

ICA 00652



ICA REGIONAL SEMINAR
ON
HOUSING CO-OPERATIVE
MALAYSIA
24-30 March 1996

**CO-OPERATIVE HOUSING MOVEMENT
IN ASIA**

COUNTRY: PAKISTAN

334.1 (549)
ICA.

COOPERATIVE HOUSING MOVEMENT IN ASIA

QUESTIONNAIRE - I

GENERAL INFORMATION

1. NAME OF COUNTRY :: PAKISTAN

2. POPULATION OF THE COUNTRY BY THE END OF 1991. (MILLION).

TOTAL	115.524 million.
(a) Urban	28.30% of total population
(b) Rural	71.70% of total population
(c) Source	Handbook Pakistan 1991, Population Census 1981 Bulletin No.1 Ref: Official Handbook Pakistan 1991: Published by the Ministry of Information and Broadcasting, Government of Pakistan, Islamabad and Monthly Statistical Bulletin. Vol:41, Nov: 1993 No.11 published by Federal Bureau of Statistics, Statistics Division, Govt of Pakistan. Economic Survey Govt of Pakistan 1994-95 <u>EXHIBIT (1)</u>

1. In 1981 the population of Pakistan was estimated is 84,250 Million. Percentage increase from 1972 to 1981 is 29.01. (Ref: Statistical Pocket Book of Sindh 1990 by Bureau of Statistics, Planning & Development Department Group of Sindh, Karachi). Sources: Bulletin No.1 Population Census 1981, District Census Population, 1972 and 1981.
2. As per 1981 Census the Population of Pakistan was 84.250 Million. Urban population was 23.84 Million and Rural population was 60.41 Million. (Ref: Pakistan Statistical Year Book 1990)
3. In 1988 the Urban population was 31% of the total population, and Rural was 69%. Total population in 1988 was 103.750 million. Out of 115.524 million in 1991 male and female ratio is 51.72 : 48.28 per cent.



1994-95

(2)

4. In 1989, as per Federal Bureau of Statistics the population was 108.680 million.

5. In 1993, the population was 122.801 million. Average growth rate as per Federal Bureau of Statistics is 3.1015267 percent per annum on the basis of 1981 Census figure.

6. By the end of 1994, it was 128.01 Million
As per housing census 1980. Ref: Pakistan statistical yearbook 1990 total houses are 12.58 million. Annual housing demand is 180,000 (0.18 Million) in Urban areas.
Annual housing demand is 400,000 (0.40 Million) in Rural areas. Total housing shortage at present is over 6.00 million and the backlog is increasing at the rate of 150,000 (0.15 million) per year. Present situation is that more than 25% of the population lives in "Kachi abadis". 15% of the families live in one (1) room tenements. Urban centres are growing at the rate of 5% while the national growth is 3.2%. (Ref: National Building Research Institute, Karachi).

7. Population density is 106 persons per square kilometers. (Ref: Population Census Organization).

3. WHAT IS THE AVERAGE :: Rainfall at selected places.
RAINFALL IN THE Year 1989.
COUNTRY

Quetta (Baluchistan) 276 mm
Rawalpindi/Islamabad 1043 mm
Peshawer (NWFP) 249 mm
Lahore (Punjab) 616 mm
Karachi (Airport) Sindh 190 mm

(Source: Pakistan Meteorological Department)

Average annual rainfall in Pakistan on basis of 18 centres (cities/places) is 326 mm.

1. Southern slopes of Himalayas and sub-mountainous tract 76 to 127 cm
2. Baluchistan 21 cm.
3. Southern ranges of Himalayas 127 cm.
4. Gilgit and Baltistan 16 cm.

Note: Rainfall also occurs from western cyclone disturbances in the Mediterranean. In Western mountains 27 to 76 cm. Over the plains 4 cm. Snows in Northern areas.

4. NUMBER OF HOUSEHOLDS :: 1.67 million house holds.
(MILLION)
5. AVERAGE NUMBER OF :: 6.7 Average house hold size. (Source is MEMBERS IN A FAMILY Population Census Organization).
6. TOTAL HOUSING STOCK :: (i) Urban:
IN THE COUNTRY Total Housing Stock:- 9.03 Million.
(MILLION)
- (ii) Rural:
Total Housing Stock:- 3.55 Million.
Total 12.58 Million.
7. HOUSING SHORTAGE IN :: (i) Urban: Shortage is 1.94 Million in
THE COUNTRY AS IDENTI- Urban areas.
FIED BY THE GOVERNMENT
(MILLION) (ii) Rural: Shortage is 4.31 Million in
Rural areas.
8. QUALITY OF HOUSING ::
STOCK Millions
- (i) Structure of 4.00 Millions is the estimate .
permanent nature
- (ii) Structure of 8.58 Millions is the estimate .
temporary nature
9. RAW MATERIAL USED IN :: 1. Bricks
HOUSING CONSTRUCTION 2. Cement
(Please tick mark) 3. Mud
4. Straw or leaves
5. Iron Bars, Angles
6. Bamboo
7. Wood
8. Pre-fabricated material
9. Any other material (please give a
list:
10. A C sheets for roof
11. G I sheets for roof
12. Cement Concrete Blocks in place of
bricks for wall masonry in SINDH
province.
13. Chatai (thatching) for roof.

COOPERATIVE HOUSING MOVEMENT IN ASIA

QUESTIONNAIRE-II

COOPERATIVE HOUSING

1. In which year Cooperative Housing Movement was started in Country :: 2-12-1919, Sindh Province of Pakistan.
2. Who has taken a lead in the movement?. Please give a brief history. :: Hyderabad Amil Co-operative Housing Society, Karachi in respect of SINDH Province.
3. The year and place where first housing cooperative society was set up. The name and address of such society may also be mentioned. :: 2-12-1919, Hyderabad Amil Co-operative Housing Society, Karachi, SINDH
Add: Amil institute, Clayton Road, Karachi.
- This is regards SINDH Province only and not for PAKISTAN.

4. Total Number of housing cooperatives in the country. :: 1992 1993
 Sindh Province of Pakistan
 1,032 . In 1993

- (a) At the primary level. ;
 2016.(Individual membership-
 7,36,689)
- (b) At the federal level.
- (c) At the national level

Source: Statistical profile 1991. ICA member organizations in Asia and the pacific

Note: A list of such societies may please be appended separately.

EXHIBIT (2)

5. Full Name and complete address of the National Level Cooperative Housing Federation. :: SINDH PROVINCE OF PAKISTAN. NATIONAL CO-OPERATIVE UNION PAKISTAN. C/O, FEDERAL BANK OF CO-OPERATIVES 6-5, P.O.BOX NO: 1218, ISLAMABAD

- Telephone Nos. 815195 ::
- 812467 ::
- Telex 812468 ::
- 812469 ::
- Fax 827367 ::
- 821507 ::
- 826994 ::
- 826995 ::
- 812752 ::

LIST OF HOUSING SOCIETIES.

EXHIBIT : (2)

<u>S.NO.</u>	<u>REGISTRATION NO.</u>	<u>DATE OF REGISTRATION.</u>	<u>NAME OF THE SOCIETY.</u>	<u>ADDRESS OF THE SOCIETY.</u>
01.	B-16	02.12.1919	Hyderabadi Amil Coop:Housing Society.	Amil Institute,Clayton Road,Karachi.
02.	B-25	29.05.1920	Karachi Press Coop:Housing Society.	Bhedwar Reading Room & Library Katrak Parsi Colony Bunder Road,Karachi.
03.	B-30	04.03.1921	Karachi Catholic Coop:Housing Society.	M.A.Jinnah Road, Opp:Mazar-e-Quaid ,Karachi.
04.	B35	22.09.21	Asna Ashri Khoja Coop:Housing Society.	Kharadar,Karachi.
05.	B-52	31.07.1925	Cosmopolition Coop:Housing Society.	C/7 Raja Mahmoodabad Road,Karachi.
06.	B-54	03.12.1925	R.G.Shewani Housing Society.	Shiwani Colony,Gromandir,Karachi.
07.	B-152	25.08.1930	Okhai Nemon Coop:Housing Society.	Kharadar,Karachi.
08.	S-419	03.08.1943	Muslimabad Coop:Housing Society.	Muslimabad, Karachi No.3.
09.	S-420	05.08.1943	Tatti Cosmopol ^{it} ion Coop:Housing Society,Ltd:	Tatti Compound-Gromandir,Karachi.
10.	S-433	11.12.1944	Sindhi Muslim Coop:Housing Society.	Sindhi Muslim Society,Karachi.
11.	S-450	18.04.1945	Ismailia Masalawala Coop:Housing Society,Ltd:Karachi.	Garden East,Karachi.
12.	S-455	17.07.1945	Hindu Model Coop:Housing Society.	
13.	S-456	07.08.1945	Sindhi Coop:Housing Society,Ltd.Karachi.	

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14.	S-458	09.08.1945	Al-Hamra Coop:Housing Society.	Shaheed-e-Millat Road,Karachi.
15.	S-461	22.09.1945	Khalsa Coop:Housing Society .	
16.	S-468	15.11.1945	Sindh Secretrait Emp:Coop:Housing Sty.	Sindh Secretariate, Karachi.
17.	S-469	22.11.1945	Tatti Coop:Housing Society.	Tathai Compound Goman, Karachi.
18.	S-471	05.01.1946	Nasim Coop:Housing Society Ltd:Karachi.	Shikarpuri Colony,Khal Bin Walid Road,Karachi.
19.	S-475	20.02.1946	Shewani Model Coop:Housing Society.	
20.	S-477	27.02.1946	Saheto Coop:Housing Society.	
21.	S-478	05.02.1947	Hyderabadil Amil Town Coop:Housing Society.	
22.	S-480	20.02.1947	Sind Educationists Coop:Housing Society.	
23.	S-481	03.03.1947	Cutchi Memon Coop:Housing Society.	
24.	S-484	06.03.1947	Bombay Muslim Coop:Housing Society.	
25.	S-485	01.04.1947	National Coop:Housing Society-Ltd.	
26.	S-487	16.06.1947	Serai Cooperative Housing Society.	
27.	S-493	22.08.1947	Rizvia Coop:Housing Society Ltd.	Rizvia Coop:Housing Society,Nazimabad,Karachi.
28.	S-495	16.09.1947	Dawoodi Bohra Coop:Housing Society.	Jodia Bazar Altaf Hussain Road,Karachi.

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29.	S-497	22.09.1947	Delhi Mercantile Coop:Housing Sty.	Shaheed-e-Millat Road, Karachi.
30.	S-500	23.12.1947	Pakistan Emp:Cpop:Housing Society.	Shahrah-e-Quaidin,Karachi.
31.	S504	22.03.1948	Ismailia Garden Coo:Housing Society.	Garden East, Karachi.
32.	S-506	31.03.1948	P.I.D.Coo Housing Society.	P.I.B.Colony,Karachi.
33.	S-515	12.05.1948	Karachi M n Coop:Housing Society.	Jodia Bazar Altaf Hussain Road,Karachi.
34.	S-517	03.06.1948	Bihar Muslim Coop:Housing Society.	Jamshaid Road No.2,Karachi.
35.	S-523	16.09.1948	New Karachi Coop:Housing Society.	Essaji Ibrahimji Buikding,M.A.Jinnah Road,Kyo.
36.	S-524	16.09.1948	Ashrafi Coop:Housing Society.	Federal B Area, Karachi.
37.	S-526	16.09.1948	Muslim Servants Govt:Primary School Coop:Housing Society.	Union Area,Shaheed-e-Millat Road,Karachi.
38.	S-527	18.09.1948	Darul Aman Coop:Housing Society.	M.A.Jinnah Road, Karachi.
39.	S-528	18.09.1948	Modern Coops Housing Society.	Union Area, Shaheed-e-Millat Road,Karachi.
40.	S-531	19.10.1948	Jinnah Coop:Housing Society.	Union Area, Shahrah-e-Faisal,Karachi.
41.	S-534	02.11.1948	Maqbool Coop:Housing Society.	Maqbool-e-Aam High School,Union Area,Karachi.
42.	S-536	18.11.1948	C.P.& Barar Coop:Housing Society.	Union Area, Stadium Road,Karachi.
43.	S-538	03.12.1948	Rohail Khand Coop:Housing Society.	Near Jama Cloth Market,M.A.Jinnah Road,Karachi.
44.	S-539	13.12.1948	Fidai Coop:Housing Society.	Union Area, Karachi.
45.	S-541	22.12.1948	Journalists Coop:Housing Society.	Union Area, Karachi.
46.	S-542	12.01.1949	Traders Coop:Housing Society.	M.A.Jinnah Road, Karachi.
47.	S-544	26.01.1949	Firdous Coop:Housing Society.	Firdous Society Nazimabad,Karachi.
48.	S-549	10.02.1949	Bahadur Yar Jung Coop:Housing Society.	Bahadurabad, Karachi.
49.	S-550	10.02.1949	Surti Muslim Coop:Housing Society.	

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50.	S-551	14.02.1949.	K.P.T.Emp:Coop:Housing Society.
51.	S-553	25.02.1949	Manulo Coop:Housing Society.
52.	S-554	05.02.1949	Khatawar Producers Coop:Housing Society.
53.	S-556	05.03.1949	Industrial Producers Coop:Housing Society.
54.	S-562	06.04.1949	Danglore Coop:Housing Society.
55.	S-564	09.04.1949	Bohariestan Coop:Housing Society. Bohariestan Cpep:Housing Society.
56.	S-574	07.07.1949	P.W.R.Emp:Coop:Housing Society.
57.	S-577	16.07.1949	Darus Salam Coop:Housing Society.
58.	S-579	19.09.1949	Allama Usmania Coop:Housing Society.
59.	K-1	12.07.1950	Kokan Muslim Coop:Housing Society.
60.	K-3	22.08.1950	Husani Coop:Housing Society.
61.	K-4	22.08.1950	Overseas Coop:Housing Society.
62.	K-6	20.09.1950	Liaquat Town Coop:Housing Society.
63.	K-8	13.02.1951	Makhdoomia Coop:Housing Society.

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64.	K-11	12.04.1951	Federal Catholic Coop:Housing Society.	
65.	K-14	15.05.1951	Hyderabad Coop:Housing Society.	
66.	K-16	29.05.1951	Dawood Coop:Housing Society.	
67.	K-17	29.05.1951	Faran Coop:Housing Society.	
68.	K-18	30.03.1951	Al-Hilal Coop:Housing Society.	
69.	K-23	19.07.1951	Rafale Aam Coop: Housing Society.	
70.	K-20	21.07.1951	Capital Coop:Housing Society.	
71.	K-36	13.02.1952	Delhi Tadjir Coop:Housing Society.	
72.	K-43	17.05.1952	Khajda-Coop:Housing Society.	14, Ceftace Building Ramswami Near Hoti Market Ky
73.	K-46	17.05.1952	Asimabad Coop:Housing Society.	Qasinabad Colony, P.O. Liaqatabad, Karachi.
74.	K-52	23.06.1952	Govt. Teacher Coop:Housing Society.	Gulshan-e-Iqbal, Karachi.
75.	K-59	17.01.1953	Karachi Lawyer Coop:Housing Society.	Bar Room Court Bundar Road, Karachi.
76.	K-79	04.01.1954	Zoroastrain Coop:Housing Society.	102, Hotel Materopole Karachi.
77.	K-81	16.01.1954	National Bank of Pakistan Emp: Coop: Housing Society, Karachi.	11nd Floor, Awini House Victoria Road, Karachi.
78.	K-83	23.01.1954	Bantva Coop:Housing Society.	Pakistan Rolles Flour Mills, Jodia Bazar, Karachi.

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79.	K-86	17.02.1954	Karachi University Emp:Coop Housing Society.	Karachi University Office, Karachi.
80.	K-89	27.03.1954	Water Board Emp:Coop:Housing Society.	New Block No.3,Napir Barraked, Karachi.
81.	K-92	26.03.1954	Saify Coop:Housing Society.	James Tarr Road,Nanakwara, Karachi.
82.	K-93	22.05.1954	Nezari Coop:Housing Society.	2, Ibrahim Building,Paria Lines,Karachi.
83.	K-95	09.07.1954	Karachi Administration Emp:Coop:Housing Society.	Chief Comm. oners Secretariate, Karachi.
84.	K-103	15.12.1954	Sadat Coop:Housing Society.	10, Sadi Colony,Drigh Road,Karachi.
85.	K-110	06.05.1954	Ultra Modern Coop:Housing Society.	12,Amtul Bai Building 3rd Floor,Bundar Road,Kyo.
86.	K-126	24.04.1956	P & T Coop:Housing Society.	Central Telegraph Office Building,Karachi.
87.	K-127	09.05.1956	Burmah Shell Coop:Housing Society.	C/o Burmah Shell Pakistan(W)Staff CHS,Karachi.
88.	K-133	31.08.1956	Qudh Union Coop:Housing Society.	11, Mercantile Chambers,Bundar Road, Karachi.
89.	K-143	14.01.1957	Universal Coop:Housing Society.	12, Oriental Chambers,South Napir Road,Karachi.
90.	K-145	01.03.1957	K.E.C.Emp:Coop:Housing Society.	2 Aurengzab Market, Karachi.
91.	K-147	26.03.1957	Lucknow Coop:Housing Society.	Al Yousuf Chambers,Shahr-e-Liaquat,Karachi.
92.	K-151.	08.04.1957	Aligarh Coop:Housing Society.	Malik Building Mararashtra, Karachi.
93.	K-154	05.06.1957	Railway Rafugee Emp:CoopHousing Sty.	H.No.64/14,Near Kala Road, Cant Karachi.

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94.	K-156	20.06.1957	Gulburgh Coop:Housing Society.	18,Daejaram Cridumal Road,Jet Line Q.28,Karachi.
95.	K-168	30.11.1957	Pakistan Audit Deptt:Emp:Coop: Housing Society.	Nasreen Manzil Shara-e-Faisal, Karachi.
96.	K-172	27.12.1957	Junagarh Coop:Housing Society.	Dlock 14,F.B.Area,Karachi.
97.	K-173	17.12.1957	K.C.D.Coop:Housing Society.	C/o Office of the D.R.C. Karachi.
98.	K-174	27.12.1957	Shamsi Coop:Housing Society.	Budersshah Market Bundar Road, Karachi.
99.	K-175	28.01.1958	Allama Iqbal Coop:Housing Society.	127, Maqboolabad, Karachi.
100.	K-176	03.02.1958	Hido Marchant Coop:Housing Society.	Ranjiwar a, Tannery Road, Karachi.
101.	K-181	19.03.1958	Mehrabad Coop:Housing Society.	9/1 Behar Colony Clayton Road, Karachi.
102.	K-182	28.03.1958	Incholi Coop:Housing Society.	2/2 H.P.E.C.H.S 1/C3/3 Nazimabad,Karachi.
103.	K-182	15.04.1958	Hamdam Coop:Housing Society.	Rm No.58,Noor Chambers 4th Floor,Rabson Road,Kyc.
104.	K-184	08.05.1958	Al Muslim Coop:Housing Society.	11/D/3/13, Nazimabad, Karachi.
105.	K-185	08.05.1958	Gawaliar Coop:Housing Society.	1008,Qasimabad,Linquatabad, Karachi.
106.	K-189	10.06.1958	Delhi Hakimian Coop:Housing Society.	14,A State Bank Quarters Preedy Street, Karachi.
107.	K-193	31.07.1958	Misquita Garden Catholic Coop: Housing Society.	107, Dept Lined Karachi.
108.	K-202	06.10.1958	Chief Commissioners Sect:Emp: Coop:Housing Society.	Al-Noor Chambers, Buder Road, Karachi.

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109.	K-208	06.11.1958	Bhutta Village Coop:Housing Society.	Quetta House Masan Road, Bhutta Village, Kemari Kyc.
110.	K-213		Income Tax Coop:Housing Society.	Plot No. W57 F.B.Area, Karachi.
111.	K-214	23.12.1958	Sharif Coop:Housing Society.	
112.	K-215	23.12.1958	Godhra Coop:Housing Society.	52/W.Q.7 Noor Bari Building Wadhawal Building Road, Karachi.
113.	K-216	23.12.1958	Zeenatabad Coop:Housing Society.	Consumer Plaza F.B.Area, Block-7, Karachi.
114.	K-219	23.12.1958	Cabinet Sectt:Coop:Housing Society.	Annex to National Assembly Building, Karachi.
115.	K-220	23.12.1958	States Coop:Housing Society.	139, P.E.C.H.Society Ltd, Karachi.
116.	K-221	23.12.1958	Radio Pakistant Coop:Housing Society.	Block 16, F.B.Area, Yousuf Plaza, Karachi.
117.	K-222	23.12.1958	Telephone Emp:Coop:Housing Society.	Yousuf Plaza, Karachi.
118.	K-223	23.12.1958	Maripur Coop:Housing Society.	10, Amtcel Bai Building Yousuf Chambers M.A.Jinnah Road, Karachi.
119.	K-226	23.12.1958	National Assembly Emp:Coop:Housing Society.	President House, Karachi.
120.	K-227	23.12.1958	Karachi Journalists Coop:Housing Sty.	Noor Saifee House, Kutchary Road, Karachi.
121.	K-229	23.12.1958	Subzwar Coop:Housing Society.	Chagla Building Mulji Street, Kharadar, Karachi.
122.	K-231	23.12.1958	Saharwerdy Coop:Housing Society.	Bahn House, Mohan Road, Frere Road, Karachi.
123.	K-234	23.12.1958	Calcutta Coop:Housing Society.	9, Mohammadi Building Harisevanji M.A.Jinnah Rd.Kyc.

