to urgency and amount.

b. Significant disaster or death grant cases may be placed before Committee of Administration.

c. Relevant forms and registers shall ordinarily be applied and may be amended from time to time in the interest of beneficiaries.

85. **No Automatic Right:**

Nothing in this Window shall create any vested right, automatic entitlement, continuing claim or enforceable liability unless specifically approved by the competent authority in accordance with this Policy.

PART VII - RESIDENTIAL FACILITY WINDOW (JFSP-RF)

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86. **Title and Nature of Window:**

This Window shall be called the Residential Facility Window (JFSP-RF).

87. **Purpose:**

To recognize such residential facilities as are presently being extended to eligible employees of the Supreme Court and Al-Mizan Foundation, including facilities available at Tipu Colony or approved residential premises.

88. **Scope and Eligibility:**

a. The facility is presently being administered under separate arrangements / rules applicable to such residential premises.

b. This Window shall not operate as a detailed residential allotment or estate management code.

c. Detailed eligibility, allotment, occupation, maintenance, charges, vacation and related matters shall be regulated separately through independent residential facility rules / policy or SOPs approved by competent authority.

d. Occupation or use of any residential facility shall be treated as a revocable welfare facility / license, and shall not create ownership, tenancy, hereditary right, pensionary benefit, permanent service entitlement or vested claim unless expressly approved under the applicable law or agreement.

e. Equitable support shall be pursued, as far as practicable, having regard to the number of applicants, verified hardship, available funds and the size of the respective beneficiary group.

89. **Benefit / Entitlement:**

Benefit, if any, shall be limited to such residential facility as is separately approved, allotted or administered under the applicable arrangement.

90. **Window-Specific Rules and Priority Criteria:**

a. Asset mapping, tariff, booking, lodge development, occupancy, maintenance, inspection, accounts and estate matters shall not form part of this Policy except by cross-reference to separate rules / policy or SOPs.

b. Unauthorized occupation, transfer, subletting or misuse may be dealt with under the applicable residential rules and law.

c. Priority, if any, shall be governed by the separate residential facility rules / policy or SOPs approved by competent authority.

91. **Approval Authority and Form / Register Reference:**

a. Approval shall be governed by the separate residential facility rules / policy or SOPs and competent authority directions.

b. Only minimal reference shall be kept in the General Welfare Application Register or Compliance Register where necessary.

92. **No Automatic Right:**

Nothing in this Window shall create any vested right, automatic entitlement, continuing claim or enforceable liability unless specifically approved by the competent authority in accordance with this Policy.

PART VIII - HEALTH INSURANCE AND ANY OTHER APPROVED WELFARE WINDOW

93. **Title and Nature of Window:**

This Window shall be called the Health Insurance Welfare Window or as approved by the competent authority.

94. **Purpose:**

To enable the Foundation to introduce health insurance, contributory insurance, group insurance, catastrophic health cover, pension-linked support, donor-funded schemes, special welfare campaigns or any other approved welfare initiative in future.

95. **Scope and Eligibility:**

a. Any such Window may be notified by the competent authority with eligibility, scope, premium or contribution model, benefits, exclusions and claim process.

b. It shall be integrated with the Common SOPs unless a separate approved mechanism is required.

c. No person shall claim such benefit until the relevant Window, scheme or arrangement is approved and notified.

96. **Benefit / Entitlement:**

Benefit shall be as approved in the relevant scheme, agreement or policy decision.

97. **Window-Specific Rules and Priority Criteria:**

a. The Foundation may pilot, scale, suspend or modify any such arrangement for recorded reasons.

b. External insurer, partner or donor requirements may be incorporated where lawful and approved.

c. Priorityshall be determined by the scheme design and welfare need.

98. **Approval Authority and Form / Register Reference:**

a. Approval shall be by the Committee of Administration, President, Advisory Board or competent authority as required.

b. Forms, registers and letters may be adapted from consolidated instruments.

99. **No Automatic Right:**

Nothing in this Window shall create any vested right, automatic entitlement, continuing claim or enforceable liability unless specifically approved by the competent authority in accordance with this Policy.