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124.	K-240	30.12.1958	C.M.D. Emp: Coop: Housing Society.	Karachi No. 54.
125.	K-241	24.12.1958	Mysore Coop: Housing Society.	C/o International Photo Service, Duns Road, Karachi.
126.	K-242	24.12.1958	Tameere Wastan Amroha Coop: Housing Society.	12, Rizvia Colony, Nazimabad, Karachi.
127.	K-245	29.12.1958	Pak: Mubarak Ismailia Coop: Housing Society.	Alvi Building Frere Road, Karachi.
128.	K-249	05.01.1959	Karachi High Court Emp: Coop: Housing Society.	High Court Building, Karachi.
129.	K-251	05.01.1959	Asafabad Coop: Housing Society.	451, Misquat Road, Karachi.
125.	K-252	16.01.1959	Hyderi Coop: Housing Society.	68/7, Newahan Road, Karachi.
126.	K-267	13.05.1959	Defence Head Quarter Ministries Staff Coop: Housing Society.	C/o Naval Head Quarters, Karachi.
127.	K-269	XXXXXX	N.E.S. Emp: Coop: Housing Society.	27, Kafir Road Barracks, Karachi.
128.	K-312	29.06.1959	Income Tax Emp: Coop: Housing Sty.	26, Garden Road, Karachi.
129.	K-345	01.01.1962	Pak Air Crew Coop: Housing Society,	115/A/II, P.D.C.H.S. Karachi.
130.	K-350	17.01.1962	New Misquita Garden Catholic Coop: Housing Society.	107, Depot Lines, Karachi.
131.	K-351	26.01.1962	The Al-Bella Coop: Housing Society.	183, Brito Road Barden East, Karachi.
132.	K-355	24.05.1962	Shahenshah Babar Coop: Housing Society.	5th Floor, Habib Bank Building, Karachi.
134.	K-356	24.05.1962	Shahenshah Hamayun Coop: House-building Society.	5th Floor, Habib Bank Building, Karachi.

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135.	K-357	24.05.1962	Shahenshah Akbar Coop:Housing Society.	5Th Floor, Habib Bank Victoria Road, Karachi.
136.	K-358	24.05.1962	Shahenshah Jehangir, Coop:Housing Society.	----- do -----
137.	K-359	24.05.1962	Shahenshah Shajjehan, Coop:Housing Society.	----- do -----
138.	K-360	24.05.1962	Shahenshah Nuruzzeb Coop:Housing Society.	----- do -----
139.	K-361	24.05.1962	Shahenshah Forruksyur Coop:Housing Society.	----- do -----
140.	K-362	24.05.1962	Shahenshah Shahalam Coop:Housing Society.	----- do -----
141.	K-363	24.05.1962	Shahenshah Bahadurshah Coop:Housing Society.	----- do -----
142.	K-370	13.11.1962	Labella Coop:Housing Society.	4/1146, Liaquatabad, Karachi.
143.	K-379	03.04.1963	Sophire Coop:Housing Society.	Habib Bank Building Victoria Road, Karachi.
144.	K-380	03.04.1963	Emerald Coop:Housing Society.	----- do -----
145.	K-381	03.04.1963	Turquoise Coop:Housing Society.	----- do -----
146.	K-382	03.04.1963	Topas Coop:Housing Society.	----- do -----
147.	K-383	17.04.1963	Al-Saddar Coop:Housing Society.	Plot No.64 SD-2, Bhocaji Street, Saddar, Karachi.
148.	K-389	24.06.1963	Karimabad Coop:Housing Society.	Baitul Mand Building Bander Road, Karachi.
149.	K-401	31.10.1963	Darul Islam Coop:Housing Society.	9, K.P.T. Juite Market Road, Karachi.
150.	K-417	13.02.1964	Al-Azam Coop:Housing Society.	154-S/2, Sir Syed Road, Karachi.

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151.	K-418	19.02.1964	Taraqiati Coop:Housing Society.	26/1,Bihar Colony,Clayton Road, Karachi.
152.	K-426	02-04.1964	Q.P. Coop:Housing Society Ltd.	235, Garden East, Karachi.
153.	K-430	03.06.1964	Metropolitan Industrial House Coop:Society Ltd.	Anglo Pak:Boys & Girls School Karachi, Ladies.
154.	K-434	20.06.1964	Akber Road Coop:Housing Society.	335 A,M.Akber Road, Sector B-193,Khudada Colony Karachi.
155.	K-443	09.07.1964	Alamgir Coop:Housing society Ltd.	47,Feroze Purana,Chambers Bunder Road,Karachi.
156.	K-448	12.09.1964	Northern Coop:House Building Society.	616,617,Qamar House Karachi.
157.	K-452	02.11.1964	Delhi Colony Coop:Housing Society.	4-Delhi Colony,Gizri Road,Karachi.
158.	K-451	14.01.1964	New Lyari Coop:Housing Society Ltd.	Denso Road,Chakiwara,Lyari Quarter,Karachi,C/O Lyari Labour Welfare Center.
159.	K-469	16.09.1964	Isafilia Platinum Coop:Housing	Noor Bano Palace,Jubilee,Karachi.
160.	K-472	05.10.1964	Noor Villa Coop:Housing Society.	269,Mills Street Garden West Karachi.
161.	K-483	22.12.1964	Ideal Coop:Housing Society Ltd.	C/O Husain Sivji,Preedy Street Saddar Karachi.
162.	K-486	26.02.1964	Agra Coop: Housing Society Ltd.	2, Zoological Garden Office Karachi.
163.	K-497	14.05.1966	Blue Heaven Coop:Housing Society.	62-5B-2,Mansfield Street saddar Karachi.
164.	K-501	19.05.1966	Al-Riaz Coop:Housing Society Ltd.	116/A,Overseas Chambers, Alamgir Road,Karachi.
165.	K-506	20.06.1966	Young Brotherhood Coop:Housing Society Ltd.	Polad Building, 1st Floor,Opp ^{Depl.} Bunder Road .

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166.	K-509	28.06.1966	Qureshi Coop:Housing Society Ltd.	AyragungStreet, Roshcore Line Karachi.
167.	K-514	29.07.1966	K.D.A. Workers Coop:Housing Society	393, Bunder Road, Karachi.
168.	K-520	06.08.1966	M.C.B. Staff Coop:Housing Society Ltd.	P.O.Box No.4976, Mcleod Road, Karachi.
169.	K-522	20.08.1966	Pak:Ideal Coop:Housing Society.	6th Floor Farid Chamber, Victoria Road, Karachi.
170.	K-527	26.09.1966	Allahabad Coop:Housing Society.	Boborabad Chourangee Shaheed-e-M. at Road.
171.	K-528	13.09.1966	Ex-Servicemen Coop:Housing Society Ltd.	92, Zoological Garden, Karachi.
172.	K-531	04.10.1966	Sadabad Coop:Housing Society Ltd.	F.Qavi Road, Junction Mezhar Hotel building Karachi
173.	K-532	08.10.1966	Al-Madina Coop:Housing Society Ltd.	III H-5/24, Nazimabad Karachi.
174.	K-534	23.11.1966	Union Coop:Housing Society Ltd. Khil	Dil Khusa Building Meleod Road Karachi.
175.	K-535	23.11.1966	Al-Amir Coop:Housing Society Ltd.	38, Rehman Court Plaza Karachi.
176.	K-537	25.11.1966	Dijnor Coop:Housing Society Ltd.	2238, P.I.B. Colony Karachi.
177.	K-541	29.11.1966	Quetta Town Coop:Housing Society. L	Hasan Ali Building Kuthchary Road. Karachi.
178.	K-543	30.11.1966	Noor Colony Coop:Housing Society Karachi.	Plot No.432-433, Near Filmstan Cinema Opp:
179.	K-544	01.12.1966	Jubelee Coop:Housing Society.	38, Rehman Court Karachi.
180.	K-554	31.12.1966	Hasnain Coop:Housing Society.	B-R.I. Masjid Road, Elis Street Karachi.
181.	K-559	18.02.1967	Mujahid Coop:Housing Society.	51, K.M.C. Building Lea Market Karachi.
182.	K-560	31.12.1966	Mubina Coop:Housing Society.	10.A.M. Gail No.10 Plot No.75 Frere Road Karachi.
183.	K-565	12.10.1967	Ghulamane Abbas Coop:Housing Society.	C/21, K.D.A. Scheme No.17 Lyari Karachi.

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134.	K-566	08.11.1967	Island Coop:Housing Society Ltd.	B-2,Caunaught Road,Island Karachi.
185.	K-569	23.01.1968	P.I.A.Employee Coop:Housing Society.	P.I.A.Head Office Air Port Karachi.
186.	K-576	18.07.1968	Major Aziz Bhatti Coop:Housing Society.	108,Choudhry Chambers,Kutchary Road, Karachi.
187.	-578	19.07.1968	Pak Punjab Coop:Housing Society Ltd.	81,Dilkasha Chambers Wood Street, Karachi.
188.	-581	27.08.1968	Al-Batkat Coop:Coop:Housing Society.	327/5/1;Nazarath Road,Garden Road(E)Karachi.
189.	K-582	28.08.1968	Resettlement Coop:Housing Society.	R/210,II Floor Ghadialy Building Saddar Karachi.
190.	K-583	28.08.1968	Rok Coop:Housing Society.	
191.	K-584	28.08.1968	Manzare Milan Coop:Housing Society.	39,Garden Road, Karachi.
192.	K-586	01.10.1968	Gulistan Coop:Housing Society Ltd.	235, Gadhialy Building Saddar Karachi.
193.	K-588	26.10.1968	Muslim Marwari Silwata Laboures Coop: Housing Society Ltd.	Gazder Colony, Jubilee Cinema, Nala Karachi.
194.	K-589	30.10.1968	Ajmair Monia Coop:Housing SOCIETY Ltd.	144, Dibar Muslim Housing Society Sharfabad Khi.
195.	K-592	18.11.1968	Aligarh Muslim University Old Boys CHS.	Ingle Road, Karachi.
196.	K-593	8.11.1968	Faridi Niazi Coop:Housing Society Ltd.	119/9, Dastagir Society Karachi.
197.	K-594	8.11.1968	Asifia Coop:Housing Society Ltd.	21,Press Chambers MeCleod Road, Karachi.
198.	K-RCS-No.III, 2.12.68		Ahsanabad Coop:Housing Society	Bambino Chambers, Garden Lawrence Road Karachi.
199.	K-596	13.12.1968	Burney Dev:Coop:Housing Society.	134, Zoological Garden, Lawrence Road, Karachi.
200.	K-597	14.12.1968	Sir Syed Coop:Housing Society.	4-F-5/10, Nazimabad, Karachi.

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166.	K-509	28.06.1966	Qureshi Coop:Housing Society Ltd.	AyragungStreet, Roshcore Line Karachi.
167.	K-514	29.07.1966	K.D.A. Workers Coop:Housing Society.	39'3, Bunder Road, Karachi.
168.	K-520	06.08.1966	M.C.B. Staff Coop:Housing Society Ltd.	P.O.Box No.4976,Meleod Road, Karachi.
169.	K-522	20.08.1966	Pak:Ideal Coop:Housing Society.	6th Floor Farid Chamber, Victoria Road, Karachi.
170.	K-527	25.09.1966	Allahabad Coop:Housing Society.	Bohorabad Chourangee Shaheed-e-Mi at Road.
171.	K-528	13.09.1966	Ex-Servicemen Coop:Housing Society Ltd.	92, Zoological Garden, Karachi.
172.	K-531	04.10.1966	Sadabad Coop:Housing Society Ltd.	F.Qavi Road,Junction Mezhar Hotel building Karachi.
173.	K-532	08.10.1966	Al-Madina Coop:Housing Society Ltd.	III H-5/24, Nazimabad Karachi.
174.	K-534	23.11.1966	Union Coop:Housing Society Ltd,Khi.	Dil Khuz Building Meleod Road Karachi.
175.	K-535	23.11.1966	Al-Amir Coop:Housing Society Ltd.	38, Rehman Court Plaza Karachi.
176.	K-537	25.11.1966	Dijnor Coop:Housing Society Ltd.	2238, P.I.B. Colony Karachi.
177.	K-541	29.11.1966	Quetta Town Coop:Housing Society.	Hasan Ali Building Kuthchary Road. Karachi.
178.	K-543	30.11.1966	Noor Colony Coop:Housing Society Karachi.	Plot No.432-433, Near Filmstan Cinema Cpp:
179.	K-544	01.12.1966	Jubilee Coop:Housing Society.	38, Rehman Court Karachi.
180.	K-554	31.12.1966	Hasnain Coop:Housing Society.	B-R.I.Masijd Road, Elis Street Karachi.
181.	K-559	18.02.1967	Mujahid Coop:Housing Society.	51,K.M.C. Building Lea Market Karachi.
182.	K-560	31.12.1966	Mubina Coop:Housing Society.	10.A.M. Gail No.10 Plot No.75 Frere Road Karachi,
183.	K-565	12.10.1967	Ghulamane Abbas Coop:Housing Society.	C/21,K.D.A. Scheme No.17 Lyari Karachi.

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134.	K-566	08.11.1967	Island Coop:Housing Society Ltd.	B-2, Caunaught Road, Island Karachi.
185.	K-569	23.01.1968	P.I.A. Employee Coop:Housing Society.	P.I.A. Head Office Air Port Karachi.
186.	K-576	18.07.1968	Major Aziz Dhatti Coop:Housing Society.	108, Choudhry Chambers, Kutchary Road, Karachi.
187.	-578	19.07.1968	Pak Punjab Coop:Housing Society Ltd.	81, Dilkasha Chambers Wood Street, Karachi.
188.	-581	27.08.1968	Al-Batkat Coop:Coop:Housing Society.	327/5/1, Nazarath Road, Garden Road (E) Karachi.
189.	K-582	28.08.1968	Resettlement Coop:Housing Society.	R/210, II Floor Ghadialy Building Saddar Karachi.
190.	K-583	28.08.1968	Rok Coop:Housing Society.	
191.	K-584	28.08.1968	Manzare Milan Coop:Housing Society.	39, Garden Road, Karachi.
192.	K-586	01.10.1968	Gulistan Coop:Housing Society Ltd.	235, Ghadialy Building Saddar Karachi.
193.	K-588	26.10.1968	Muslim Marwari Silwata Laboures Coop: Housing Society Ltd.	Gazder Colony, Jubilee Cinema, Nala Karachi.
194.	K-589	30.10.1968	Ajmair Monia Coop:Housing SOCIETY Ltd.	144, Bihar Muslim Housing Society Sharfabad Khi.
195.	K-592	18.11.1968	Aligarh Muslim University Old Boys CHS.	Ingle Road, Karachi.
196.	K-593	8.11.1968	Faridi Niazi Coop:Housing Society Ltd.	119/9, Dastagir Society Karachi.
197.	K-594	8.11.1968	Asifia Coop:Housing Society Ltd.	21, Press Chambers MeCleod Road, Karachi.
198.	K-RCS-No.III, 2.12.68		Absanabad Coop:Housing Society	Bambino Chambers, Garden Lawrence Road Karachi.
199.	K-596	13.12.1968	Burney Dev:Coop:Housing Society.	134, Zoological Garden, Lawrence Road, Karachi.
200.	K-597	14.12.1968	Sir Syed Coop:Housing Society.	4-F-5/10, Nazimabad, Karachi.

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201.	K-599	04.02.1969	Anjuman-e-Tanzeem-ul-Quresh CHS	Meat Market, Hari Masjid, Nanakwara Karachi.
202.	K-601	10.03.1969	Merchant Navy Officer's CHS	11, Rehman Courts Bunder Road, Karachi.
203.	-603	28.04.1969	Kamran Coop:Housing Society	
204.	-607		Arisha Coop:Housing Society	191, K.M.C. Garden Market Lawrence Road, Karachi.
205.	K-608	16.09.1969	K.D.A. Emp:Coop:Housing Society	4242, Gadhiali Building Saddar Karachi.
206.	K-609	28.09.1969	Salma Villa Coop: Housing Society	255/2, Garden West, Karachi.
207.	K-610	25.06.1969	Delhi Raiyan Coop:Housing Society	James Terrace Road, Karachi.
208.	K-612	30.08.1969	Baveja Building Owners CHS	2/6 IInd Floor Barija Building Jackson Street Kesari, Karachi.
209.	K-613	01.10.1969	Ahmed House Building Coop:Housing	12, Bank House Halil Square, M.A.Jinnab Road, Karachi.
210.	K-618	19.01.1970	Hyderali Coop:Housing Society	16, Qazi Court, Bahadurabad, C-A, Karachi.
211.	K-619	29.01.1970	Pakistan Post Office Emp:CHS	G.P.O.Compound, Karachi.
212.	K-620	06.02.1970	Pili Bhit Coop:Housing Society Ltd.	Meena Bazar F.B.Area, Karachi.
213.	K-621	13.02.1970	Malir Muslimabad Coop:Housing Sty-Ltd.	82, Muslimabad Near Malir Union Council, Malir City Karachi.
214.	K-628	28.02.1970	Mufeed-e-Aam Coop:Housing Society	M/274, Moolaram Compound, Malir City, Karachi.

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215.	K-624	02.03.1970	Tipu Sultan Coop:Housing Society	Banglore Town Hall, Drigh Road, Karachi.
216.	K-626	01.04.1970	Karim Bhai Coop:Housing Society	Steel House, West Wharf Road, Karachi.
217.	K-627	04.04.1970	Al-Azhar Coop:Housing Society	Near Lasbela Coop:Housing Society, Karachi.
218.	K-628	04.04.1970	Kisan Coop:Housing Society	h, Floor New Jubilee Insurance House Macload Road.
219.	K-630	06.04.1970	Al-Qartabad Coop:Housing Society	S, Chandhri Chambers, Katchari Road, Karachi.
220.	K-637	23.04.1970	Police Deptt:Emp:Coop:Housing Society.	Police Office I.I.Chandrigar Road, Karachi.
221.	K-639	29.04.1970	Violet Coop:Housing Society	408, Violet Street, Garden East, Karachi.
222.	K-640	30.04.1970	Al-Firdous Coop:Housing Society	R.G.M. Building Opp: Plaza Cinema, M.A. Jinnah Road Khi.
223.	K-641	04.05.1970	Zaheen Coop:Housing Society	42, R.P.E.C.H.S. Karachi.
224.	K-642	08.05.1970	Sardinina Coop:Housing Society Ltd.	32, Babank Court Road, Karachi.
225.	K-644	13.05.1970	NIPA Emp:Coop:Housing Society	University Road Karachi.
226.	K-645	22.05.1970	Sialkot Coop:Housing Society	37, A, Maqboolabad, No.2 Karachi.
227.	K-646	26.05.1970	Ghousia Coop:Housing Society Ltd	A/21, Khudadad Colony, Karachi.
228.	K-649	15.06.1970	Azeemabad Coop:Housing Society	20, B- Block-6. P.E.C.H.S. Karachi

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229.	K-650	22.06.1970	Sindhi Jamat Coop:Housing Society	Aran Bagh, Garikhata Memon Mohalla Harmasji Street-Karachi.
230.	K-652	27.06.1970	Karachi Revenue-Judicial-Emp:Coop:Housing Society.	Dy:Commissioner Office Club Road, Karachi.
231.	K-653	06.07.1970	P.N.Civilian Non-Gazetted Emp:Coop:Housing Society.	87, A, P.I.B.Colony, Karachi.
232.	K-654	16.07.1970	Mashriqi Coop:Housing Society.	D-26, Block-IV, Federal B.Area Karac.
233.	K-655	17.07.1970	Metropolitan Coop:Housing Society	Green Wood Building Ist, Chowranghi, Nazim Road Karachi.
234.	K-656	18.07.1970	Nesrut Coop:Housing Society	54, M.A.Jinnah Road, Karachi.
235.	K-657	20.07.1970	Shah Haroon Coop:Housing Society	8-Aurangzeb Market, M.A.Jinnah Road, Karachi.
236.	K-658	21.07.1970	Frere Town Coop:Housing Society	F-T-2/24, Frere Town Jehangir Kotheri Road, Karachi.
237.	K-661	30.07.1970	Darakhsban Coop:Housing Society	27, Masjid-i-Haree Clyton Road, Karachi.
238.	K-663	08.08.1970	Pakistan Chemical Synthetic and Industrial Research Emp:CHS.	P.C.S.I.R. Laboratories Office University Road, Karachi.
239.	K-664	17.08.1970	Madarsa Jamat Coop:Housing Society	164, C Block, P.E.C.H.S. Karachi.
240.	K-665	13.08.1970	Indus Coop:Housing Society Ltd	Ghadiy Building, Saddar Karachi.
241.	K-666	24.08.1970	Darbar Coop:Housing Society Ltd	93, Nazir Mansion, Nical Road, Karachi.
242.	K-667	24.08.1970	Al-Falah Coop:Housing Society Ltd	Drigh Colony, Opp:Shaheen Cinema, Karachi.
243.	K-668	24.08.1970	Makhdoomabad Coop:Housing Society	178, Liaqat Bazar, M.A.Jinnah Road, Karachi.

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244.	K-669	04.09.1970	Sindh Govt:Office Coop:Housing Society Ltd.	Sindh Sectt:Tughlaq House, Karachi.
245.	K-670	05.09.1970	Sindh Sectt:Emp:Coop:Housing Society	Sindh Sectt:Tughlaq House, Karachi.
246.	K-671	05.09.1970	Jawhuria Coop:Housing Society	370/14 Nasirabad, F.B.Area, Karachi.
247.	K-674	15.09.1970	Malwa Coop:Housing Society	30, Dilkusha Chambers, Marton Road, Karachi.
248.	K-676	21.09.1970	Soomra Coop:Housing Society	Karachi Soomra Jamat Khank, Soomra Street H.Nishtar Road, Karachi.
249.	K-678	08.10.1970	Sindh Coop:Housing Society	1-A-1-19, Nazimabad, Karachi.
250.	K-679	09.10.1970	Ghanchi Coop:Housing Society	2-A-3/7, Nazimabad Karachi.
251.	K-680	14.10.1970	Kaghan Coop:Housing Society	2-A-3/7, Nazimabad, Karachi.
252.	K-681	14.10.1970	Behind Jacob Line Coop:Housing Society Ltd.	Bilal Road, Behind Jacob Line, Karachi.
253.	K-682	14.10.1970	Sipahi Coop:Housing Society	C/O Pak-Sipahi Jamat Federation, Ranchoe Line Karachi.
254.	K-686	22.10.1970	Malik Coop:Housing Society	Street No.12, Gandhi Nagar, Karachi No.03.
255.	K-687	21.10.1970	Cescent Coop:Housing Society	Adamjee House 4th Floor, I.I.Chandrigar Road Khi.
256.	K-688	22.10.1970	Zeeshan Coop:Housing Society	7/112, Model Colony, Malir, Karachi.
257.	K-689	22.10.1970	Ismailia Ration Merchants CHS	Sammkh Building, Young Husband Road, Panjabi Club Kharadar, Karachi.

258.	K-692	29.10.1970	Sind Govt:Emp:Coop:Housing Society.	Room, No.6, Block, 10 Frere Road, Karachi.
259.	K-694	30.10.1970	Karachi College Teachers C.H.S.	93, Zoological Garden, K.M.C. Market.
260.	K-696	31.10.1970	Low Income Group Coop:Housing Society.	Muslimabad Jamaluddin Afghani Road, Karachi.
261.	K-697	31.10.1970	Al-Nohsin Coop:Housing Society.	C-24, Block-A, North Nazimabad, Karachi.
262.	K-698	04.11.1970	Jaffer-e-Tayyar Coop:Housing Society.	Jaffer-e-Tayyar Society, Malir, Karachi.
263.	K-699	07.11.1970	Muhammedi Muslim Coop:Housing Society Karachi.	55, Aziz Chambers 2nd Floor Opp:City Court Karachi.
264.	K-700	07.11.1970	Ghandhna Emp:Coop:Housing Society.	F-3, S.I.T.E. Hub# Chauki Road, P.O.Box No.2706, Karachi.
265.	K-702	11.11.1970	Ashraf Ali Memorial Coop:Housing Society.	423, Ghadiali Building, Saddar, Karachi.
266.	K-703	12.11.1970	K.D.A. Officers Coop:Housing Society.	K.D.A. Officers Club Karsaz Road, Karachi.
267.	K-705	14.11.1970	Halari Momon Coop:Housing Society.	Bagh-e-Halari, 69 Lawrence Road, Karachi.
268.	K-706	12.11.1970	Gulzar Coop:Housing Society.	300, G.R.V. Alfred Street, Karachi.
269.	K-707	19.11.1970	T.C.P. Coop:Housing Society.	Press Trust House I.I. Chandrigar Road, Karachi.
270.	K-711	21.12.1970	Karachi Sindh Coop:Housing Society.	102, 103, Hotel Excelsar, Karachi.
271.	SKH-1	10.07.1971	Ordinance Emp:Coop:Housing Society.	C.O.D. Drigh Road, Karachi.
272.	SKH-2	10.02.1971	Controler Sindh Emp:C.H.S.	Office of the Controler, Sindh, Karachi.
273.	SKH-3	12-02.1971	Khyber Coop:Housing Society.	325, Al-Noor Chambers Pridy Street, Karachi.
274.	SKH-4	12.02.1971	Nazimabad Ismailia Coop:H. Society.	1/A-*/2, Nazimabad, Karachi.
275.	SKH-5	12.02.1971	Hailcomes Coop:Housing Society.	64/1, Nishtar Road, Opp:Shoe Market, Karachi.

276.	SKH-06	16.02.1971	Pakistan Coop:Housing Societies Ltd.	
277.	SKH-07	25.02.1971	Etawah Coop:Housing Society Ltd.	22, Saeed Mansion Bilimema Street of I.I. Dhundrigar, Road, Karachi.
278.	SKH-08	25.02.1971	Shah Latif Coop:Housing Society Ltd.	27/29, Tariq Road, Commercial Area, P.E.C.H.S.
279.	SKH-09	03.03.1971	Vadi-e-Iran Coop:Housing Society Ltd.	145, B-Sindhi Muslim Coop:Housing Society Ltd.
280.	SKH-13	04.06.1971	Excise & Taxation Coop:Housing Society	Amin Manzil Zoological Garden, Karachi.
281.	SKH-17	05.06.1971	Central Govt:Coop:Housing Society.	76-F, Jabangir West, Patel Para Quarter Karachi.
282.	SKH-18	06.07.1971	Shahnawaz Coop:Housing Society Ltd.	B/105, Husain D'Silva Town Block-P, Karachi.
283.	SKH-19	06.07.1971	Al-Ashraf Coop:Housing Society Ltd.	40/06, Jacob Line Karachi.
284.	SKH-20	09.07.1971	Class IV, State Bank Emp:Coop:Housing Society.	State Bank Main Building I.I.Chandrigar Road, Karachi.
285.	SKH-21	09.07.1971	Asif Jahi Coop:Housing Society Ltd.	Future Colony Road, Near Dawood Chowranghi, Landhi
286.	SKH-22	09.07.1971	United Muslim Coop:Housing Society Ltd.	Golf Ground, Cantt Station Karachi.
287.	SKH-23	14.07.1971	Wasawad Memon Coop:Housing Society Ltd.	Daryalal Street, Judia Bazar, Karachi.
288.	SKH-24	14.07.1971	Veraval Pathan Coop:Housing Society.	Ist Floor, Taj Chambers Khorri Garden Karachi.
289.	SKH-25	14.07.1971	Andaleeb Coop:Housing Society Karachi.	6, Rajab Ali Square Magazine Line Saddar Karachi.

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290.	SKH-26	14.07.1971	Jamia Millia Emp:Coop:Housing Society.	Jamia Millia, Malir City, Karachi.
291.	SKH-30	17.07.1971	Venabali Memon Coop:Housing Society.	48/1, Adamjee Dawood Road, Dombay Bazar Karachi.
292.	SKH-31	20.07.1971	Galani Coop:Housing Society Ltd.	Siddiqwala Road, Opp:Eye Hospital, Karachi.
293.	SKH-33	20.07.1971	Upleta Memon Coop:Housing Society.	4th Floor, Badri Building Jodia Bazar, Karachi.
294.	SKH-34	20.07.1971	Gondal Memon Coop:Housing Society.	Khauja House Chagla Street Kharac. , Karachi.
295.	SKH-35	21.07.1971	Survay of Pak:Emp:Coop:Housing Society.	Abdullah Haroon Road Karachi.
296.	SKH-36	21.07.1971	Al-Memoh welfare Coop:Housing Society.	18, Sitara Market, Jivan Street Ranchore Line Khi.
297.	SKH-38	22.07.1971	Saurashtra Memon Coop: Housing Society.	C/O Saurashtra Memon Jamaidin Bazar Ranchor Line Karachi.
298.	SKH-39	22.07.1971	Munawar Coop:Housing Society.	434, Katchary Road Karachi.
299.	SKH-41	22.07.1971	Samman Town Coop:Housing Society.	17/14, Firdous Colony, Karachi.
300.	SKH-42	22.07.1971	Dwellers, Coop:Housing Society.	124, D-Block-2- Tariq Road, P.E.C.H.S. Karachi.
301.	SKH-43	22.07.1971	Kohinoor Coop:Housing Society.	1st Floor Byella Mansion Frere Road, Karachi.
302.	SKH-44	22.07.1971	Ports & Shipping Emp:Coop:Housing Sty.	223, Summerset House Scyarn Menwala Road Khi.
303.	SKH-48	22.07.1971	Low Cost Coop:Housing Society.	1/A-1/19, Nazimabad, Karachi.
304.	SKH-50	23.07.1971	Blessing Coop:Housing Society.	I.M.T. Building, Burns Road, Karachi.

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305.	SKH-51	23.07.1971	Daily Jung, Coop:Housing Society	Jung House, I.I. Chunderigar Road, Karachi.
306.	SKH-52	24.07.1971	Faosal Coop:Housing Society Ltd.	35, Aziz Chambers Opp:City Court, Karachi.
307.	SKH-53	24.07.1971	Hadisbad Coop:Housing Society.	118, C.P. Housing Society Union Karachi.
308.	SKH-54	24.07.1971	Azad Kashmir Coop:Housing Society.	115, Liaqat Market Bunder Road, Karachi.
309.	SKH-55	24.07.1971	Gulzar Coop:Housing Society Ltd.	554, Adamji Neager Karachi No.8.
310.	SKH-56	24.07.1971	Bilal Coop:Housing Society Ltd.	115, Al-Hyat Chamber Near Plaza Cinema Karachi.
311.	SKH-57	24.07.1971	Junagadh Dhorogiwal Memon CHS.	Opp:Kakri Ground Nawab Mahabat Khan Road.
312.	SKH-59	25.07.1971	East Pak:D.P.S. Coop:Housing Society	Ali Yousuf Chamber Frere Road, Karachi.
313.	SKH-60	25.07.1971	Salman-e-Farsi Coop:Housing Sty.	106 Alamgir Road Karachi.
314.	SKH-61	25.07.1971	Azim Coop:Housing Society Ltd.	B-C-20/17, Nazimabad, Karachi.
315.	SKH-62	25.07.1971	I.C.P. Emp:Coop:Housing Society.	IV Floor, NBP Building I.I. Chundregar Road.
316.	SKH-63	25.07.1971	Hashuabad Coop:Housing Society.	8th Floor, Adamje House I.I. Chundregir Road.
317.	SKH-64	25.07.1971	C.S.O. Emp:Coop:Housing Society.	1, S.M.C. Housing Society Karachi.
318.	SKH-66	25.07.1971	Karachi Bar Association CHS.	Old City Compound, Karachi.
319.	SKH-67	25.07.1971	Al-Noor Coop:Housing Society.	Farbaes Building Dunally Road, Karachi.

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320.	SKH-68	25.07.1971	Old Rawins Coop:Housing Society.	P.O.Box No.5303 Karachi.
321.	SKH-71	25.07.1971	Civil Aviation Emp:Coop:Housing Sty.	19,Napier Barrackes Karachi.
322.	SKH-73	25.07.1971	Jam Nagar Wharria Memom CHS.	Bangali Building M.A.10, Karachi.
323.	SKH-74	25.07.1971	Al-Karam Ismailia Coop:Housing Sty.	Kerimabad F.B.Area Karachi,
324.	SKH-75	25.07.1971	Kutyana Memom Coop:Housing Society.	Ind Floor Zaura Salamat Mension Luxibas St.Karachi.
325.	SKH-76	25.07.1971	Architecta & Eng:Coop:Housing Sty.Ltd.	Mec10d Road Karachi.
326.	SKH-77	25.07.1971	Nasimabad Coop:Housing Society Ltd.	10, Rizvia Colony, Nazamabad.
327.	SKH-78	25.07.1971	All:Pakiatan Mahjir Coop:Housing Sty.	City Court M.A.Jinnah Road.
328.	SKH-79	25.07.1971	Nai Roshni Coop:Housing Society.	Nai Roshni Building Dr.Belmain Road Karachi.
329.	SKH-81	25.07.1971	Noore Hava Coop:Housing Soccity.	35,Naz Chambers Shah Rehman Liaqat, Karachi.
330.	SKH-83	25.07.1971	Juna Gadh Saurashtra Coop:Housing Sty.	Kanda Galli, Judia Bazar Karachi.
331.	SKH-84	26.07.1971	Kathiawar Sindh Coop:Housing Sty.	Deshal Bazar, Ranchore Bazar, Karachi.
332.	SKH-87	26.07.1971	Cutchi Agaria, Coop:Housing Sty.	Cutchi Muslim Agaria Jamat Khana Street, Opp:Rasala Police Station Nishter Road, Karachi.
333.	SKH-89	26.07.1971	Ahalian-e-Delhi Coop:Housing Sty.	Mahboob Chamber, A.Haroon Road, Karachi.
334.	SKH-90	26.07.1971	Govt:Secan:School Teachers,H. Sty.	179,Bakhshian Vills Near,P & T Colony Karachi.
335.	SKH-91	26.07.1971	Muslim Kutchi Khatri, Coop:H.C.	North Napier Road, Karachi.
336.	SKH-92	26.07.1971	I.C.I.Staff Coop:Housing Society.	I.C.I.House,5 West Wharf P.I.B.Karachi.
337.	SKH-93	27.07.1971	Chittagong Displaced Persons CHS.	25, Timber Road, Karachi. (Cont.....P/23.)

338.	SKH-94	27.07.1971	Kausar, Coop:Housing Society.	1128, P.I.B.Colony, Karachi.
339.	SKH-95	27.07.1971	Musalman-e-Punjab, Coop:Housing Society.	DarusaJam Building Mir Kazim Ali, Talpur Road, Saddar, Karachi.
340.	SKH-98	27.07.1971	Okha Mandal Coop:Housing Society.	900/3, Husainabad, F.B.Area Karachi.
341.	SKH-99	27.07.1971	Rizwan Coop:Housing Society.	United Bank Building.
342.	SKH-100	27.07.1971	Mohammadia Coop:Housing Society.	20. K.M.C. Garden Market Karachi.
343.	SKH-102	27.07.1971	Alam.Nager.Coop:Housing.Society.	40-E-Tariq Road, P.E.C.H.S. Karachi.
344.	SKH-103	27.07.1971	Nusrat Dev:Coop:Housing Society.	5-E-10/3, New Karachi.
345.	SKH-104	27.07.1971	Pak People Coop:Housing Society.	137, Al-Noor Chambers Preed Street Karachi.
346.	SKH-105	27.07.1971	Gbulaman-e-Kaba Coop:Housing Society.	67/A, Sikendarabad Colony, Liaquatabad, Karachi.
347.	SKH-106	27.07.1971	Al-Bilal Coop:Housing Society.	E/45, Dilal Road Behind Jaccob Line Karachi.
348.	SKH-107	27.07.1971	Ammar-e-Yasir Coop:Housing Society.	Deh Thana.Pir Mehfooz Road, Malir, Karachi.
349.	SKH-110	28.07.1971	Metrogical Emp:Coop:Housing Society.	Block No.1-3, Pak Sectt: Karachi.
350.	SKH-111	28.07.1971	Gulshane Rahmat Coop:Housing Society.	106, Depot Lines Karachi.
351.	SKH-113	28.07.1971	Suparco Emp;Coop:Housing Socceity.	43/1/P-6, P.E.C.H.Society Karachi,
352.	SKH-114	28.07.1971	Sity Development Coop:Housing Society.	327, Gadhaly Building Saddar Karachi.
353.	SKH-117	29.07.1971	Huma Cooperative Housing Society.	18/1, Muslim Leage Quarters,
354.	SKH-118	29.07.1971	Karachi Rajupt Coop:Housing Society.	112-Dilkusha Building I.I.Chundgri Road, Karachi.
355.	SKH-120	29.07.1971	Pfizer Emp:Coop:Housing Society.	12, Dockyard Road, West Wharf, Karachi.
356.	SKH-121	29.07.1971	Haza Professional Coop:Housing Society.	17/F/6, P.E.C.H.Society, Karachi.
357.	SKH-125	29.07.1971	Madina Coop:Housing Society.	Ist, Floor Habib Bank Building Newchali,Karachi.
358.	SKH-126	29.07.1971	Esso Emp:Coop:Housing Society.	7th Floor, Dawood Centre, Karachi.

359.	SKH-128	29.07.1971	Majlis-e-Pakhtoon Coop:Housing Society.	48,K.M.C. Building Lea Market, Karachi.
360.	SKH-129	29.07.1971	New Metropoliton Coop:Housing Soceity.	4, Bundookwala Building I.I.Chundregar Road Kyc.
361.	SKH-130	29.07.1971	Wastia Coop:Houding Society Karachi.	14/4, F.B.Area, Karachi.
362.	SKH-133	29.07.1971	Karachi Khetri Coop:Housing Socetty.	491, Najami Road, Karachi.
363.	SKH-134	29.07.1971	Export Prom. ion Buerue Emp:C.H.S.	3rd Floor Haji Adam Chamber, New Chali,Karachi.
364.	SKH-135	29.07.1971	Pak Babul-Islam C.H. Society.	20 Chartered Bank Building I.I.Chundregar,Kyc.
365.	SKH-136	29.07.1971	Emin Valley Coop:Housing Society.	Al-Shifa Near Plaza Square, Karachi.
366.	SKH-137	29.07.1971	Gujrat Coop:Housing Society.	19-A-Writer Chamber Duanely Road, Karachi.
367.	SKH-138	29.07.1971	Al-Habib Coop:Housing Society.	Meansfield Street 7th Safiee House Saddar, Kyc.
368.	SKH-140	29.07.1971	Quadrea Coop:Housing Society.	10,Aiwan-e-Tijart Mecload Road, Karachi.
369.	SKH-142	29.07.1971	602,Workshop E.M.P.Emp:CHS.	602,Combin Workshop E.M.E. Karachi.
370.	SKH-143	29.07.1971	Hansa, Coop:Housing Society.	Ibrahim Chambers 11 Floor Club Mohammed Street. Judia Bazar Karachi.
371.	SKH-144	29.07.1971	Mohammad Pure,Coop:Housing Society.	90/12, E.B.Area, Karachi.
372.	SKH-146	30.07.1971	Muslim Town Coop:Housing Society.	18,Dialdas Building Bombay Bazar Karachi.
373.	SKH-147	30.07.1971	Sind Govt:Emp:Coop:Housing Society.	Room No.6 Block, Frere Road, Karachi.
374.	SKH-148	30.07.1971	Shabistan Coop:Housing Society.	6,Dambino Chambers, Garden Road, Karachi.
375.	SKH-149	30.07.1971	Iraqi Coop:Housing Society.	197, Naz Chambers Frere Road, Karachi,
376.	SKH-151	30.07.1971	Hazara Coop:Housing Society.	427,AN-Khan Corp:Mohammadi Building.
377.	SKH-152	30.07.1971	Pak Petrotium Emp:Coop:Housing Society.	4th, Floor,P.I.D.C. House Karachi.
378.	SKH-155	30.07.1971	Tariq Coop:Housing Society Karachi.	Al-Yousuf Chambers Frer Road Karachi.
379.	SKH-156	30.07.1971	Akbarabad Coop:Housing Society.	73, Dilkusha Chambers Marstan Road,Karachi.

380.	SKH-157	30.07.1971	Ismilia Federal Coop:Housing Society,	277/8, Azizabad F.B.Area Karachi.
381.	SKH-161	30.07.1971	Salehabad Coop:Housing Society.	202, Commercial Area Liaquatabad, Karachi.
382.	SKH-162	30.07.1971	Shahabad Coop:Housing Society.	F-33/1 Shahbad P.I.B.Colony Karachi.
383.	SKH-164.	30.07.1971	Daluchabad Coop:Housing Society.	Said Park Malir City Karachi.
384.	SKH-165	30.07.1971	Bharatpur Coop:Housing Society.	H.V.2/66, Mana Road Beger.Khata Karachi.
385.	SKH-166	31.07.1971	Army Stores, Emp:Coop:Housing Society.	Inspectorate Of Army Store Karachi.
386.	SKH-168	31.07.1971	Central Information Emp:Coop:Housing Sty.	D.F.P. Block 3-B, Pak Sectt:Karachi.
387.	SKH-170	31.07.1971	Al-Qasim, Coop:Housing Society.	Fidoo Building Preedy Street, Saddar Karachi.
388.	SKH-171	31.07.1971	Al-Yasrab Coop:Housing Society.	II-A-1/79, Nazimabad, Karachi.
389.	SKH-173	25.07.1971	K.M.C. United Workers, Housing Society.	Sitrar Market Ranchore Line K.M.C. Buil:Gujar Nalam Karachi.
390.	SKH-175	31.07.1971	Muslim Gujrat Coop:Housing Society.	36, Aurangzeb Market M.A.Jinnah Road, Karachi.
391.	SKH-176	31.07.1971	A.D.B. of Pak:Emp:Coop:Housing Society.	A.D.B. Bank Shafi Court Karachi.
392.	SKH-177	31.07.1971	O.G.D.C. Emp:Coop:Housing Society.	Central Hotel Building Club Road Karachi.
393.	SKH-178	31.07.1971	Kishwar Coop:Housing Society.	Usmani Mohajair Colony Jail Road Karachi.
394.	SKH-179	31.07.1971	Jannat Nazir Coop:Housing Society.	E-70, Block B, North Nazimabad Karachi.
395.	SKH-180	31.07.1971	Al-Asad, Coop:Housing Society.	11/14, 5-A, Nazimabad Karachi.
396.	SKH-181	18.08.1971	Al-Moiz Coop:Housing Society.	1st, Floor R.G.M. Square Moman Street Karachi.
397.	SKH-182	27.09.1971	Al-Qayum Coop:Housing Society.	Polad Building Bunder Road, Karachi.
398.	SKH-183	30.09.1971	Bliss, Coop:Housing Society	246, Garden West Nishtar Road, Karachi.
399.	SKH-184	28.02.1972	Saharanpur Coop:Housing Society.	No.2, Aurangzeb Market, N.A.Jinnah Road, Karachi
400.	SKH-185	01.03.1972	Sunny side, Coop:Housing Society.	
401.	SKH-186	10.03.1972	Peral Coop:Housing Society.	