SECTION IV - MISCELLANEOUS PROVISIONS

100. **Amendment, Review and Modification:**

a. The Committee of Administration may, from time to time, in furtherance of the objects of the Foundation and for the purposes of financial stability, amend, alter, modify, refine, expand, increase, reduce, suspend or discontinue this Policy or any specific Welfare Window, initiative, benefit, ceiling, procedure, form, register or implementation mechanism, subject to the Articles, approved agreements, availability of funds, competent authority approval and applicable law.

b. Any amendment, suspension or modification shall be made for recorded reasons and shall be applied in a manner consistent with transparency, financial prudence, beneficiary interest, audit requirements and the long-term sustainability of the Foundation.

c. No amendment or suspension shall affect an already approved sanction, nomination, authorization or disbursement unless the same was obtained through mistake, misrepresentation, concealment, fraud, irregularity or violation of this Policy, or unless the competent authority otherwise directs for recorded reasons in accordance with law.

d. Notwithstanding the general power of amendment under this para, the Director General may approve, revise, substitute or update prescribed application forms, checklists, registers, letters, receipt formats, reporting templates, digital fields and other implementation instruments for procedural, clerical, format-based, record-management or beneficiary-facilitation purposes. Such revision shall not be treated as an amendment of this Policy where it does not alter any substantive provision, eligibility criterion, Welfare Window, financial ceiling, priority framework, approval authority, sanctioning requirement, beneficiary right, agreement-based obligation or audit safeguard. All such operational revisions shall be dated, recorded and preserved in the office record, and may be placed before the Committee of Administration for information where considered necessary.

101. **Record Keeping and Audit Trail:**

a. Complete and accurate record of all applications, verifications, recommendations, approvals, transactions, disbursements, grants, scholarships, nominations, referrals, authorizations, concessions, recoveries, grievances, correspondence and reports shall be maintained in the prescribed manner.

b. Such record may be maintained in physical or digital form, as far as practicable, and shall be available for internal review, reconciliation, audit, compliance reporting and placement before the competent authority where required.

c. The Foundation shall maintain prescribed registers and case files in a manner sufficient to show the Welfare Window, beneficiary category, approval authority, amount or facility sanctioned, mode of payment or nomination, supporting documents, status of implementation and closure of the case.

d. The Foundation may prepare an annual or periodic Welfare Performance Statement on the basis of official record, prescribed registers, payment record, partner institution confirmations, hospital certificates, scholarship record, focal-person reports and other verifiable material, showing welfare initiatives undertaken, beneficiaries facilitated, financial assistance disbursed, scholarships / admissions supported, health facilities facilitated, dispensary services, grievances, recoveries, compliance issues and such other

record-based information as may be required for review, audit, budget planning, beneficiary awareness or placement before the competent authority.

102. **Access to Information and Beneficiary Awareness:**

a. All reasonable efforts shall be made to provide complete and timely information regarding approved welfare initiatives, eligibility requirements, application procedure, deadlines, focal persons, forms and required documents to beneficiaries through parent departments, notified focal persons, official website, official social media, circulars, notices, email, messaging groups or any other approved mode, so far as practicable and subject to approval of the competent authority.

b. Official website, official social media pages and official email of the Foundation may be used for publication of approved forms, public notices, admission-cycle information, health-camp information, focal-person lists, general guidance and beneficiary awareness, subject to approval of the competent authority and without prejudice to confidentiality, eligibility verification or formal approval requirements.

c. Information sharing under this para shall be for beneficiary awareness and facilitation only and shall not create any automatic entitlement, vested right, relaxation of eligibility, or claim against the Foundation.

d. Confidential medical, financial, educational, personal, family, hardship, selection, merit or disciplinary information shall not be disclosed except for official verification, decision-making, audit, reporting, grievance handling, compliance or any other lawful purpose connected with this Policy.