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402.	SKH-187	10.03.1972	Al-Fatima Coop:Housing Society.	
403.	SKH-188	17.03.1972	Diamond Coop:Housing Society.	1-Al-Hayat Market, Karachi.
404.	SKH-189	20.06.1972	Al-Mehar Coop:Housing Society.	224/1, Manakji Street Garden East, Karachi.
405.	SKH-190	24.06.1972	Khatij Dil Coop:Housing Society.	326,Garden East, Karachi.
406.	SKH-191	24.06.1972	Pakistan Navy Low Paid Emp:CHS.	Pak Navy Amunation Dept:Mauripure Hub-River Road.
407.	SKH-192	09.09.1972	Al-Nazar Coop:Housing Society.	344,Gra Alfred Street Garden West Karachi.
408.	SKH-193	.1972	Al-Rahmat Coop:Housing Society.	408,Price Sadurdding Building Rehamatullah St. Kharadar, Karachi.
409.	SKH-194	15.11.1972	Al-Ismailia Coop:Housing Society.	26,Aziz Chambers Opp:City Court, Karachi.
410.	SKH-195	08.02.1973	Al-Miya Coop:Housing Society.	Al-Miya 15/G Block No.9 Clafin Scheme No.5 Kyc.
411.	SKH-196	10.03.1973	Seafield Coop:Housing Society.	24,G Block 2 K.D.A. Scheme No.5 Kahkeshan, Karachi.
412.	SKH-197	10-03.1973	Bath View Coop:Housing Society.	25,G Block 9 K.D.A. Scheme No.5 Kahkeshan,Karachi.
413.	SKH-198	07-05.1973	Kohistan Coop:Housing Society.	4th Floor,Haroon Chamber Garden Road, Karachi.
414.	SKH-199	10.05.1973	Semorina Coop:Housing Society	10-Bimbino Chambers Garden Road Karachi.
415.	SKH-200	23.05.1973	Oud Rajput Coop:Housing Society.	Samanabad North Nazimabad, Karachi.
416.	SKH-201	30.05.1973	Honsoties Coop:Housing Society.	11/C Refahan C.H.Sty, Malir Halt, Karachi.
417.	SKH-203	06.07.1973	Golden Coop:Housing Society.	44/H, Al-Yousuf Chambers, St:
418.	SKH-205	11.08.1973	Al-Murtaza Ali Coop:Housing Society.	11th Floor,Chambers Bank Building,I.I.Chundriger. Road, Karachi,
419.	SKH-206	18.09.1973	Musalmanane Sind Coop:Housing Society.	4,Bahadur Shsh Market M.A.Jinnah Road, Karachi.
420.	SKH-207	18.09.1973	Sabz Villa Coop:Housing Society.	Plot No.D/8,K.D.A.Scheme,No7, Block IV & V Khi.
421.	SKH-209	04.10.1973	Shah Ali Coop:Housing Society.	Plot No.154, Garden East, Karachi.
422.	SKH-210	01.11.1973	K.M.C.Staff Coop:Housing Society.	242/Z, Paposh Nagar Karachi.

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422.	SKH-211	20.12.1973	Noorani Saghar Coop:Housing Society.	255/1/1, Garden West, Karachi.
424.	SKH-212	03.01.1974	Al-Rehim Coop:Housing Society Ltd.	P.N. 529,G.E, Nazreth Road Garden East Karachi.
425.	SKH-214	26.01.1974	Park View Coop:Housing Society Ltd.	9,Kakhesban K.D.A. Scheme No.5 Karachi.
426.	SKH-216	16.08.1974	Murtaza Coop:Housing Society Ltd.	C/O 39-A, 8th South Street,Defence Sty,Karachi.
427.8	SKH-217	16.08.1974	P.M.T.F. Coop:Housing Society Ltd.	Pakieshan Machine Tool Factory,Landhi, Karachi.
428.	SKH-218	26.03.1974	Gold field Coop:Housing Society Ltd.	2nd Floor Naz Chambers Frere Road, Karachi.
429.	SKH-219	26.03.1974	Heavenly Coop:Housing Society Ltd.	245,Garden West Nishter Road, Karachi.
430.	SKH-220	04.04.1974	Al-Shams Coop:Housing Society Ltd.	255/2/2, Garden West, Raby Street Karachi.No.5.
431.	SKH-221	10.04.1974	Brancker Coop:Housing Society Ltd.	F-T,3/21, Frere Town Karachi.
432.	SKH-222	18.05.1974	Prince Apartment Coop:Housing Society.	307,Garden West Nishter Road, Karachi.
433	SKH-223	25.06.1974	Noorani Coop:Housing Society Ltd.	227,D,Ervz Road,Garden East,Karachi.
434.	SKH-224	18.07.1974	Ruby Coop:Housing Society Ltd.	522, Deepchand Okja Road,Garden East,Karachi.
435.	SKH-225	19.07.1974	Evershine Coop:Housing Society.	417,Garden East,Slivertain Street,Karachi.
436.	SKH-226	29.08.1974	National Cement Dnp:Coop:Housing Society.	A-29,Phantinager Karachi.
437.	SKH-227	09.09.1974	Noore Karim Coop:Housing Society Ltd.	432-433,Garden West Old Lalukhat, Karachi.
438.	SKH-228	01.10.1974	Green Garden Coop:Housing Society.	215/6,Garden East Karachi.
439.	SKH-229	18.01.1974	Clifton Coop:Estete Housing Society.	Saify Market 46,Frere Road,Opp:Bohra Jamat Khna.
440.	SKH-230	14.02.1975	Sultan Coop:Housing Society.	397, Garden East Karachi.
441.	SKH-231	26.02.1975	United Teachers Coop:Housing Society.	11/F,103/13, North Karachi.
442.	SKH-232	27.02.1975	Emerald Coop:Housing Society Ltd.	F/40, Block No.7 Clifton Karachi.
443.	SKH-236	10.04.1975	Shangrial Coop:Housing Society.	2/52 Al-Yousuf Chambers Frere Road, Karachi.
444.	SKH-237	10.04.1975	Commissiarate, Coop:Housing Society.	Plot No.4,Survay No.36/2, Dhobi Khate, Com- missiarate Line, Karachi.

445.	SKH-238	12.04.1975	Morvi Tankara Nemen Coop:Housing Society.	Kathiawar Hotel North Karachi.
446.	SKH-239	03.05.1975	Al-Imran Coop:Housing Society Ltd.	226, Haig-Street Garden East Karachi.
447.	SKH-240	19.05.1975	Muslim Rajput Bundhani Coop:Housing Society.	Bundhani Colony Near Gharibabad Liaquatabad Khi.
448.	SKH-243	30.05.1975	Gulshane Fasial Coop:Housing Society.	K.M.C. Building Karachi.
449.	SKH-244	04.05.1975	Universal Coop:Housing Society.	151, Garden East, Karachi.
450.	SKH-245	07.06.1975	Aswan, Coop:Housing Society.	17/C, Platinum Colony Babo Street Karachi.
451.	SKH-247	10.06.1975	Al-Naz Coop:Housing Society.	Garden West Karachi.
452.	SKH-248	10.06.1975	Kashina Qamar Coop:Housing Society.	349/3, Near Adamje College (Since) Karachi.
453.	SKH-249	10.06.1975	Darbar Coop:Housing Society.	Azizabad, Karachi.
454.	SKH-251	10.07.1975	Al-Flah Coop:Housing Society.	Plot No.195/C, 2 Behind Aga Khan Puree G.E.Khi.
455.	SKH-252	11.07.1975	Sind Balouch Coop:Housing Society.	SB-8 K.D.A. 1st Floor USL Building office National Stadium Karachi.
456.	SKH-253	15.07.1975	Al-Mehran Coop:Housing Society.	395/C, Central Commercial Area, Allam Iqbal, Road, P.E.C.H.Society, Karachi.
457.	SKH-254	15.07.1975	Rimpa Skyline Coop:Housing Society.	
458.	SKH-255	15.07.1975	Rimpa Sunbeam Coop:Housing Society.	
459.	SKH-257	.1975	Sind Awami Coop:Housing Society.	Jacob Lines, Karachi.
460.	SKH-265	07.01.1976	Sadat Amroha Coop:Housing Society.	C/15, F.B.Area, Karachi.
461.	SKH-267	24.01.1976	Sindhi Momin Coop:Housing Society.	Mawabad Gali No.8, Haji Mohd Ismail Karachi.
462.	SKH-268	26.01.1976	Gulistan-e-Karim Coop:Housing Society.	345/ Garden East, Karachi.
463.	SKH-271	29.02.1976	Al-Samar Coop:Housing Society Ltd.	16-D, Block.No.8, Gulshan-e-Iqbal, Karachi.
464.	SKH-272	28.02.1976	Quaid Coop:Housing Society Ltd.	3/7, Nullamabad, Karachi.
465.	SKH-273	28.02.1976	Pak.Sind Coop:Housing Society Ltd.	202/1-C-2, P.E.C.H.S, Karachi.
466.	SKH-275	08.03.1976	Golf Coop:Housing Society Ltd.	C/L-7/18/6, Gulf Ground Civil Lines Quarters, Khi.

467.	SKH-277	25.03.1976	Bhasbhore Coop:Housing Society Ltd.	Mohd
468.	SKH-278	26.03.1976	Sunni Vohra(S.Zone)Coop:Housing Society.	No.1 Level Building Opp:P.N.A.Building Karachi.
469.	SKH-280	03.04.1976	Unique Coop:Housing Society Ltd.	2/37, 11nd Floor Ali-Youssuf Chambers, Karachi,
470.	SKH-281	03.04.1976	Supershine Coop:Housing Society.	CS-14, Block No.7, F.B.Area, Karachi.
471.	SKH-282	03.04.1976	Shah Qayam Coop: using Society.	108/110, Garden East Karachi.
472.	SKH-284	15.04.1976	Sultanabad Coop: using Society.	Village Khalifa Bahauddin Mangopir, Road, Karachi.
473.	SKH-287	30.04.1976	Television Emp:Coop:Housing Society.	Television Station Karachi.
474.	SKH-288	07.04.1976	Noorni Village Coop:Housing Society.	Garden East Karachi.
475.	SKH-293	29.05.1976	U.S. Govt.Pakistan Emp:Housing Society.	Americian Consalta A.Haroon Road, Karachi.
476.	SKH-294	29.05.1976	Al-Johar Coop:Housing Society.	326, Garden West Karachi.
477.	SKH-295	29.05.1976	Yu-Hafsa Coop:Housing Society.	North Nazimabad. Karachi.
478.	SKH-297	33.07.1976	Shahbaz Qalandar Coop:Housing Society.	614/615, Commercial Area,A.E.C.H.S. Karachi.
479.	SKH-298	20.07.1976	Shahcen Welfare Coop:Housing Society.	169, Nishtar Road Near Kazswani Tower Karachi.
480.	SKH-299	20.07.1976	Rose Coop:Housing Society.	154 Garden East, Nishtar Road, Karachi.
481.	SKH-300	12.08.1976	Natha Khan Goth(Exp)Coop:Housing Society.	Natha Khan Goth Karachi.
482.	SKH-301	12.08.1976	Karim Court Coop:Housing Society.	Karim Court Garden East, Karachi.
483.	SKH-302	07.09.1976	Nimpa Town Coop:Housing Society.	Central Hotel Karachi.
484.	SKH-303	13.09.1976	Sind Assembly Emp:Coop:Housing Society.	Sind Assembly Building Karachi.
485.	SKH-303-A		Paradise Palace owners,Coop:Housing Sty.	New Queen Road Karachi.
486.	SKH-306	21.10.1976	Khanzuda Coop:Housing Society.	K-630, Sector 35B, Korangi Karachi.
487.	SKH-307	05.11.1976	Korangi Teachers Coop:Housing Society.	4-F, Double Story K-Market Korangi Karachi.
488.	SKH-309	16.11.1976	Al-Musani Coop:Housing Society.	Aziz Square, F.B.Area, Karachi.

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489.	SKH-310	19.11.1976	Tado Coop:Housing Society.	Garden East, Karachi.
490.	SKH-311	09.12.1976	Marine Coop:Housing Society.	C-1, Block 3, K.D.A. Scheme No.5.
491.	SKH-312	10.12.1976	Nazia, Coop:Housing Society.	Plot No.280 West 77,S.M.Tanfeeque Road Near, Ten Nuti Bridge, Liqquabad, Karachi.
492.	SKH-313	14.01.1977	Fakhri, Coop:Housing Society.	Clifton Scheme, Block, No.5, Karachi.
493.	SKH-314	26.01.1977	A.D.A. Exp:Coop:Housing Society.	A.D.A. -B/6,KDA Scheme No.3,Main High Road.
494.	SKH-315	03.02.1977	Ghulam Ali Coop:Housing Society.	D-C-4, Block No.5, Clifton Scheme No.5, Karachi.
495.	SKH-317	15.02.1977	Indus Mehran Coop:Housing Society.	743,Central Commercial Area P.E.C.H.S. Karachi.
496.	SKH-318	26.04.1977	Evacue Trust Property Southern Zone Exp:Coop:Housing Society, Ltd.	1st Floor, Al-Markaz Building, M.A.Jinnah Road, Karachi.
497.	SKH-320	26.06.1977	P.A.F.Civilian Coop:Housing Society	F.B.Area Karachi.
498.	SKH-322	12.07.1977	Sindh Social Security Exp:CHS, Ltd.	I & IIInd Floor, Habib Bank Building Shaheed-I- Millat Road, Karachi.
499.	SKH-323	16.08.1977	Aligarh Refugee Coop:Housing Society.	Plot No.35, Road, No.3, Aligarh Colony, Deh Orangi Sector 12-A, Karachi.
500.	SKH-325	18.04.1978	Census & Registration Exp:Coop:Housing Society Ltd.	Office of the Deputy Director Census and Registration Organization Sindh Muslim Sty Ltd.
501.	SKH-327	16.05.1978	P.C.I.S.House Building Coop:Housing Sty.	70-Garden Road Karachi.
502.	SKH-328	17.05.1978	Bella View Coop:Housing Society.	3101, Qamar House, Karachi.
503.	SKH-330	25.05.1978	B.I.M. Corporation Officers CHS.	N.S.C. Building, Karachi.
504.	SKH-331	13.06.1978	Lake View Coop:Housing Society Ltd.	Clifton, Karachi.
505.	SKH-332	13.06.1978	Awan Estate Coop:Housing Society Ltd.	Awan Estate Coop:Housing Society.
506.	SKH-333	09.03.1978	Railway Worker Coop:Housing Society.	
507.	SKH-334	04.09.1978	Kohistan Coop:Housing Society.	Block-3, Gulshan-i-Iqbal, Karachi.

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508.	SKH-335	30-09-1978	Kathiawar Harigon C.H.Society.	105 H.K. Chand Bibi Road, Karachi.
509.	SKH-338	16-10-1978	Al-Anfal Coop.Housing Society.	428 Qasimabad, Karachi.
510.	SKH-339	16-10-1978	Minar Coop. Housing Society Ltd.	Al-Noor Chambers, Karachi.
511.	SKH-340	02-12-1978	Mariam Coop. Housing Society Ltd.	
512.	SKH-341	05-12-1978	Shipyard Employees C.H.Society.	Shipyard, Karachi.
513.	SKH-342	17-12-1978	Settlement Employees C.H.Society Ltd,	
514.	SKH-343	18-01-1979	University Alumni C.H.Society Ltd.	D-63 Block-F North Nazimabad Karachi.
515.	SKH-344	22-02-1979	NES PAK Employees C.H.Society.Ltd.	NES Building, 9th Floor, Nolvi Tamizuddin Rd.KYC.
516.	SKH-345	22-02-1979	Custom Preventive Service C.H.Society.	Custom House Karachi.
517.	SKH-346	21-02-1979	Ghulam-e-Hussain C.H.Society Ltd.	Brother Lodge, Bahadurabad, Karachi.
518.	SKH-347	23-03-1979	Shadbagh Coop. Housing Society Ltd.	6th Floor, Saffy Chambers, Meriweather Karachi.
519.	SKH-348	31-04-1979	N.E.D.Employees Coop.Housing Society.	N.E.D.College Karachi.
520.	SKH-349	22-05-1979	Noor Town Coop.H.Society Ltd.	c/o Razzak Oil Mills, Chakiwara, Karachi.
521.	SKH-351	09-06-1979	Mona Town Coop. Housing Society Ltd.	133 Garden East Karachi.
522.	SKH-352	14-06-1979	A.P.P.Employees C.H.Society Ltd.	New Building Road Karachi.
523.	SKH-353	16-06-1979	N.G.Employees Coop.H.Society Ltd.	Shahrah-e-Faisal Karachi.
524.	SKH-354	16-06-1979	Allied Coop.Housing Society Ltd.	216/A-2 P.E.C.H.S.Karachi.
525.	SKH-355	11-07-1979	Chouse Azam Coop.Housing Society Ltd.	Alwan-e-Tijarat Road, Karachi.
526.	SKH-356	22-07-1979	Republic Motor Officers C.H.S.Ltd.	D-2 S.I.T.E. Karachi.
527.	SKH-357	01-08-1979	Nilam Vally Coop.H.Society Ltd.	224/14 Tarachand Road Karachi.
528.	SKH-358	13-08-1979	Joroda Coop.Housing Society Ltd.	D-37, 18/663 Landhi-2 Karachi.

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529.	SKH-359	20-08-1979	P.N.S.School Coop.Housing Society Ltd.	P.N.S.School, Korangi Road, Karachi.
530.	SKH-360	24-09-1979	Anthonyon Coop.Housing Society Ltd.	Anthonyon Charch, Frere Road, Karachi.
531.	SKH-361	03-10-1979	Noorabad Coop.Housing Society Ltd.	Amoenabad, Martin Road, Karachi.
532.	SKH-362	23-10-1979	Mohammad Bin Qasim Coop.H.Society Ltd.	People Town, Drigh Colony No.3 Karachi.
532.	SKH-363	29-10-1979	Eastern Coop.Housing Society Ltd.	-do-
534.	K-768	16-11-1973	Shipping Coop.Housing Society Ltd.	R/44 Korangi 1 st Karachi.
535.	K-770	22-11-1973	Sindh Govt.Lectures C.H.Society Ltd.	Govt.College of Commerce & Economics Karachi.
536.	K-779	03-10-1974	United Coop.Housing Society Ltd.	84 Garden East Karachi.
537.	K-780	21-10-1974	Panjatan Coop.Housing Society Ltd.	215/3 Garden East Karachi.
538.	K-782	09-07-1975	Silver Coop.Housing Society Ltd.	255/1 Garden West, Mill Street Karachi.
539.	K-788	15-04-1976	Ebrahim Abbasi Coop.H.Society Ltd.	246 Garden West Karachi.
540.	K-790	11-01-1978	Sui Gas Emp.Coop.Housing Society Ltd.	State Life Building, Dr.Ziauddin Road, Karachi.
541.	K-792	25-03-1978		
542.	K-795			
543.	K-798	01-09-1979	Rajistan Mein Ansar C.H.Sty.	5-1/2 Mohammadi Masjid, Shop No.5
544.	K-799	03-02-1979	Al-Hussain Coop.Housing Society Ltd.	403 Garden East, Crossing of Rambai Road, Violet Street, Karachi.
545.	K-800	04-02-1979	Safura Coop.Housing Society Ltd.	4-E-10/6 Nazimabad Karachi.
546.	K-804	11-02-1979	Ablagh-e-Aama Coop.Housing Society Ltd.	Block-95 Sindh Secretariat Karachi.
547.	K-811	02-04-1979	Pakistan Post Office Workers C.H.Sty.	G.P.O.Compound Karachi.

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548.	K-814	05-05-1979	Al-Ahbab Co-operative Housing Society Ltd.	22 Bohri Building, I.I.Chundrigar Road, Karachi.
549.	K-815	14-05-1979	Gulshan-e-Baldia Cooperative Housing Society.K.M.C.Main Building, M.A.Jinnah Road, Karachi.	
550.	K-816	21-05-1979	Gulistan-e-Islam Coop.H.Society Ltd.	A-135 Block-N North Nazimabad Karachi.
551.	K-817	21-05-1979	Shalimar Coop.Housing Society Ltd.	50 Rehman Court(4th Floor)Plaza Square, M.A.Jinnah Rd.
552.	K-818	22-05-1979	Pak Al-Quresh Coop.H.Society Ltd.	108 Elatin Centre, Saddar, Karachi.
553.	K-819	26-05-1979	Rahim Coop.Housing Society Ltd.	97 Taj Mohammad Building, Dr.Ziauddin Road, Karachi.
554.	K-820	03-06-1979	Khurasan Coop. Housing Society Ltd.	Habib Bank Bld. Corner A.Haroon Road, Karachi.
555.	K-824	21-06-1979	Tahir Ashraf Coop. Housing Society Ltd.	28/5 Jacob Lines Karachi.
556.	K-826	27-06-1979	Pakistan Postal Staff Coop.H.Sty.Ltd.	G.P.O.Compound Karachi.
557.	K-827	05-07-1979	Roti Corporation Of Pak Emp.CHS Ltd.	A/139 Block-L North Nazimabad Karachi.
558.	K-828	14-07-1979	Maymar Coop. H.Society Ltd.	Sir Syed Road P.E.C.H.S.Karachi.
559.	K-830	24-07-1979	Luck Coop.Housing Society Ltd.	265/D/2 PECHS Karachi.
560.	K-832	28-08-1979	Sailani Coop.Housing Society Ltd.	1725/2354 Madina Colony Baldia Town Karachi.
561.	K-833	15-09-1979	Gulshan-e-Vally Coop.H.Sty Ltd.	F-2 Nazimabad-4 Karachi.
562.	K-835	24-09-1979	Decent Coop.Housing Society Ltd.	Farid Chambers, A.Haroon Road, Karachi.
563.	K-839	13-10-1979	Pak Broad casting External Service Employees Coop.Housing Society Ltd.	Broad Casting Housing M.A.Jinnah Road Karachi.
564.	K-840	13-10-1979	Business Professional Executive CHS.	326 Central Hotel Karachi.
565.	K-842	15-10-1979	Jami Coop. Housing Society Ltd.	82 Rizvia Colony Nazimabad Karachi.
566.	K-843	17-10-1979	Abad Coop.Housing Society Ltd.	Bambino Chambers Karachi.
567.	K-844	18-10-1979	National Motor Officers CHS.	National Motors, Hub Chowki, Karachi.
568.	K-847	23-10-1979	N.D.F.C.Emp.Coop.H.Society Ltd.	Al-Haroon Chambers Karachi.

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569.	K-850	29-10-1979	Daluch Gardon Coop.Housing Society Ltd.	79/ 1/1/2 Garden East Karachi.
570.	SKII-363	29-10-1979	Eastern Coop.Housing Society Ltd.	Peoples Town Drigh Road Colony No.3 Karachi.
571.	K-857	20-11-1979	Baloch Colony Coop. H.Sty Ltd.	Baloch Colony Shaheed-e-Millat Road Karachi.
572.	K-858	27-11-1979	Pak Security Printing Emp.C.H.S.Ltd	Security Printing Press Karachi.
573.	K-859	09-12-1979	Amroha Coop.Housing Society Ltd.	Urdu Bazar Karachi.
574.	K-860	15-12-1979	Al-Mughal Coop.Housing Society Ltd.	M.H.Line Frere Road, Karachi.
575.	K-861	26-12-1979	Ansari Coop. Housing Society Ltd.	16-C UK Plaza F.D.Area Karachi.
576.	K-863	01-01-1980	All Pakistan News Papers Emp.CH.S.	Haroon House, Dr.Ziauddin Road, Karachi.
577.	K-866	20-02-1980	Pakistan Coop. Housing Society Ltd.	414 Burhani Chambers, A.Haroon Road, Karachi.
578.	K-867	21-02-1980	Faiz Coop. Housing Society Ltd.	20 Block # & 8 Darul Aman Society Karachi.
579.	K-869	25-02-1980	Millat Coop.Housing Society Ltd.	1459 Block-14 Drigh Colony Karachi.
580.	K-870	25-02-1980	Overseas Pakistani Coop.H.Sty.	5th Floor Ghafur Chambers A.Haroon Road Karachi.
581.	K-872	16-03-1980	Constillation Coop.H.Sty Ltd.	4-13 Gizri Road F.T.Quarters Karachi.
582.	K-873	17-03-1980	Hilal-e-Pakistan Emp.Coop.H.Sty Ltd.	Court Building M.A.Jinnah Road Karachi.
583.	K-874	20-03-1980	Faloon Coop.Housing Sty.Ltd.	Pak Chamber West Wharf Karachi.
584.	K-875	06-04-1980	Bashir Vallege Coop.H.Sty Ltd.	11-A Moris wala Building M.A.Jinnah Road Karachi.
585.	K-877	12-04-1980	Siddiqui Beradri Coop.H.Sty.Ltd.	Patel Para Karachi,
586.	K-878	15-04-1980	Al-Jeher Coop.Housing Society Ltd.	J-47-10th Street Defence Society Ltd.
587.	K-879	21-04-1980	Progressive Coop.Housing Society Ltd.	Pak Chambers, West Wharf Karachi.
588.	K-880	21-04-1980	Al-Syed Coop.Housing Society Ltd.	3-Dilkusha Chambers Marston Road Karachi.
589.	K-882	04-05-1980	Bambroli Coop.Housing Society Ltd.	F-7 P & T Colony Karachi.
590.	K-883	10-05-1980	Gulistan-e-Dilal Coop.H.Sty Ltd.	Quetta Wal Building Islami Chowk Karachi.

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591.	K-884	26-05-1980	Karachi Divisional Commissioner Employees Coop. Housing Society Ltd.	Clab Road Karachi.
592.	K-885	04-06-1980	Marina Coop.Housing Society Ltd.	B-118 Block-4 F.B.Area, Karachi.
593.	K-886	10-06-1980	Shaheryar Coop. Housing Society Ltd.	1 Piloher House Marstan Road Karachi.
594.	K-887	11-06-1980	Manglour Coop. Housing Society Ltd.	Flat No.4/E-8 B.A.Square Nazimabad Karachi.
595.	K-888	18-06-1980	Al-Fazal Coop. Housing Society Ltd.	9 Eidgah Muzhe M.A.Jinnah Road Karachi.
596.	K-891	09-07-1980	Jajee Coop. Housing Society Ltd.	B/172 Block-10 F.B.Area Karachi.
597.	K-897	02-08-1980	International Coop.H.Society Ltd.	41-43 Naz Cinema M.A.Jinnah Road Karachi.
598.	K-900	24-08-1980	Kashmore Coop. Housing Society Ltd.	#11/5 Gulshan-c-Iqbal Karachi.
599.	K-901	26-08-1980	East West Coop.Housing Society Ltd.	Federal D. Area Karachi.
600.	K-902	05-09-1980	Ad-Agents Emp. Coop.H.Society Ltd.	232 Hotel Matropole Karachi.
601.	K-905	09-09-1980	Inqilab Coop. Housing Society Ltd.	Daily Inqilab Chundrigar Road Karachi.
602.	K-906	10-09-1980	Alahbad Coop. Housing Society Ltd.	II-G-4/3 Nazimabad Karachi
603.	K-908	21-09-1980	UBL Officers Coop.Housing Sty.Ltd.	C-23 Block-10 F.B.Area Karachi.
604.	K-909	30-09-1980	Al-Falaj Coop. Housing Society Ltd.	84-B-2 PECHS Karachi.
605.	K-910	30-09-1980	Punjabi Muslim Coop.Housing Society Ltd.	NP-p/45 M.Shah Street, Jodia Bazar Karachi.
606.	K-912	04-10-1980	Pakistan Rajput Coop.H.Sty.Ltd.	519-37/B Landhi Karachi.
607.	K-913	04-10-1980	Urooj Coop. Housing Society Ltd.	67 Bombay Bazar Karachi.
608.	K-609	11-10-1980	Al-Rasheed Coop. H.Sty.Ltd.	R-290/17 F.B.Area Karachi.
609.	K-915	23-10-1980	Jaipur Coop. Housing Society Ltd.	52-A/14 Firdous Colony Karachi.
610.	K-916	23-11-1980	Haroon Colony Coop. Housing Sty.Ltd.	Haroon Colony Syed Ghulam Murtaza Road Karachi.

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611.	K-917	26.11.1980	Pakistan Streal Progressive CHS Ltd.	216, Universal Industries, Building Hasrat Mohani Road; Karachi.
612.	K-918	01.12.1980	N.I.T. Emp:Coop:Housing Society.	National Bank Building 6th, Floor I.I.Chundrigar Road, Karachi.
613.	K-919	03.12.1980	Sui Gas Executing C oop:Housing Society.	5th Floor State Life Building No.3, Dr.Ziauddin Road, Karachi.
614.	K-920	03.12.1980	Al-Badar Coop:Housing Society.	Haji Adam Chamber, 3rd Floor Altaf Hussain Road.
615.	K-221	08.12.1980	Khairo Coop:Housing Society.	State View House I.I.Chundrigar Road Karachi.
616.	K-923	17.12.1980	Ptli Putra Coop:Housing Society.	A/67, AlFarhat Society, Malir Karachi.
617.	K-924	20.12.1980	Vince Rosce Coop:Housing Society.	R-256/4, Dastgir Society, Karachi.
618.	K-927	01.01.1981	Pak Kausar Coop:Housing Society.	K-1, Rafah-i-Ama Malir, Karachi.
619.	K-928	03.01.1981	Al-Mobin Coop:Housing Society.	A-1/110, Sharifabad F.B.Aren, Karachi.
620.	K-929	06.01.1981	Ferkauah Coop:Housing Society.	S-B, Defence Society Karachi.
621.	K-933	10.01.1981	Pachaina Coop:Housing Society.	Chemical and Drug House Rampart Street Jodia Bazar,
622.	K-934	20.01.1981	Karachi Emp:Coop:Housing Society.	13,G, P&T Colony, Karachi.
623.	K-935	20.01.1981	Hunza Gilgit Coop:Housing Society.	204, 209 Garden East Karachi.
624.	K-936	24.01.1981	Karachi Residence Coop:Housing Society.	E-228,Kausar, Tower Malir , Karachi.
625.	K-937	24.01.1981	Gulshan-i-Pakistan Coop:Housing Society.	Saifce House Alangir Road, Karachi.
626.	K-944	17.02.1981	Water Coop:Housing Society, Ltd.	Sindh Magirdar Building Dressing Saloon, Hasan Ali Afandi Road Karachi.
627.	K-945	21.02.1981	Pakistan Telecommunication Staff CHS.	Old Garden Exchange Building Noman Street Plaza Square, Karachi.
628.	K-950	12.03.1982	Al-Kamal Coop:Housing Society.	62/2, Marton Road, Karachi.
629.	K-951	17.03.1981	AG Oil Industries Office C.H.S. Ltd.	H-6, Off Estate Avenuc, S.I.T.D. Karachi.
630.	K-954	27.04.1981	Home Land Coop:Housing Society.	17-18 Fareed Chamber. Saddar Karachi

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631.	K-955	30.04.1981	Saudagaran Coop:Housing Society.	Saudagaran Colony Shaheed-e-Millat Road,Karachi.
632.	K-958	03.05.1981	Apex Bank Coop:Housing Society.	Sindh Provincial CppP:Bank Ltd,Karachi.
633.	K-959	05.05.1981	Bukhari Town Coop:Housing Society.	Ist,Floor, No.64, Behind Allied Bank.
634.	K-963	16.05.1981	HL-Band Coop:Housing Society.	103/107, Merchants Centre No.9, Clifton Karachi.
635.	K-964	16.05.1981	Pak Arab Coop:Housing Society.	Bandookwal Building T. Chaudrigar Road,Karachi.
636.	K-965	17.05.1981	Ishaqabad Coop:Housing Society.	44,Building B,Sir Sul n Shah Road,Karachi.
637.	K-966	19.05.1981	Karachi Transporter Coop:HOUsing Sty.	491/4,Patel Para Opp:Caltex petrol.Pump.Karachi.
638.	K-967	28.05.1981	Pak Federation of Coop:HOUsing Society.	11,A Noor Estate Lifo Road,Karachi.
639.	K-968	03.06.1981	Karachi Electrical Contractor CHS.	2094, P.I.B. Colony Karachi.
640.	K-970.	10.06.1981	Shah Akbar Coop:Housing Society.	6152,Patamber Street,Ramsuani,Karachi.
641.	K972	20.06.1981	Caltex Emp:Coop:Housing Society.	A/80, Garden East,Karachi.
642.	K-973	27.06.1981	Trmity Coop:Housing Society.	C-67, Mehmoodabad No.2,Karachi.
643.	K-974	27.06.1981	Rachna Coop:Housing Society.	No.1, Arjon Building Mohah Road,Karachi.
644.	K-976	09.07.1981	Kahkushah Coop:Housing Society.	12, P.I.B.Colony Karachi.
645.	K-977	12.07.1981	Gulshan-e-Mulia Coop:Housing Society.	20/2/D, Market Nursory P.E.C.M.S.Karachi.
646.	K-978	20.07.1981	Mashriqe wasta Coop:Housing Society.	7,Umber Motor Building Nursery,Karachi.
647.	K-979	20.07.1981	Chail Coop:Housing Society Ltd.	FL-1/3,Block No.6,Gulshan-e-Iqbal Karachi.
648.	K-980	20.07.1981	Karachi Chiritani Coop:Housing Society.	937,Street No.11, Azam Basti Mahmoodabad,Karachi.
649.	K-981	27.07.1981	Khizar Coop:Housing Society Ltd.	403,Qamar House M.A.Jinnah Road,Karachi.
650.	K-982	30.07.1981	Tariq Bin Zaid Coop:Housing Society.	Room,Noe13,14, Cafe Rosihed Malir Halt Karachi.

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651.	K-985	11.08.1981	Banker Coop:Housing Society.	31,1,D,Al Hilal Society,Karachi.
652.	K-986	12.08.1981	Al-Rahman Coop:Housing Society.	A-182, Block-T North Nazimabad,Karachi.
653.	K-988	13.08.1981	Hanging Garden Coop:Housing Society.	Plot No.F1 4, Scheme No.5, Kehkashan, Clifton Karachi.
654.	K-990	22.09.1981	Rajgan Coop:Housing Society	14-Cosmos Plaza, F.B.Area Karachi.
655.	K-991	22.09.1981	Pak Ansar Coop:Housing Society.	Quanter No.8 Area 35/B,Korangi No.4 Karachi.
656.	K-993	15.10.1981	Farnazia Coop:Housing Society.	395-C, Central Commercial Area,P.E.C.H.S.Ky
657.	K-997	28.12.1981	All-T & T Workers Coop:Housing Society.	V-6,13/10 Nazimabad Karachi.
658.	K-999	21.12.1981	Satatic Div:Emp:Coop:Housing Sty.	1st, Sindhi Muslim Coop:Housing Society Kye
659.	K-1001	20-01.1982	Pakistan State Oil Emp:CMS.Ltd.	4th Floor, Dowood Centre Molvi Tamizuddin Road, Karachi.
660.	K-1003	30.01.1982	Al-Hilmat Coop:Housing society.	B-193/Khudad Colony ,Karachi.
661.	K-1004	01.02.1982	Pakistan Broad Clsting Coop:Karachi Emp:Housing Society.	P.E.C.Procurement Cell, 5th Floor Kassar Manzil.
662.	K-1005	01,02.1982	Allahabad University Alumni CMS.	28,Clifton P.O.Box No,3866, Karachi
663.	K-1006	17.02.1982	East Pakistan Repatriated Persos CHH.	L-4,/3 Mujahid Colony Sector, 4,F,Orangi Twon Karachi.
664.	K-1009	08.03.1982	Nashaiman Coop:Housing Society.	5-2/8, Commercial Area, Saudabad,Karachi.
665.	K-1010	08.03.1982	Pak:Progiesive Coop:Housing Society,	S-1/670 Saudabad Malir Karachi.
666.	K-1011	08.03.1982	Institution of Engineers Pakistan Coop:Housing Society Karachi.	Institution of Engineers Pakistan Bld: Saharah-e-Faisal P.O.Box.5081 Karachi.
667.	1012	10.03.1982	Manwal Coop:Housing Society Karachi.	R-81 Sector 15-A-3, Buffer Zone North Karachi.

668.	K-1019	28.03.1982	Avistion Coop:Housing Society.	Bafi Court Mereweather Road,Civil Lines,Karachi.
669.	K-1020	28.03.1982	Karachi Electronic Dealers CIS.	1,Alsha Chambers,Off:Abdullah Haroon Road,Kyc.
670.	K-1022	17.04.1982	Gulshan-e-Athar Coop:Housing Society.	90,Farid Chambers,A,Haroon Road,Karachi.
671.	K-1023	21.04.1982	Margas Coop:Housing Society.	State Life Bldg,11-A,Walce Road,Karachi.
672.	K-1024	25.04.1982	Prince Opp:Housing Society.	Prince Sadmddiur Building Rahmatullah,Street,Kyc.
673.	K-1025	04.05.1982	Bagh-e-Pdai Coop:Housing Society.	F-18,Block No.8,Kakhdeshan Cliftou Karachi.
674.	K-1027	30.05.1982	Former East Pakistan Displaced, Persons Coop:Housing Society.	434,Karachi Stock Building I.I.Chundriger Road, Karachi.
675.	K-1028	21.06.1982	Al-Ikhwan Coop:Housing Society.	17,Masjid Babul Islam Aram Bagh Karachi.
676.	K-1029	23.06.1982	Saso Head Quarter Coop;Emp:Society.	94,Pak Sectt:Courtk Road,Opp:Sindh Asembly Bulding Karachi.
677.	K-1030	27.06.1982	K.I.P.Wapda Emp:Coop:Housing Society.	ST-1/5,Block U,North Nazimabad,Karachi.
678.	K-1032	23.06.1982	Al-Ahmed Coop:Housing Society.	F-2,Al-Ahmed Mention Block-13-B,Gulshan-e-Iqbal, Karachi.
679.	K-1033	05.09.1982	Khalyan(Zstsycc)Coop:Housing Society.	Room No.126-127,Prince Centre Preedy Street Kyc.
680.	K-1036	09.09.1982	Haque Bahoo Coop;Housing Society.	C/o Akber Autos Magazine Line Street No,2,Kyc.
681.	K-1037	16.11.1982	Communicationl Work Eng:CIS.Ltd.	Barricke No.81-Opp(Pak:Seett:)Karachi.
682.	K-1038	16.11.1982	Al-Shaban Coop:Housing Society Ltd.	A-543,Block-3,Gulshan-e-Iqbal, Karachi.
683.	K-1039	24.11.1982	Leade Milla Emp:Coop:Housing Society.	191,Alteaf Hussain Road New Chali, Karachi.
684.	K-1040	06.12.1982	Sindh Svger Corps.Coop:Housing Sty.	6th Floor,Shaikh Sultan Trust Buildingk,Karachi.
685.	E-1041	07.12.1982	Gul Mehran Coop:Housing Society.	Plot No.108-16,East Street Phase No.1,Karachi.
686.	K-1042	18.12.1982	Jodh Pur Rajistan Coop;Housing Sty.	A-S-20,Juned Plaza Block-6,Nashid Minhas Road,Kyc.
687.	K-1047	19.12.1982	Murshid Coop:Housing Society.	Sector-36,-C,Area,I.I/245,Koring.5,
688.	K-1048	10.01.1983	Ameer Coop:Housing Society.	N.773,Korinri No.31,Karachi.

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689.	K-1050	25.01.1983	Solangi Coop:Housing Society.	E-1/155, Nosa Colony F.B.Area, Karachi.
690.	K-1051	27.01.1983	Karachi A.G.P.R.Emp:Coop:Housing Sty.	A.G.P.R.Office Talpur Road, Karachi.
691.	K-1052	07.02.1983	P.M.D.C.Emp:Coop:Housing Society.	P.I.D.C.House Dr.Ziauddin Road, Karachi.
692.	K-1053	07.02.1983	Bismillah Kohistan Coop:Housing Sty.	Afzal Apartment Stadium Road, Karachi.
693.	K-1054	13.02.1983	Qadria Ajmeer Coop:Housing Society.	C-614, Khawaja Nagri North, Karachi.
694.	K-1055	20.02.1983	Bareilly Basti Coop:Housing Society.	719/4, Shah Faisal Colony Karachi.
695.	K-1056	20.02.1983	Hammoodabad Noor Coop:Housing Sty.	131, Block No.7, Rashid Minhas Road, Karachi
696.	K-1058	02.03.1983	K.E.C.A.Officers Coop:Housing Sty.	Civic Centre Gulshan-e-Iqbal, Karachi
697.	K-1061	14.03.1983	Rimpa Plaza Unit owners Coop:CHS.	M.A.Jinnah Road, Karachi.
698.	K-1063	14.03.1983	Ashok Coop:Housing Society.	294, Garden West Road, Alfred Street Karachi.
699.	K-1064	16.03.1983	Taj Mohammad Fruit Workers C.H.S.	Fruit Market University Road, Karachi.
700.	K-1065	30.03.1983	Naubahar Coop:Housing Society.	480, Shah Khalid Bin Azin Colony Steeter 15-A N.Hy
701.	K-1066	31.03.1983	Abbasin Coop:Housing Society.	Room, No.61, Block No.2, K.M.C. Building Akber Rd. Kye
702.	K-1067	07.04.1983	Jahangir-abad Coop:Housing Society.	House No.A-322, Jahangirabad Colony Road.Nazimabad
703.	K-1069	12.04.1983	Al-Bahoo Coop:Housing Society.	Al-Noor Chamber Preedy Street, Karachi.
704.	K-1070	24.04.1983	P.N.S.C.Emp:Coop:Housing Society.	33-34, Al-Hmaia Plaza M.A.Jinnah Road, Karachi.
705.	K-1071	24.04.1983	Gulshan-e-Bihar Coop:Housing Society.	106-D, Sector No115, Oringi Town Karachi.
706.	K-1072	27.04.1983	Commerce College Old Students Coop:	301, Qasr House M.A.Jinnah Road, Karachi.
707.	K-1074	03.05.1983	Dawood College of Engg & Tech:Emp:CHS.	M.A.Jinnah Road, Karachi.
708.	K-1075	16.05.1983	Awan Coop:Housing Society.	216, International Autos Parts Building Marston Rd.
709.	K-1077	28.05.1983	Must Qalandar Coop:Housing Society.	Servey No.190, Gulshan-e-Iqbal Karachi.