103. **Point of Contact and Public Facilitation Channels:**

a. For general beneficiary awareness, receipt facilitation and official correspondence, the following public channels may be used, subject to approval, updating and official control by the Foundation:

Channel	Particulars	Purpose
Official Website	almizanfoundation.org.pk	Approved forms, notices, beneficiary guidance, public information and updates.
Official Email	info@almizanfoundation.org.pk	Official correspondence, beneficiary queries, receipt facilitation and record-based communication.
Official Facebook Page	facebook.com/almizanfoundationofficial	Public awareness, approved announcements, camp/admission notices and general updates.
Official Instagram Page	instagram.com/almizanfoundationofficial	Public awareness, approved announcements and general updates.

b. Information issued through public channels shall be facilitative only and shall not create any vested right, automatic entitlement, relaxation of eligibility, nomination, referral, payment, scholarship, admission, medical facility or other benefit unless processed and approved in accordance with this Policy.

c. The Foundation may update, correct, suspend or substitute any contact channel, website link, email address or social media handle by office order, circular or official notice without requiring amendment of the main Policy.

104. **Al-Mizan Welfare Liaison Desk and Foundation Focal Persons:**

a. For internal welfare coordination, beneficiary facilitation and record-based communication, the Foundation may operate an Al-Mizan Welfare Liaison Desk comprising the following Foundation Focal Persons or such other officers / officials as may be notified from time to time:

Sr. No.	Name and Designation	Functional Role under this Policy
1.	Mr. Hassan Ali, Stenotypist (Welfare Officer), Al-Mizan Foundation	Primary welfare coordination, application receipt support, verification follow-up, beneficiary liaison, deficiency communication, case-file coordination, registers and welfare record support.
2.	Mr. Ali Abdullah, Data Entry Operator (IT Wing), Al-Mizan Foundation	Digital coordination and IT support, website / social media coordination, data entry support, compilation of forms and registers, case-number / digital tracking assistance and record-based reporting support.

b. The above functional roles are intended to facilitate processing, coordination, digital record support and beneficiary communication. They shall not confer any independent authority to determine eligibility, decide entitlement, sanction funds, issue binding authorization, approve nomination, certify dependency or grant relaxation unless specifically authorized by the competent authority.

105. **Judicial Welfare Liaison Focal Persons:**

The following Judicial Welfare Liaison Focal Persons have been nominated by the respective courts for liaison with the Foundation until further nominations by / orders of the competent authority concerned in this regard.

Sr. No.	Parent Court / Institution	Judicial Welfare Liaison Focal Person	Contact / Email
(a)	Supreme Court of Pakistan, Islamabad	Mr. Khuram Shehzad, Sr. Assistant Registrar	
(b)	Supreme Court of Pakistan, Islamabad	Mr. Waqar Ahmed, LDC	0348-2887297 Waqarhmd583@gmail. com
(c)	Federal Shariat Court of Pakistan, Islamabad	Mr. Muhammad Ilyas, Assistant Registrar (Admn)	051-9222525 / 0333-5160596
(d)	Islamabad High Court, Islamabad	Mr. Muhammad Afzaal, Deputy Registrar (BPS-20)	051-9198124 / 0321- 5348046
(e)	Peshawar High Court, Peshawar	Ms. Rozina Rehman, D&SJ, Director NJPIC	Phcpsh3@gmail.com
(f)	Lahore High Court, Lahore	Mr. Hafiz Hussain Tanveer, Treasury Officer	0300-4634043 Yasirlhc20@gmail.co m

(g)	High Court of Balochistan, Quetta	Mr. Mohibullah Tareen, Senior Civil Judge (Inspection)	0300-3875600 Mohib741@gmail.com
(h)	High Court of Sindh, Karachi	Mr. Sohail Ahmad Mashori, Project Director (AJP)	0334-0191975

106. **Functions and Responsibilities of Judicial Welfare Liaison Focal Persons:**

a. to act as the first coordination point between beneficiaries of the concerned Court / institution and the Foundation for purposes of welfare information, application routing, deficiency communication and status coordination;

b. to verify, as far as official record permits, the identity, service linkage, dependency, group classification, category, death / retirement / employment status and proper-channel forwarding of applications without deciding entitlement;

c. to maintain a Focal Person Liaison Register or equivalent record showing date of receipt, applicant name, principal beneficiary, Welfare Window, documents received, deficiencies communicated, date of forwarding to the Foundation and final communication received;

d. to forward complete cases to the Foundation without delay, and to separately mark urgent health emergency, admission-deadline, widow support, orphan support or disaster-related cases for priority attention;

e. to communicate deficiency memos, clarifications, notices, nomination letters, authority letters, status updates or other official correspondence to the concerned applicant / beneficiary through an auditable mode where practicable;

f. to provide periodic data, status report, pending-case list or beneficiary feedback to the Foundation whenever required for reporting, audit, compliance review or placement before the competent authority;

g. to preserve confidentiality of personal, medical, financial, educational, dependency, hardship and merit-related information and to use such information only for official welfare processing and lawful purposes;

h. to coordinate with the Al-Mizan Welfare Liaison Desk for website / social media dissemination of approved notices, admission-cycle deadlines, medical-camp information, forms, guidance and focal-person updates, subject to approval of the competent authority.