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710.	K-1074	03.05.1983	Dawood College of Eng: & Tech. Emp: CHS.	M. A. Jinnah Road, Karachi.
711.	K-1075	16.05.1983	Awam Coop: Housing Society.	216 International Autos Parts Building Marston Road.
712.	K-1077	28.5.1983	... t Qalander Coop: Housing Society.	Survey No. 190 Gulshan-e-Iqbal Karachi.
713.	K-1078	14-06.1983	... r Mahal Coop: Housing Society.	255/1/2 Ruby Street, Garden West, Karachi.
714.	K-1080	25.06.1983	Murtaza Coop: Housing Society.	Plot No. G-11 Block No. 8 Khayaban-e-Jamee Kahkeshan Clifton Karachi.
715.	K-1082	13.9.1983	Karachi Dock Labour Court Emp: & Dock Workers Coop: Housing Society.	Karachi Dock Labour Court 12, West Wharf Karachi.
716.	K-1085	26.10.1983	Al-Haram Coop: Housing Society.	D/122, Block No. 2 Gulshan-e-Iqbal Karachi.
717.	K-1087	03.12.1983	Urdu Science College Emp: CHS.	Urdu Science College University Road, Karachi.
718.	K-1088	07.12.1983	Epaza Emp: Coop: Housing Society.	34/Aliafeez Centre Shahrab-e-Fasial, Karachi.
719.	K-1089	03.01.1984	Old Karachi Christian Coop: Housing Sty.	Benglow No. 96/2 Labour Lines Quarter No. 1 Malir Karachi.
720.	K-1090	10-1.1984	Ali Mohd Goth Coop: Housing Society.	R/166, Block No. 6 Gulshan-e-Iqbal, Karachi.
721.	K-1091	21.01.1984	Latifi Coop: Housing Society.	C-209/2-3 K. D. A. Scheme No. 1 Karachi.

722.	K-1092	04.02.1984	Saddiquia Coop:Housing Society.	No.113/3 Sector 11/D North Karachi Twon Ship Karachi-36.
723.	K-1093	04.02.1984	Federal Govt.Urdu College Emp:CHS.	Federal Govt:College Babe-e-Urdu Road,Karachi.
724.	K-1096	21.02.1984	Abab-e-Amroha Coop:Housi Society.	Haji Uner Building Bilgram Road,Off Nishter Road.
725.	K-1098	06.02.1984	Service Emp:Coop:Housing S. ety.	40-C.P.& Berar Society Amir Khusro Road,Karachi.
726.	K-1102	15.03.1984	Noorani Ittehad Coop:Housing Society.	Noorani Basti,House No.50,Korangi No.1,Karachi.
727	K-1104	21.03.1984	My Home Coop:Housing Society.	61/2,Hil Khatta Karachi.
728	K-1105	26.03.1984	Jaffer Croup Emp:Coop,Housing Sty.	4th Floor,PenoRama Center Raja Ghazanfer Ali Road Karachi.
729	K-1106	26.03.1984	Nadiad Muslim Coop:Housing Sty.	Meraim Mension Ground Floor Hardes Street Kenchore Lone,Karachi.
730	K-1109	23.5.1984	Bhambore Coop:housing Society.	C-VI/518-A1 Near K.M.C.Ground Uper Giziri Karachi.
731	K-1110	23.05.1984	I.B.Emp:Coop:Housing Society.	.Block No.47-A Shahrah-e-Iraq,Karachi.
732	K-1111	23.05.1984	Sohana Christani Coop:Housing Sty.	Momahan Road,Miamat Colony Panjabi Para Azizabad.
733	K-1116	14.6.1984	Gulstan-e-Ali Coop:Housing Sty.	860/20 Federal B.Area,Karachi.

734-	K-1117	21-6-1984	Muslim Ansar Co-op:Housing Society Ltd.	Plot No.2-C/273, 37-A, Landhi, Karachi.
735-	K-1118	7-8-1984	Silver Garden Co-op:Housing Society Ltd.	Plot No.CS-63,Block 7,F.B.Area,Karachi.
736-	K-1119	20-8-1984	Qadria Co-operative Housing Society Lt d.	Plot No.694, P.I.B. Colony, Karachi.
737-	K-1120	26-8-1984	Sultanji Co-operative Housing Society Ltd.	F-S. 78/12, Malir Extension, Karachi.
738-	K-1121		Pakistan Rajput Co-op:Housing Society Ltd.	Qtr. No.86, St.No.19-36/B, Landhi,Karachi.
739-	K-1122	22-9-1984	Middlemen Co-operative Housing Society Ltd.	38, Hashmi Bldg. 2-Kuba St. Inter Rd.Karachi.
740-	K-1126	29-9-1984	Chitagang Co-operative Housing Society Ltd.	Madrasa-e-Qura'aniya Bldg.M. Ammadabad 86, G-Landhi, Karachi.
741-	K-1127	12-11-1984	Directorate of School Education F.C.H.S.Ltd.	1288/16, F.B.Area, Karachi.
742-	K-1129	3-12-1984	Gulshan-e-Habib Co-op:Housing Society Ltd.	SR-56/27,7th Floor,Commerce Center, Hasrat Mohani Road, Karachi.
743-	K-1130	3-12-1984	Pink Co-operative Housing Society Ltd.	-- do --
744-	K-1131	5-12-1984	Shaheen Co-operative Housing Society Ltd.	Shaheen D.C.5, Block 7, Kehkashan, Clifton,Karachi
745-	K-1132	30-12-1984	New Pak.P.W.D.Emp.Co-op:Housing Society.	
746-	K-1135	10-1-1985	Al-Baree Co-operative Housing Society Ltd.	House No.3/70,B-1 Area,Liaquatabad, Karachi.
747-	K-1136	17-1-1985	Gulshan-e-Ansar Co-op:Housing Society Ltd.	322/2-C, Landhi, Karachi.
748-	K-1137	28-1-1985	Sindh Star Co-op:Housing Society Limited	10/8, Rimpa Plaza,M.A.Jinnah Road,Karachi,
749-	K-1139	30-1-1985	Chitral Co-operative Housing Society Ltd.	D-2/11, Sultanabad, Moulvi Tamizudin Rd.Karachi.
750-	K-1140	3-2-1985	Choulas Co-operative Housing Society Ltd.	G-74/2, Clayton Road, Karachi Np.5.
751-	K-1142	10-2-1985	Hydero Carbon H.D.I.P.Emp.C.H.S.Limited.	48-J/2, Block 6, P.E.C.H.S.Karachi.
752-	K-1143	23-2-1985	Dawood Co-operative Housing Society Ltd.	Siddiqi Wahab Rod, Jilani Centre Tembri Mkt.Kyd.
753-	K-1144	27-2-1985	Shelter Co-operative Housing Society Ltd.	B/12-R.S.14, Sir Syed Town, North Karachi.
754-	K-1145	13-3-1985	Godhra Gulistan Co-op:Housing Society Ltd.	W0/1, Hari Odhami St. Nanak Wara, Karachi.
755-	K-1146	17-3-1985	Khayaban-e-Jinnah Sindh,Nadrasatul Islam Employees Co-operative Housing Society Ltd.	Sindh Madrasatul Islam, Shahrab-e-Liaquat, Karachi.
756-	K-1150	9-4-1985	Al-Hameed Co-operative Housing Society Ltd.	Orangi Town Sector 11,Khalidabad, Karachi.
757-	K-1151	14-4-1985	Al-Iqra Co-operative Housing Society Ltd.	C-5,Yousuf Plaza,Block 16, F.B.Area,Karachi.
758-	K-1153	29-4-1985	Kanorah Co-operative Housing Society Ltd.	48 L.R.10/56-57,Anjumane Kanborah,Garden,Karachi.
759-	K-1154	29-4-1985	Ali Raza Co-operative Housing Society Ltd.	D/52,K.D.A.Scheme 1,Miran M.Shah Rd.Karachi.
760-	K-1155	5-5-1985	Law Officers Estt.Co-op:Housing Society Ltd.	101,20-F, New Kausar Square, Karachi.

761-	K-1156	5-5-1985	Karachi Income Tax Bar C.L.S.Limited.	Income Tax Bldg. Bar Chambers, Karachi.
762-	K-1160	16-6-1985	Jahan-e-Nau Co-op:Housing Society Ltd.	Shop.No.H/1-8-A,U.K.Square, F.D.Area,Karachi.
763-	K-1161	Madani	Madani Co-operative Housing Society Ltd.	A-1-Iqbal Market, Soldier Bazar, Karachi.
764-	K-1162	18-6-1985	New Al-Qureshi Co-op:Housing Society Ltd.	Market No.1,Shop No.1,Guroomandir, Karachi.
765-	K-1163	23-6-1985	Shah Imam Co-op:Housing Society Limited.	49, Muslimabad St.No.1, Karachi.
766-	K-1164	25-6-1985	Best Future Co-operative Housing Society.	1682/14, F.D.Area, Karachi.
767-	K-1170	21-7-1985	Al-Ghazi Co-operative Housing Society Ltd.	H.NO.7, Area 35/D,Koraz. No.4, Karachi.
768-	K-1171	25-7-1985	Petarians Co-operative Housing Society Ltd.	35-A, Block 2, P.E.C.H.S. Karachi.
769-	K-1172	28-7-1985	Gulshan-e-Mustafa Co-op:Housing Society Ltd.	Shop Survey No.17, Cantt.Bazar, Drigh Rd.Karachi.
770-	K-1173	28-7-1985	Globe-Co- Globe Co-op:Housing Society Ltd.	101-B, Gharyali Bld.Empress Mkt. Karachi.
771-	K-1174	3-8-1985	KEESC Engr. & Officers Co-op:Housing Society.	Aimai House, A.H.Road, Karachi.
772-	K-1175	5-8-1985	Gulshane. Millat Co-op:Housing Society Ltd.	142-D, Block 2, P.E.C.H.S.Karachi.
773-	K-1176	5-8-1985	Gulshan-e-Azhar Co-op:Housing Society Ltd.	59-Sharafabad, Bahadur Abad, Karachi-5.
774-	K-1177	7-8-1985	Tameeya Co-operative Housing Society Ltd.	786-15/2, Buffer Zone, Karachi.
775-	K-1178	7-8-1985	Phul Pur Town Co-op:Housing Society Ltd.	310/8, Azizabad, F.B.Area, Karachi.
776-	K-1179	7-8-1985	E.O.B.I. Empl:Co-op:Housing Society Ltd.	190/I/D-Block 11,P.E.C.H.S. Karachi.
777-	K-1180	19-8-1985	Rab Razi Co-op:Housing Society Limited.	Suit No.2, Dost Manzil, Tariq Road, Karachi.
778-	K-1181	21-8-1985	Gulshan-e-Sada Co-op:Housing Society Ltd.	1022, P.I.B. Colony, Karachi.
779-	K-1182	1-9-1985	Ashab Co-operative Housing Society Ltd.	4-D-98/8, Landhi, Karachi, Landhi No.6.
780-	K-1185	28-9-1985	Al-Mobafiz Police Co-op:Housing Society Ltd.	Central Police Office, I.I.CHUNDRIGAR Rd.Karachi
781-	K-1186	7-10-1985	Al-Rehman Railway Emp:Co-op:Housing St.Ltd.	Nr:-Ration Shop No.1754,Railway Colony, Karachi.
782-	K-1187	7-10-1985	P.P.W.D.Workers & Co-op:Housing Sty.Ltd.	I-H-Jehangir Masjid,Patail Para, Karachi.
783-	K-1188	8-10-1985	Sana Co-operative Housing Society Limited.	D-68, Modern Bldg.M.A.Jinnah Road, Karachi.
784-	K-1190	14-10-1985	Fountain Co-operative Housing Society Ltd.	G-21, Block 5, Clifton, Karachi.
785-	K-1191	27-10-1985	Shah-e-Najaf Najaf Co-op:Housing Society Ltd.	67/20/5/F, New Karachi.
786-	K-1192	27-10-1985	Al-Momin Co-operative Housing Society Ltd.	Shop No.3,Chiragh Center,B1-13/B,Gulshane Iqbal.
787-	K-1193	27-10-1985	Lodhi Brotheri Co-op:Housing Society Ltd.	I/I, 1st Floor, Karim Center,A.H.Road, Karachi.
788-	K-1194	31-10-1985	Razi Shah Co-op:Housing Society Limited.	D-49, Motandas Market, M.A.Jinnah Road,Karachi.

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789-	K-1195	31-10-1985	Sargodhians Co-operative Housing Society Limited, Karachi.	60-A, Commercial Area, P. E. C. H. Society Ltd., Karachi.
790-	K-1196	12-11-1985	Pakistan Citizens Co-operative Housing Society Ltd., Karachi.	55/B, Faisal Plaza, Abbysinya Lane, Karachi.
791-	K-1197	12-11-1985	Postal Life Insurance C.I.I.S.Ltd.	Tibet Center, M.A.Jinnah Road, Karachi.
792-	K-1198	11-11-1985	Sarbazi Balouch Co-operative Housing Society Limited.	Anjum-e-Falaho Behbood of Sarbazi Balouch Newrumbani Masjid St.Mirranki Lyasi Qtrs.
793-	K-1199	13-11-1985	Hassaiyapur Lahorei Jalalabad Co-operative Housing Society Limited.	1939/14, F.B.Area, Karachi.
794-	K-1200	19-11-1985	Abdul Latif Education Trust Employees Co-op:Housing Society Ltd.	H/2, Block 86 Area C-4, Landhi, Karachi.
795-	K-1201	23-11-1985	Saba Sindh Co-op:Housing Society Ltd.	D/17, Al-Hilal Society University Road, Karachi.
796-	K-1202	23-11-1985	Paradise Co-operative Housing Society Limited.	17, Muhammad Ali Building, 1 Benms Road, Chakiwara, Karachi.
797-	K-1203	2-12-1985	Anand Niwas Co-operative Housing Society Limited.	E.A.N.Maternity Home, Y-Patel Para Road, Eid Gaah, Karachi.
798-	K-1204	2-12-1985	Al-Muslim Rajpoot Co-operative Housing Society Limited.	Shop No. 2, Ghaffar Plaza, Gulshan-e-Iqbal, Karachi.
799-	K-1206	8-12-1985	Deffodils Co-operative Housing Society Limited.	Hardas Wali Muhammad Bldg., Ranchore Line, Karachi.
800-	K-1207	8-12-1985	Humera Co-operative Housing Society Limited.	6/9, Dr. Ziauddin Road, Aram Daagh, Karachi.
801-	K-1208	9-12-1985	Board of Intermediate Education Employees Co-operative Housing Society Limited.	Bakhtiar Youth Center, North Nazimabad, Karachi.
802-	K-1209	9-12-1985	K. P. T. Workers Co-operative Housing Society Limited.	K.P.T.Workers Mazdoor Hall, Plot No.68, Jackson Street, Keemari.

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803-	K-1210	16-12-1985	Guriani Co-operative Housing Society Limited.	7-Shafquat House, Steelham Road, Karachi.
804-	K-1212	9-1-1986	Bin Qasim Co-operative Housing Society Limited.	SD-5, Block M, North Nazimabad, Karachi.
805-	K-1213	9-1-86	Gulshan-e-Karachi Co-operative Housing Society Limited.	Sara Hajiani Manzil, DR. A.A. Khan Road, Karachi.
806-	K-1216	22-1-86	Warsi Co-operative Housing Society Ltd.	RB-43/20, Demalo Road, Near Pakistan Chowk.
807-	K-1217	22-1-1986	Gharib Nawaz Co-operative Housing Society Limited,	Shop No. 490/91, 6-A, Jigar Muraadabadi Road, Karachi.
808-	K-1218	25-1-1986	United Satti Co-operative Housing Society Limited.	831, Street No. 8-A, Near Rashida Memorial School, Mehmoodabad No. 4, Karachi No. 44.
809-	K-1219	25-1-1986	Shaikh Me'maaran-e-Ajmair Co-operative Housing Society Limited.	Shah Mageldas Bldg. Patel Road, Behind Tlespolic Hall, Karachi.
810-	K-1220	28-1-1986	Al-Mazhar Co-op:Housing Society Ltd.	R/461/16, F. B. Area, Karachi.
811-	K-1222	29-1-1986	Welfate Co-op:Housing Society Ltd.	B-589/Sector 15-A-I, Buffer Zone, North Karachi
812-	K-1223	2-2-1986	Balqua-e-Arbab Co-op:Housing Society.	LS-6, Coml. Achhi Mkt, 2nd Floor, Khokrapar, Malir
813-	K-1225-	6-2-1986	Karachi East Revenue Emp: C.H. S.	C/O Dy. Commissibner, Karachi East.
814-	K-1226	6-2-1986	Military Lands & Cantonment Deptt. CHS.	252-Sarwar Shaheed Road, Karachi.
815-	K-1229	6-3-1986	Gulshan Primary Teachers C.H. S.	Block No. 19/12, Sector 5-E, North Karachi.
816-	K-1231	10-3-1986	P&D Deptt. Emp: Co-op:H. Society Ltd.	Room No. 421 3rd Floor, Tughlaque House, Karachi.
817-	K-1232	22-3-1986	Karachi Transport Corp. Staff C.H. S.	406-International Auto Parts Mkt. Marston Rd.

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818-	K-1234	24-3-1986	Allama Syed Suleman Nadvi C.H.S.Ltd.	E-41, Al-Asim Apartments, Block-11, Gulshane Iqbal.
819-	K-1235	24-3-1986	Karachi Transport Corpn.Officials CHS.	Nasir Colony, Korangi No.1, Karachi.
820-	K-1236	3-4-1986	Golden Christian Co-op:Housing Society Ltd.	1/54, Korangi No.5, Karachi.
821-	K-1237	9-4-1986	SSIC Emp:Co-op:Housing Society Limited.	AM-310, Preedy Street, Saddar, Karachi.
822-	K-1238	9-4-1986	Bagh-e-Ittehad Co-op:Housing Society Ltd.	Haji Qadei Bux Bldg.A-12/104, Asifabad, Karachi.
823-	K-1239	9-4-1986	Gulshan-e-Sindh Co-op:Housing Society Ltd.	Rehmat Chouk, Sabir Mkt.Sector 11½, Orangi, Karachi.
824-	K-1240	9-4-1986	Dhakoli Co-operative Housing Society Ltd.	233, Sector 41-B, Korangi No.2½, Karachi.
825-	K-1242	20-4-1986	FPSC Ex-Emp:Co-op:Housing Society Ltd.	Plot C-17/10, F.B.Area, Karachi.
826-	K-1244	26-4-1986	Quaids City Co-op:Housing Society Ltd.	B-1/46, Block, Mex.Floor, Al-Karam Square, Karachi.
827-	K-1245	26-5-1986	Ghouriyani Co-op:Housing Society Limited.	230/17, F.B.Area, Karachi.
828-	K-1246	6-5-1986	Gulshan-e-Rehan Co-op:Housing Society Ltd.	C.B.4, Block 2, Mezzine Floor, Al-Karam, Karachi.
829-	K-1247	8-5-1986	Pak Pearl Co-op:Housing Society Ltd. Karachi	GC-32, Block 8, Clifton, Karachi.
830-	K-1248	14-5-1986	Suffah Co-operative Housing Society Ltd.	272/9, F.B.Area, Karachi.
831-	K-1249	20-5-1986	Baldia Teachers Co-op:Housing Society Ltd.	B-1/29, Block 1, Al-Karam Square, Karachi.
832-	K-1250	22-5-1986	Hunar Mandan-e-Aaban Co-op:Housing Society	14-B, Near Police Station, Liaquatabad, Karachi.
833-	K-1251	19-6-1986	Patara Dogra Co-op:Housing Society Ltd.	29-D, Block 4, F.B.Area, Karachi.
834-	K-1252	27-7-1986	Quaideen Co-operative Housing Society Ltd.	D/8, Saudabad Malir, Karachi.
835-	K-1253	12-8-1986	Nazampur Co-operative Housing Society Ltd.	Times Square, F-1/11/3, Gulshane Iqbal, Karachi.
836-	K-1254	3-9-1986	Science Teachers Co-op:Housing Society Ltd.	D/160/4, Metrowill No.1, SITE, Karachi.
837-	K-1256	14-9-1986	P.C.A.T.P. Co-op:Housing Society Limited.	E/6, 4th St. Gizri, Defence Society Karachi.
838-	K-1257	14-9-1986	Pak Wadhi-e-Mehran Co-op:Housing Sty.Ltd.	S-1/259, Saudabad, Karachi.

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839-	K-1258	21-9-1986	Anis Khan Co-operative Housing Society Ltd.	54/C-III, Commercial Area-A, Defence, Karachi.
840-	K-1259	21-9-1986	Anjuman-e-Chail (Allabad) Co-op:H. Sty.Ltd.	A-757, Sector 11-A, Gulshan Usman, North Karachi.
841-	K-1260	22-9-1986	Al-Haseeb Co-operative Housing Society Ltd.	3-A, Abid Square, Block 7, F.B. Area, Karachi.
842-	K-1261	12-9-1986	Al-Jadeed Co-operative Housing Society Ltd.	1142/8, Azizabad, F.B. Area, Karachi.
843-	K-1263	1-10-1986	Gulistan-e-Hasman Co-op:Housing Society Ltd.	S-A-10/32, Nazimabad, Karachi.
844-	K-1262	1-10-1986	Al-Hira Co-operative Housing Society Ltd.	9/D-122, Orangi Town, Karachi.
845-	K-1266	2-10-1986	Civil Aviation Authority C.H.S.Limited.	HQCCA-19, HQ-CCA/9, Liaquat Barracks, Karachi.
846-	K-1267	4-10-1986	Directorate Central Health Estt.C.H.S.	Directorate of Health, Block 47, Pak Sectt.Karachi.
847-	K-1268	8-10-1986	Off Shore Residents Co-op:Housing Sty.Ltd.	Shop No.2, Central Mkt.Manora Island, Karachi.
848-	K-1269	21-10-1986	Brohi Baharan Co-op:Housing Society Ltd.	1185, N.R. Behind Taj Mahal Hotel, Karachi.
849-	K-1271	25-10-1986	Saddam Hussain Co-op:Housing Sty.Ltd.	United Menton No.2, Flat No.12, Olive Street.
850-	K-1273	29-10-1986	Al-Farooq Co-operative Housing St.Ltd.	L-280, Sector 11-L, North Karachi.
851-	K-1274	6-11-1986	Al-Ittehadul Muslimeen C.H.S.Limited.	I/571/36-G, Burmi Colony, Landhi Karachi.
852-	K-1276	6-12-1986	Dy. Commissioner (South) Emp: C.H.S.Ltd.	C/O D.C. South Office, Karachi South.
853-	K-1277	6-12-1986	Phillips Emp:Co-op:Housing Society Ltd.	57-Z-103, Block 3, P.E.C.H.S. Karachi.
854-	K-1278	11-12-1986	J.P.M.C. Emp: Co-op:Housing Society Ltd.	J.P.M.C., (Jinnah Hospital) Karachi.
855-	K-1279	20-12-1986	National Motors Emp:Coop:Housing Sty.Ltd.	Hub-Chowki Road, SITE, Karachi.
856-	K-1280	23-12-1986	Miran Co-operative Housing Society Ltd.	Balest Biba Bldg.Opp:Mir Ayub School, Lyari, Kyc.
857-	K-1281	30-12-1986	Habib Bank Engg.& Maint:Emp:C.H.S.Ltd.	5th Floor, Habib Bank Plaza, II Chundrigar Rd.Kyc.
858-	K-1282	6-1-1987	K.W.& S.B. Co-op:Housing Society Ltd.	K.W.S.B. Office, Club Road, Karachi.

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859-	K-1283	/	Al-Qayum Co-operative Housing Sicey Ltd.	AGHA Building Haji Rkr Mubd. Baghdadi Kyari.	
860-	K-1284	29	5-2-1987	Waqar Co-op:Housing Sty.Ltd.	3/13-B-1, Area Liaquatabad, Karachi-19.
861-	K-1285	12-2-	1987	Hanafi Co-op:Housing Society Ltd.	R/O B-113,Block 10,F.B.Area, Karachi.
862-	K-1287	21-12-	1987	T.I.P.Staff Co-op:Housing Society Ltd.	5th Floor,Farid Chambers,A.H.Road, Karachi.
863-	K-1288	26-2-	1987	Shalimar Estate Co-op:Housing Sty.Ltd.	PLOT NO.12 /130,Shahrabe Iran(Clifton),Karachi.
864-	K-1289	26-2-	1987	Gulzar-e-Hijri Co-op:Housing Sty&Ltd.	311/8, Az . Abad, F.B.Area, Karachi.
865-	K-1290	26-2-	1987	Sikandar Goth Co-op:Housing Sty.Ltd.	Sector 13-A, Survey No.70, Sc.33, Super Highway,Karachi.
866-	K-1291	3-3-	1987	Krishana Co-operative H. Society Ltd.	Pioneer Traders,Kashmir Hotel,New Challi,Karachi.
867-	K-1293	19-3-	1987	Al-Huda Co-operative Housing St.Ltd.	B/6, Bath Island, Karachi.
868-	K-1295	29-3-	1987	Goron Wala Co-op:Housing Society Ltd.	7/22, Delhi Mercantile Society Ltd.Karachi.
869-	K-1296	7-4-	1987	Bhatti Co-operative Housing Sty.Ltd.	Banglow No.100, Clifton, Karachi.
870-	K-1297	21-4-	1987	Rehmani Garden Co-op:Housing Society	Plot No.F-439,Nishter Rd,Garden West.Karachi.
871-	K-1298	23-4-	1987	Bani Hashim Co-op:Housing Society	B-4,Ist Floor,Farid Square,F.D.Area, Karachi.
872-	K-1299	03-5-	1987	Karachi Ship Yard & Engineering Works Emp:Coop:Housing Society(Proposed).	General Manager(Admn)Karachi Shipyard Dockyard Karachi Region.
873-	K-1300	27-04-	1987	All Godha Coop:Housing Society.	Sector 11/F, Block-20,Qur.No.1 New Karachi.
874-	K-1301	12-5-	1987	Sultanabad Coop:Housing Society.	513 Garden East, Karachi Phone No. 719493.
875-	K-1306	28-6-	1987	Kashmir Coop:Housing Society.	87/6th Floor, Ghafoor chambers,A.Haroon Road Karachi.
876-	K-1307	07-7-	1987	Al-Rais Coop:Housing Society.	B-1/38,Block-3 Mazzimine Floor, Al-Karam Sq, Liaquat- abad, Karachi.
877-	K-1308	12-7-	1987	Pakistan National Shipping Corp: Workers CHS.	Khatib Square Shah Wali Ullah Road, Karachi.
878-	K-1309	15-7-	1987	Acres Equity Coop:Housing Society.	5-B,Defence Housing Society Main Korangi Road Kbi.
879-	K-1310	26-7-	1987	Passco Emp:Coop:Housing Society.	17-B,Defence Housing Society Main Road Karachi.

880.	K-1311	04.08.1987	Royal Coop:Housing Society.	B-1,51/2 Nazimabad,Al-Karam Square,F.B.Area.
881.	K-1312	11.08.1987	Park View Coop:Housing Society.	CS-61 Block-7 F.B.Area, Karachi.
882.	K-1316	09.09.1987	P&D KPT Staff School Service CHS.	Kashan-e-Jaddon,N-22 Tasqund Colony,Masan Roas.
883.	K-1319	26.09.1987	Gulistan-e-Samar Coop:Housing Society.	713-F, F.C.Area, Karachi.
884.	K-1322	17.10.1987	Bankers Coop:Housing Society.	1-1/10,Block-5,Gulshan-e-Iqbal Karachi.
885.	K-1325	01.11.1987	Duty Free Shop Emp:Coop:Housing Sty.	102/3, Orangabad, Karachi.
886.	K-1326	16.11.1987	Orangabad Pathari.Dhazan.Coop:Housing S-	101/3, Orangabad, Karachi.
887.	K-1328	29.11.1987	F.C.C.C.C.Emp:Coop:Housing Society.	5th Floor PNSC Building Moulvi Tamizuddin Road.
888.	K-1329	16.12.1987	Qasim Ferozia Coop:Housing Society.	Qasim Ferozia,326,Bahadur Shab Market Karachi.
889.	K-1335	18.01.1987	Mehran Nagar Housing Society.	C-73, Block-4,Gulshan-e-Iqbal Karachi.
890.	K-1336	19.01.1988	Gulshan-e-Mir Coop:Housing Society.	Teena Lodge Babadurabad C Area, Karachi.
891.	K-1337	19.01.1988	Abadkar Karayadarance Coop:Housing Sty.	Block-3 Nazinine Floor,Al-Karam F.B.Area.Khi.
892.	K-1340	26.01.1988	Gulshan-e-Gandhara Coop:Housing Sty.	C-1,328,Sector 16-D.North Karachi Township Karachi.
893.	K-1345	31.01.1988	Gulshan-e-Madina Coop:Housing Society.	364,B Adamjee Nagar Ghazi Salahuddin Road Karachi.
894.	K-1346	03.02.1988	Gulshan-e-Amman Coop:Housing Society.	Court View Building 4-B,High Court Karachi.
895.	K-1347	03.02.1988	Tabir Coop:Housing Society.	25-A,Sector 5-A,Gulshan-e-Iqbal Karachi.
896.	K-1352	18.10.1988	Broke Bond Offioers Coop:Housing Sty.	C-322 National Auto Plaza Marton Road, Karachi.
897.	K-1353	10.11.1988	Larkana Coop:Housing Society.	Flat No.A-3,Hill No4 Bath Island Clifton Karachi.
898.	K-1357	07.01.1989	Revelation Coop:Housing Society.	Flat No.6,Opp:City Chest Clinic Yaqub Khan Road KHI.
899.	K-1355	27.11.1988	Al-Gharib Nawaz Coop:Housing Society.	C-A/12, Al-Falah CHS Flat No.2 Sharah-e-Faisal Khi.

900.	K-1360	21-01-1989	Maji Directorate Emp:Coop:Housing Society Ltd.	J.M.161, M.A.Jinnah Road Karachi.
900.	K-1364	15-03-1989	Yameem Coop:Housing Society.	Patal Para Corner Plot No-269, Nusarwanji, Road, Garden Road Karachi.
901.	K-1366	25-03-1989	Al-Rahim Garden Mantanence Coop:Housing Society Ltd.	155-Pearl Street, Garden East, Karachi.
902.	K-1367	04-04-1989	Nilat Emp:Coop:Housing Society Ltd.	Govt:of Pakistan University Road Opp: Safari Park, Karachi.
903.	K-1369	09-05-1989	Larkana J Doys Coop:Housing Society,Ltd.	7/D-II South Circular Avanne Defence.Society.
904.	K-1372	16-05-1989	Gulshan-e-Shittai Coop:Housing Society.	Room No.106, G-2 Hamilton Courts, Clifton.
905.	K-1373	16-05-1989	House Building Finance Officers Coop:Housing Society Ltd.	D-698 Block-B Gulberg F.B.Area, Karachi.
906.	K-1374	20-05-1989	Al-Mehar Shahi Coop:Housing Socceity, Ltd.	Muknissa Village Miler City Karachi.
907.	K-1376	20-06-1989	Khairpur Coop:Housing Society, Ltd.	25-C-7/East Street, Fase I Defence Karachi.
908.	K-1377	26-06-1989	Gulshan-e-Shabbir Coop:Housing Society Ltd.	9-D Sea Breeze Centres, Block-V, Flat-17 Clifton Karachi.
909.	K-501	22-01-1948	Mehammed Ali Memerial Coop:H.Society, Ltd.	
910.	S-543	25-01-1949	Karachi Coop:Housing Society Societies-Union Ltd.	
911.	SKH-11	12-05-1971	Suleman C.H.S.Ltd, Karachi.	24/5, Shiane Colony New Town Karachi.
912.	SKH-12	19-05-1971	Pak Atomic Anergy Commission C.H.S.Karachi.	30/A/6.P.E.C.H.S. Karachi.
913.	SKH-16	04-06-1971	Sindh Govt:Press Emp:C.H.S.Ltd., Karachi.	Sindh Govt:Press Abdullah Haroon Road Key.
914.	SKH-28	17-07-1971	Al-Abbas Coop:Housing Society Karachi.	80,Muslimabad, Karachi.
915.	SKH-284	15-04-1976	Sultanabad C.H.Society Ltd., Karachi.	Village Khalifa Isbauddin Mangopir Rd.Kyc.
916.	K-217	23-12-1958	Xaviarst C.M.S. Karachi.	Chutar National Studio Build.M.A.J.Road Kyc.
917.	K-236	23-12-1958	C.E.L.C.Emp:CHS. Karachi.	Salam Apptt:XI. Block North Nazimabad.
918.	K-243	24-12-1958	Govt:Printers C.H.S.Ltd.Karachi. U/L.	Govt:of Pakistan Press,Country Club Road Kye
919.	K-247	05-01-1959	Dean Coop:Nusing Society,Karachi.D/H.	No.2 T.M.Chambers 41,Merlot Road, Karachi.
920.	K-258	10-02-1959	Karachi Colin Molders C.M.S.Ltd. D/H.	Chanaser Village, Karachi.

921-	K-431	25-5-1964	Works Co-op:Housing Society Ltd.,Karachi	M-10,Industries B.Works,Karachi.
922-	K-450	31-12-1966	Khudabad Co-op:Housing Society Ltd.,Karachi	270,Sharfabad, Karachi.
923-	K-585	28-09-1968	Karachi CHS Syndiciate Ltd.,Karachi	— Cancel —
924-	K-590	25-10-1968	Omer Sons Co-op:Housing Society Ltd.	— Cancel —
925-	K-898	9-8-1980	International Co-op:Housing Society Ltd.Karachi	41-43, 3rd Floor,Ady Naz Cenima,MAJinnab Rd.
926-	K-903	4-9-1980	Intellectual Co-op:Housing Society Ltd.	3/108,Drigh Town Ship, Karachi.
927-	K-1355	27-11-1988	Al-Gharib Nawaz Co-op:Housing Society Ltd.	C-A/12,Al-Falah CHS,F.No.2,ShahreFaisal.
928-	K-1386	30-7-1989	Accounts Group Officers C.H.S.Ltd.Karachi	A.G.P.R.Sub-Office Shafi Court, Karachi
929-	K-1383	30-8-1989	Pakistan Steel Officers C.E.S. Limited.	State Life Bldg.No.2,5th Floor,Wellace Rd.
930-	K-1384	4-9-1989	Meerabad Co-operative Housing Society Ltd	393-S, Area, Korangi No.1, Karachi.
931-	K-1385	7-9-1989	Ellawal Co-operative Housing Society Limited.	BCHS.Reptial Emporium,A.H.Road, Karachi.
932-	K-1387		Shaheed Hosh Muhammad C.H.S.Limited,Karachi	I.I.Chundrigar Road, Karachi State Life.
933-	K-1388	10-10-1989	Civic Co-operative Housing Society Limited.	LS-10,Sec.37/C,St.1, Landhi No.3, Karachi.
934-	K-1389	10-10-1989	Paras Co-operative Housing Society Limited.	131-C,1st Floor,B/Market, Defence, Karachi.
935-	K-1390	11-10-1989	Korangi Creek Co-op:Housing Society Ltd.	24, Deh Din Tapo Ibrahim Hyderi,Korangi.
936-	K-1393	29-10-1989	N.I.C. Emp.Co-operative Housing Society Ltd.	N.I.C.Bldg.Abbasi Shaeed Road, Karachi.
937-	K-1394	13-10-1989	AMAN Co-operative Housing Society Ltd.Karachi.	210-Central Hotel Bld.Marray Wether Rd.
938-	K-1397	25-11-1989	Shafiq Co-op:Housing Society Ltd.	58-4, LalaZar Area,Queen Road, Karachi.
939-	K-1399	5-12-1989	The Chalet Co-op:Housing Society Limited.	13-G, Hassan Center,Block 16,Gulshan,Karachi
940-	K-1400	10-12-1989	Elegant Co-operative Housing Society Ltd.	A-44,Ally Square,Block 7,F.B.Area,Karachi.
941-	K-1402	17-12-1989	Siddiqui Model Co-op:Housing Society Limited.	M.C.725,B.Street Town, Karachi No.43.
942-	K-1403	21-12-1989	Distt.Admn,Karachi West Emp:C.H.S.Ltd.	D.C.West Office Compound, Karachi,
943-	K-1404	2-1-1990	Junejo Co-operative Housing Society Limited.	417/C,P.E.C.H.Society Karachi.
944-	K-1405	12-2-1990	A.M.Pak Co-operative Housing Society Ltd.	173-174 A.M.Wazirani Road, Share-Liaquat.
945-	K-1406	28-2-1990	Pak Sharjah Co-op:Housing Society Ltd.Karachi	103 Commercial Area, Defence, Karachi.
946-	K-1407	5-3-1990	P.M.J.Co-operative Housing Society Ltd.	3, Sunny Side Bldg.A.M.Share.Liaquat,Karachi
947-	K-1408	1-3-1990	Makhdoom Bilalwal Co-operative Housing Society Limited, Karachi.	Shop No.12,Islam Plaza,Civil Hospital Road, Karachi.

948-	K-1409	10-3-1990	Gulshan-e-Alam Co-operative Housing Society.	Itaja Mension, M.A. Jinnah Road, Karachi.
949-	K-1410	11-3-1990	Rajput Maymar Co-op:Housing Society Ltd.	D-75, Sir Shah Suleman Road, Karachi.
950-	K-1411	1-4-1990	Sindh Alkalies Emp:Co-op:H. Society Ltd.	Head Office/Factory Landhi Ind. Area.
951-	K-1413	11-4-1990	P.N.S.C.Officers Co-op:H. Society Limited.	D/26, Rizvia Colony, Nazimabad, Karachi.
952-	K-1414	17-4-1990	Cabin Crew Co-op:Housing Society Ltd.	A-7, Sea Breeze Fl-2, Clifton, Karachi.
953-	K-1415	8-5-1990	Officers & Workers of N.C.L. Co-op:H. Society.	National Cement Industries, Shanti Nagar.
954-	K-1417	24-5-1990	Salimabad Ismailia Co-op:Housing Society	Salimabad Colony, F.B. Area, Karachi.
955-	K-1418	4-6-1990	Federation of Memon Co-op:Housing Societies.	22-Valia Chambers, Altaf Hali Road, Karachi.
956-	K-1419	12-7-1990	M.S.V. Co-op:Housing Society Limited.	Plot No.719, Block f, Nazimabad 4, Karachi.
957-	K-1420	23-7-1990	Perac Officers Co-op:Housing Society Ltd.	4th Floor, Karim Center, Merewether Road.
958-	K-1424	1-10-1990	All Sindhi Co-operative Housing Society Ltd.	224/12, Pak Railway Colony, Karachi City.
959-	K-1444	7-3-1991	Civil Service Co-operative Housing Society	63-F, Block 2, P.E.C.H.S., Karachi.
960-	K-1445	14-3-1991	Al-Mubammadi Co-operative Housing Society Ltd.	K-21, Kalakoli Gabol Road, Karachi.
961-	K-1446	31-3-1991	Arabian Co-operative Housing Society Ltd.	133, Hotel Meteropole, Club Road, Karachi.
962-	K-1447	31-3-1991	Majestic Garden Co-op:Housing Society Ltd-	136, Qadam Mohalla Old Golimar, Karachi.
963-	K-1448	1-4-1991	Sindh Royal Co-op:Housing Society Ltd.	43, S.M. Syed Road, Binnori Town, Karachi.
964-	K-1461	13-5-1991	P.T.V. Sales Employees Co-op:H. Society	PTV Central Office Stadium Road, Karachi
965-	K-1454	25-5-1991	Pak Shikarpur Welfare Co-op:H. Society	B-4, Bath Island Apartments, Plot 114, 115.
966-	K-1458	24-5-1996	Int'l Pakistan Co-op:Housing Society Ltd.	282, A.H. Road, Karachi South.
967-	K-1460	21-7-1991	Beena Frieds Co-op:Housing Society Ltd.	Plot No.1-A Feat Bo.C-26, Floor ST-3/1.
968-	K-1461	21-7-1991	United Memon Co-op:Housing Society Lyd.	Shop No. 11, 1st Floor, United Center, PECHS.
969-	K-1462	10-8-1991	Sindh Secretariat Staff Co-op:H. Society	Ground Floor, Old KDA Bldg. Karachi.
970-	K-1564	28-8-1991	Atlas Group Emp:C.H.S.Limited.	F-36, S.I.T.E. Karachi.
971-	K-1465	28-8-1991	Muslim Aahengar Co-op:Housing Society Ltd.	Qasim Manzil Shop No.6, BYJ, Saddar Bazar.
972-	K-1468	15-9-1991	Sindh Rajput Co-op:Housing Society Ltd.	G.R.6/5, Stat Tawr, Bin Qasim, Karachi.
973-	K-1469	15-9-1991	Karachi Stock Exchange Co-op:Ho Society.	Stock Exchange Bldg., Karachi.
974-	K-1471	28-9-1991	Al-Shams Co-operative Housing Society Ltd.	L-1558, Surjani Town, North Karachi.
975-	K-1473	2-10-1991	Al-Ibaad Co-operative Housing Society Ltd.	224/14, Nasimabad, F.B. Area, Karachi.

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976	K-1475	16-10-1991	Makhdum Co-operative Housing Society Ltd.	199/1-A, Block 2, P. E. C. H. S. Karachi.
977	K-1478	6-1-1992	Karachi Muslim Kumbhar Co-op:H. Society Ltd.	K.M.K. Jamat, Plot 3148 St.6, Fida Road, Daryabad
978	K-1479	8-2-1992	National Refinery Emp:Co-op:Housing Society.	Shakka Road, 7-B, Korangi Ind. Zone, Karachi.
979	K-1481	2-1992	Shah Noor Co-op:Housing Society Ltd.	ST. 1, Sector 13-D, Orangi Town., Karachi.
980	K-1485	25-3-1992	Al-Hayat Co-operative Housing Society Ltd.	R-684, 15-A4, Buffer Zone, North Karachi.
981	K-1486	22-4-1992	Incorporation of K. W. S. B. Emp:C. H. S.	Water House, M.R. Kayani Road, P.O. Box 733.
982	K-1487	9-5-1992	Satlani Co-operative Housing Society Ltd. &	510, Burbani Chambers, A.L. Road, Karachi.
983	K-1488	18-5-1992	Osana Co-op:Housing Society Limited.	1048/2, F.E. Area, Karachi.
984	K-1489	27-5-1992	Elite Co-operative Housing Society Ltd.	311, Unitown, I, II Chundrigar Road, Karachi.
985	K-1490	29-6-1992	Alyabad Ismailia Co-op:H. Society Limited.	255 /2 Rasi Street, Garden , Karachi.
986	K-1491	5-7-1992	Pirzada Co-operative Housing Society Ltd.	78, Ghafoor Chambers, A. H. Road, Karachi.
987	K-1493	22-7-1992	Pakistan Muslim Workers Co-op:H. Society	991, 45 16-A, Mehmoodabad No.4, Karachi. 44.
988	K-1494	6-8-1992	Ismailia M/P Co-op:Society Limited.	5-Madina Mansion, Moosa St. Kharadar, Karachi.
989	K-1495	22-8-1992	ACE Women M/P Co-operative Society	5-A, 8/32, Nazimabad, Karachi.
990	K-1496	8-11-1992	State Bank of Pak. Staff C.H.S. Ltd.	Room No. 524, 5th Floor, Sunny Plaza, Karachi.
991	K-1497	29-12-1992	Jegangir Town Co-op:Housing Society Ltd.	R. G. 12, New Rialway Gate, Landhi, Karachi.
992	K-1498	7-1-1993	Umer Lane Educational Youth Invst. C. Sty.	New Kumarwara Road, Umer Lane, Lyari Qtrs.
993	K-1499	25-5-1993	Comsmopolitan Co-op:Society Ltd. Karachi	404, Garden East, Karachi.
994	K-1500	28-1-1993	Laboot Multipurpose Co-op:Society Ltd.	17/D, Officers Colony, Garden Road, Karachi.
995	K-1501	2-2-1993	Venture M/P. Co-operative Society	300/2, Garden East, Karachi.
996	K-1502	22-2-1993	Korangi Workers Labours C. H. S. Ltd.	H. No. L-542 Sector 32-A, Korangi, Karachi.
997	K-1503	23-2-1993	P. I. A. Emp:Unity M/P Co-op:Society Ltd.	Bundookwala Bldg. I. L. Chundrigar Road, Karachi
998	K-1504	14-3-1993	Dasti-e-Mehran Co-operative Housing Society	Flat No. 2-II, Floor Rafiq Center A. L. Road.
999	K-1505	18-3-1993	Pak Marina Multipurpose Co-op:Society	334/15, Dastagir Society F. B. Area, Karachi.
1000	K-1506	3-5-1993	K.M.C. Officers Co-op:Housing Society Ltd.	No. 4, KMC Officers Flats, Nazreth Road, Kyc.
1001	K-1507	26-5-1993	Korangi Labour Colony V & M Co-op: Sty.	Sector 32-A, Labour Colony, Korangi, Karachi.
1002	K-1508	12-6-1993	Safari Terrace Maint. Service Comp: Sty.	Fl-17 & 26, Block 11, Gulshan. e-Iqbal, Karachi.