107. **Limitation of Role, Accountability and Coordination Discipline:**

a. No Foundation Focal Person or Judicial Welfare Liaison Focal Person shall, by reason of such nomination alone, acquire power to approve, reject, sanction, nominate, authorize, certify entitlement, relax eligibility, waive deficiency or create liability against the Foundation.

b. Verification by a focal person shall be treated as proper-channel and record verification only and shall remain subject to scrutiny by the Foundation, committee review, competent authority approval, institutional requirements, regulatory criteria and applicable law.

c. Failure to coordinate, unexplained delay, non-response to deficiency, non-maintenance of record, repeated forwarding of incomplete cases or breach of confidentiality may be reported

to the concerned Court / institution or competent authority for appropriate administrative action.

d. Where a focal person knowingly facilitates false information, forged document, false dependency, duplicate claim, misuse of authorization or concealment, the matter may be dealt with under para 13s., relevant Window-specific provisions and applicable law.

SCHEDULE-I

EDUCATION AND SCHOLARSHIP ROTATION MECHANISMS FOR HIGH DEMANDING AND MODERATELY DEMANDING PROGRAMS OF BS AND ADP.

MOST DEMANDING SEATS ROTATION MECHANISM

Year	Seat 1	Seat 2	Seat 3	Seat 4	Seat 5	Seat 6	Seat 7	Seat 8	Seat 9	Seat 10
01	B	F	K	P	S	B	F	K	P	S
02	S	B	F	K	P	S	B	F	K	P
03	P	S	B	F	K	P	S	B	F	K
04	K	P	S	B	F	K	P	S	B	F
05	F	K	P	S	B	F	K	P	S	B

MODERATELY DEMANDING SEATS ROTATION MECHANISM

Year	Seat 1	Seat 2	Seat 3	Seat 4	Seat 5	Seat 6	Seat 7	Seat 8	Seat 9	Seat 10
01	B	F	K	P	S	B	F	K	P	S
02	S	B	F	K	P	S	B	F	K	P
03	P	S	B	F	K	P	S	B	F	K
04	K	P	S	B	F	K	P	S	B	F
05	F	K	P	S	B	F	K	P	S	B

SCHEDULE-I (CONTD.)
LIST OF ISLAMIC INTERNATIONAL MEDICAL COLLEGE TRUST CAMPUSES FOR EDUCATION SUPPORT UNDER JFSP-E

Ser. No	Riphah International Colleges
1.	Attock
2.	Bhalwal
3.	Bhera
4.	Chakwal
5.	Dina
6.	Fateh Jang
7.	Jehlum
8.	Mandi Bahauddin
9.	Rawalpindi Chakri Road
10.	Wah Cantt
11.	Gujranwala
12.	Hafizabad
13.	Jauharabad
14.	Kotmomin
15.	Lahore Harbanspura
16.	Lahore Township
17.	Lahore Thokar Niaz Baig
18.	Lahore Shadbagh
19.	Lahore Muslim Town
20.	Manga Mandi
21.	Nishtar
22.	Narowal
23.	Nankana Sahib
24.	Sargodha
25.	Sialkot
26.	Sheikhupura
27.	Bahawalpur
28.	Chishtian
29.	Dera Ghazi Khan
30.	Faisalabad 1-Satyana Road
31.	Faisalabad 2-Jaranwala Road
32.	Faisalabad 3- Sargodha Road
33.	Jaranwala
34.	Khanewal
35.	Khurianwala
36.	Lodhran
37.	Multan
38.	Qaboola
39.	Saqidabad
40.	Toba Tek Singh
41.	Vehari