1003-	K-1509	12-6-1993	P.N.S.C.Officers Co-op:Housing Society.	Merchant Navy Club,Moulvi Tamiz Road,
1004-	K-1510	27-7-1993	Godhera Muslim Co-op:Housing Society Ltd.	St-42,Sector 11-A,New Karachi.
1005-	K-1511	3-8-1993	Al-Hamd Multipurpose Co-op:Society Ltd.	E-11,Nawaz Court,Block 16,F.B.Area,Karachi.
1006-	K-1512	12-8-1993	Al-Mustafa Shahan Ladies M/P.C.S.	6/366, Liaquatabad, Karachi.
1007-	K-1513	22-8-1993	Super Market Multipurpose C.S.Ltd.	G-12,1st Floor,A.H.Road, Karachi.
1008-	-1514	14-9-1993	Zohra Square Maint.Co-op:Society Ltd.	F1-8, Block 6,Gulshan-Iqbal, Karachi.
1009-	K-1515	15-9-1993	Apna Des Co-op:Housing Society Limited.	E-28,G.O.R.II,Sindh Muslim CHS.Karachi.
1010-	-1516	21-9-1993	Apna Des Co-operative Housing Society Ltd.	E-28,G.O.R.II,Sindh Muslim, Karachi.
1011-	K-1517	-9-1993	Uni Shopping Center Maint.Society	Room No.414,4th Floor,Uni Center,Karachi.
1012-	K-1518	28-9-1993	Munir Gardens Maint:Co-op:Society Limited .	Block 18,Gulstan-e-Johar Karachi.
1013-	K-1519	10-10-1993	Nehmood Welfare Co-op:Housing Society.	30-31, O.T.Building Town Kaghzi Bazar.
1014-	K-1520	14-10-1993	Clifton Co-operative Housing Society Ltd.	14, Roomi Center,1st Floor,Mehrum Road.
1015-	K-1521	18-10-1993	Azad Youth Invest.Co-op.Society Ltd.	F.No.106,Khayaban Arcade,Block 9,Clifton.
1016-	K-1522	23-10-1993	Zeal Pak Labour's Co-op:Housing Society	4th Floor,Panormama Center Bldg-2,Kyc.
1017-	K-1523	3-11-1993	Fatima Jinnah Co-op:Housing Society Limited.	L-A-8/25,Block 22,F.B.Area, Karachi.
1018-	K-1524	16-11-1993	Karkunan-e-Hamard Co-op:Housing Society	Hamard Dawakhana, Nazimabad, Karachi.
1019-	K-1525	21-11-1993	Shah Abdul Lateef Bhattai C.H.S.Limited.	G/3/7,Shah Faisal Colony, Karachi.
1020-	K-1526	4-1-1994	Shah Wilayat Multipurpose Co-op:Society	ST-8/1, Block 13, F.B.Area, Karachi.
1021-	K-1527	6-1-1994	Qutub Shahi Co-op:Housing Society Ltd-	220 Gilani Center,M.A.Jinnah Road,
1022-	K-1528	17-1-1994	Qalandar Shabbaz Co-op:Housing Socoety	232,Block 6,Gulshane Iqbal, Karachi.
1023-	K-1529	19-1-1994	Chhipa M/P. Co-operative Society Ltd.	Parmar Bldg.Hardas St.Ranchore Lane,Karachi
1024-	K-1530	27-1-1994	Dr.Ziauddin Ahmed Co-op:Housing Society Ltd.	209-Al-Noor Chambers, Karachi.
1025-	K-1531	8-2-1994	Pak Makhdoomia Co-op:H.Society Ltd.	256-Sector 5A/3, North Karachi.
1026-	K-1532	12-2-1994	New Javeda Coment Co-op:H.Society Ltd.	Javedan Cement Factory,Manghopir,Karachi.
1027-	K-1533	24-2-1994	K.D.A.Engineer Co-op:Housing Society Ltd.	4th Floor,Civic Center,Gulshan.Karachi.
1028-	K-1534	28-2-1994	New Colony Co-op:Housing Society Ltd.	A-190, Block II, North Nazimabad, Karachi.
1029-	K-1535	7-3-1994	Firdous Garden M/P C.S.Limited, Karachi	D/32, Al-Milal Society,University Road.
1030-	K-1536	8-3-1994	Al-Shahbaz Co-operative Housing Society Ltd.	205,Lawyers Chambers,M.A.Jinnah Road,Karachi
1031-	K-1537	19-3-1994	Shah Wilayat Co-op:Housing Society Ltd.	A-189,Block 13,Gulshane Iqbal.Karachi
1032-	K-1538	28-3-1994	Chishma Goth Fish Harbour M/P C.S.Ltd.Karachi	B-364/A, Baba Island. Karachi.

6. Main objects of a housing cooperative society as per its rules/bye-laws.

OBJECTS OF SOCIETY ARE:

- :: 1. To carry on the trade of building.
2. Acquiring, buying, selling, hiring, letting and developing land in accordance with the Co-operative principles.
3. To establish and carry out on social, recreative and educational work in connection with its tenants and the society shall have full power to do all things it deems necessary on expedient for the accomplishment of all objects specified in its Bye-Laws, including the powers to purchase, hold, sell, exchange mortgage, rent, lease, surrender, accept surrenders of and deal with land of tenure and to sell by installments and subject to any terms and conditions and to make and guarantee advances to members for building or purchasing property and to erect, pull-down, repair, alter otherwise deal with any building thereon.

SEE EXHIBIT -3

7. What procedures are followed in registration of a housing society

i) What is the competent authority to register the society

- :: The Registrar of Co-operative Societies of the Region concerned. For example in respect of Co-operative Housing Societies in Karachi SINDH, PAKISTAN, The Registrar Co-operative Housing Societies Karachi Region, Karachi issues the Certificate of Registration.



BYE LAWS



**Sind Government Employees
Co-operative Housing Society Limited**

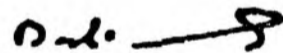
Registered Office :
558A, BLOCK 5 GULSHAN-E-IOBAL, KARACHI
PHONES : 465549 - 460543

Dear Members.

Sind Government Employees Co-operative Housing Society after going through period of hardships have gathered the required momentum for completion of the task entrusted by the Members to its Chairman and the Managing Committee.

All this has been possible because of complete cooperation and trust reposed by the Members of the Society in their administration.

I hope the members will continue to show their keen interest that they have hitherto shown in the working of the Society. Its Bye Laws are being printed to inform the members of their rights and responsibility in this regard.



(Bashir Ahmad Khan)
Chairman

INTRODUCTION

Dear Members,

The Society takes this opportunity to introduce itself to its members as under:

Consequent upon the dissolution of the One Unit in June, 1970, the Officers & staff manning the new Provincial Secretariat and other Regional and Attached Departments flocked to Karachi. The Provincial Government made herculean efforts to provide accommodation to these personnel but the problem was so gigantic that Government could cover only a fraction of their population. It was, therefore, felt that a Cooperative Housing Society similar to Pakistan Employees Cooperative Housing Society be formed to solve the housing problem of Sind Government Employees on permanent basis and thereby supplement the efforts of the Government in this behalf. Consequently three Societies came into being. One of them was confined only to the Secretariat staff and another was created more or less for the employees of officers level. The Sind Government Employees Cooperative Housing Society Limited is the only Society which caters for housing needs of all categories of Government employees. Its membership was thrown open even to the employees serving in the offices connected with the Government of Sind such as Accountant General, Sind. Our only object was to extend the housing facilities to the maximum number of government servants in the city of Karachi.

The selection of office bearers for the Society was, of course, a very difficult task. It was never the idea only to fill the posts nominally. It was essential to have such people for these posts, particularly the post of Chairman, who not only commanded respect amongst the Government circles but also possessed the will and enthusiasm to work with devotion. It was also expected from them that they would spare some of their precious time for the work of the Society. By Grace of God the Society did not have much difficulty in making the selection. Mr. Bashir Ahmad Siddiqui, the D.I.G. (now Addl. I.G. Police) showed his willingness to head the Society and he was thus elected the first Chairman. For the secretary's post, which is undoubtedly a very important position, responsibilities were entrusted on myself, and I feel great pleasure to say that by the grace of almighty Allah, able and valuable leadership of our Chairman and great Cooperation of our members, the society rendered itself in a position to fulfill the cherished dreams of its members and give physical possession of the plots to them.

In the beginning, the Society requested Government for a piece of land measuring about 500 acres to accommodate its 3,000 members but somehow the Government did not come to the Society's help and no land was allotted to the Society. The efforts were therefore, made to procure land from private parties. The Society succeeded in purchasing the land from private sources at rates cheaper than Government land. With the grace of God the Society now owns 600 acres of land in scheme No. 33.

In March, 1980 the Society suffered a sudden and serious set back. It was superseded on the imaginary grounds. The Society was left with no choice but to have recourse to court of justice. Accordingly the petition was filed in the High Court. The litigation was pursued with the vigour. As a result the court gave the verdict in the Society's favour. Ultimately the efforts of the Chairman of the Society bore fruit and the Society was restored to old management and the Administrator was ordered not only to give back possession of the Society's assets and properties but also render the full accounts for the period of supersession. Although the possession has been handed over to the management the accounts and other details are yet to be furnished by Administrator.

Following the restoration, the Society re-started its functions and issued share certificates, Identity Cards and demand notices to all its members who are in the vicinity of 9,000. The Managing Committee of course, greatly appreciates the unstinted support and cooperation that the members have extended to the Society. Their unusual patience and fortitude during the period of supersession was particularly commendable. The Society hopes that its members would continue to demonstrate their enthusiastic cooperation to enable their organization to achieve complete success in the goal it has set for itself. Amen.



(U.Z. Taseer)
Secretary

BYE-LAWS

PRELIMINARY

1. The name and address of the Society, shall be the **Sind Govt. Employees Co-operative Housing Society Limited** and its registered address is Room No. 6, Block 10, Frere Road, Karachi.

2. The objects of the Society shall be to carry on the trade of building, and of acquiring, buying, selling, hiring, letting and developing land in accordance with Co-operative principles and to establish and carry on social, recreative and educational work in connection with its tenants and the Society shall have full power to do all things it deems necessary or expedient for the accomplishment of all objects specified in its bye-laws, including the powers to purchase, hold, sell, exchange, mortgage, rent, lease, sub-lease, surrender, accept surrenders of and deal with lands of tenure and to sell by instalments and subjects to any terms or conditions and to make and guarantee advances to Members for building or purchasing property and to erect, pull down repair, alter, or otherwise deal with any building thereon.

FUNDS AND INVESTMENTS

3. (i) Funds may be raised in any or all of the following ways:

- (a) by entrance fees,
- (b) by shares,
- (c) by raising loans including debentures and loan stock,
- (d) by deposits,
- (e) by donations,
- (f) by contributions towards the cost of houses and land and
- (g) Divided into 20,000 shares of Rs. 25/- each.

(ii) Provided that the total amount under (b) shall not at any one time exceed 5,00,000 without the sanction of a General Meeting of the Society, and that the total amount obtained under (c) and (d) shall not at any one time exceed eight times the paid up Share Capital plus the Reserve Fund but no lender, member or other person dealing with the Society shall be concerned to see or enquire whether these limits are or either of them is observed.

4. **Deposits:-** Any General Meeting may determine the restriction upon taking deposits and until such restrictions are so determined and thereafter subject thereto the Committee may receive deposits not exceeding eight times of the Share Capital plus reserve fund under bye-law 3 (1) (d) at interest which may not exceed nine per cent, per annum without the sanction of such Meeting.

5. A Registered Society may invest or deposit its funds.
- (a) in the Government Saving Bank, or
 - (b) in any of the securities specified in section 20 of the Indian Trust Act, 1882 or
 - (c) in the shares or on the security of any other registered society, or
 - (d) with any bank or person carrying on the business of banking, approved for this purpose by the Registrar or
 - (e) in any other mode permitted by the rules.
6. The Society shall become a member of the Karachi Co-operative Union Limited, Karachi and pay the sums from time to time payable to that Union under the rules thereof. The Society shall also become a member of the Karachi Central Co-operative Bank Ltd.

MEMBERSHIP

7. All persons who have signed the application for registration are original members. Other members shall be elected by the Committee provided that all members shall be employees of the Sind Government, those who are beneficial to the society are eligible for membership, who do not hold plot in their own names and in the names of their dependents in Karachi. Two adverse votes are sufficient to exclude an applicant. Every person shall pay Rs. 10/- on applying for admission. In cases where the application is refused the entrance fee shall be returned.
8. A person may be admitted as a nominal member on payment of Rs. 10/- only as entrance fee. A nominal member is one who is admitted as such for the purpose of joint holding of shares along with an ordinary member and shall exercise no right or receive no advantages as a nominal member unless otherwise specifically provided for under these bye-laws.
9. Every application for admission must be made in writing and signed by the applicant and shall be considered by the Committee at its first meeting after the application is received or so soon thereafter as is practicable.
10. Every member must hold at least one share of Rs. 25/- in the Society.
11. A person all of whose shares have been transferred, repaid, forfeited or cancelled shall cease to be a member.
12. No member of the Society shall exercise the rights of a member unless and until he holds no less than one fully paid share in the Society.
13. (1) A member may be expelled from the Society by the vote of not less than two-thirds of the members present and voting at a General Meeting of the Society on a motion (which shall be final

and conclusive) that in the opinion of the Meeting such member has :—

- (a) been a persistent defaulter,
- (b) wilfully deceived the Society by false statements,
- (c) been bankrupt or legally disabled,
- (d) been criminally convicted,
- (e) intentionally done any act likely to injure the credit of the Society,
- (f) gravely misused the dwelling rented by him from the Society or habitually acted in it in a disgraceful manner or a manner which has caused serious offence to his neighbours, or
- (g) wilfully disobeyed any decision of the Committee (or any properly appointed Officer of the Society.)

(2) The Committee shall give a member 15 days, written notice of the proposal to expel him.

(3) To a member so expelled shall be refunded the amount (less a deduction therefrom of 5 per cent) received by the Society in respect of the shares held by him at the date of the resolution for his expulsion.

(4) **Re-admission of expelled Members** —No expelled member shall be re-admitted except by a vote of two-thirds of the members present and voting at any General Meeting on a motion of which notice has been given.

14. The liability of a member shall not exceed the amount (if any) unpaid on the shares in respect of which he or his estate is liable.

TRANSMISSION OF INTEREST

15. (1) **How Nomination is to be made** — A member may, by a writing under his hand deposited with Society during his life-time or by a statement made in any book kept thereat, nominate any person to whom under section 27 of the Act his share or interest in the Society or so much thereof as is specified in such nomination shall be transferred at his decease or the moneys referred to in section 27 of the Act or so much thereof as is specified in such nomination shall be paid.

(2) **How it is to be revoked or varied** — A nomination so made may be revoked or varied by any similar writing or statement under the hand of the nominator deposited or made as aforesaid.

(3) **Fees on Nomination or Revocation** — A nomination made at the time of applying for

membership shall be recorded free of charge. But for the recording of every nomination subsequently made or of a revocation of variation a fee of Re. 1/- shall be paid.

PROCEEDINGS ON DEATH OF A MEMBER

16. (1) **If Nomination made** – On receiving satisfactory proof of the death of a member the Society may transfer the share or interest of the member to the person nominated in accordance with the rules made in this behalf or if there is no person so nominated to such person as may appear to the Committee to be the heir or legal representative of the member or pay to such nominee, heir or legal representative a sum representing the value of such nominator's share or interest as ascertained in accordance with the rules or bye-laws after deducting all sums due to the Society from the nominator. Provided that the Society shall transfer the share or interest of the nominator to such nominee, heir or legal representative as the case may be being qualified in accordance with the rules and these bye-laws for membership of the Society or on his application within one month of the death of nominator to any person specified in the application who is so qualified.

“Provided further that where there are more than one nominee, heir, or legal representative, one of them may be admitted as an ordinary member, others being nominal members admitted as per bye-law No. 7, the question as to who should be the ordinary member exercising the rights of membership shall be decided among themselves by the nominees, heirs, or legal representatives as the case may be and their decision shall be communicated to the Managing Committee. In case they fail to do so within a reasonable time the matter shall be decided by the Managing Committee and their decision shall be final”.

- (2) The Society may pay all other moneys due to the nominator from the Society to such nominee, heir or legal representative as the case may be.
- (3) All transfers and payments made by the Society in accordance with this bye-law shall be valid and effectual against any demand made upon the Society by any other person.

SHARES

17. The share capital of the Society shall be raised by shares of the nominal value of Rs. 25/- each and shall be held entirely by members of the Society.
18. (1) The full amount of all shares shall be payable on allotment or by such Instalments as may from time to time be fixed by the Committee.
- (2) **Failure to pay calls.** If a member fails to pay the amount of any call on a share within 30 days after notice thereof the Committee may forfeit the share. A forfeited share shall become the property of the Society.

19. **Limit to Member's Shareholding.** No member shall have claim or any interest in the shares of the Society exceeding Rs. 5,000/-.

20. (1) Any share held by a member of the Society may, subject to Bye-law 20, be sold to any other member provided that no such sale may take place without the previous sanction of the Committee, who shall have full discretion in granting or with-holding such sanction. Transfers may be in the form set out in the bye-laws or in any other form approved by the Committee.

(2) **Registration of Transfers** — Until the transfer of a share is registered no right shall be acquired against the Society by the transferee, nor shall any claim of the Society upon the transferer be effected.

21. The Committee shall keep a share register in which there shall be entered the name, occupation and address of the member to whom each share was originally allotted and of each successive holder of the share with the dates of sanction of transfer under Bye-law 20 (2) and when the share is repaid, forfeited or cancelled, the date of such repayment, forfeiture or cancellation.

22. Upon each transfer of any share there shall be paid to the Society a sum of Rs. 5/-.

RECOVERY OF DEBTS DUE TO SOCIETY

23. The Society shall have charge upon the share or interest in the capital and on the deposits of a member or past member and upon any dividend, bonus or profits payable to a member or past member in respect of any debt due from such member or Past member to the Society and may set off any sum credited or payable to a member or Past member in or towards the payment of such debts.

24. **Set off in respect of Shares or Interest of Member** — If a debt of any member or Past member shall at any time be equal to or exceed the amount credited or payable to such member or past member the Committee may serve a notice upon such member or past member requiring him to pay the sum within 14 days from the service of such notice at a place or place to be named in the notice. If the requirements of such notice are not complied with the Committee may set off the shares or interest, deposits, dividend, bonus or profits of such member or past member specified in the notice in or towards the payment of any such debt and all sum credited or payable to such member or past member and any dividend and interest declared but not paid shall upon being thus declared by the Committee as set off become the property of the Society and a statement to this effect shall be included in the notice. The Secretary shall within seven days of the date of the meeting at which any set off is declared give notice of such set off to the member or/past member concerned whose shares or interest, deposit dividend, bonus or profits are set off. The Committee may at any time within one calendar month from the date of the meeting at which any set off shall have been declared, upon cause shown which they shall deem sufficient, annul the set off and reinstate the member or past member in the possession of his set off rights.

25. **Liability of Member after Share or Interest has been set off.** If after any rights of a member or past member have been set off as stated in bye-law 24 and the amount paid or credited thereon and the dividend, if any, has been credited to the Society there shall remain any sum due from such member or past member to the society, the member or past member shall be liable to pay such balance as debt due to the Society and the Committee may take such steps as they deem necessary to enforce payment thereof.

26. For the purpose of enforcing the lien of the Society, the Committee may instead of forfeiting the forfeited rights under bye-law Rule 25 sell such forfeited rights or any of them in such manner as they shall think fit, but no sale shall be made until such time as the moneys are presently due and until a demand and notice in writing stating the amount due and demanding payment and giving notice of intention to sell in default of payment shall have been sent by registered post to the registered address of such member or past member or the person (if any) entitled by transmission to the forfeited rights and default in payment shall have been made by him or them for seven days after such notice.

27. Upon any sale for enforcing a lien in purported exercise of the powers herein before given the Committee may cause the purchaser's name to be entered in the register in respect of the forfeited rights sold, and the purchaser shall not be bound to see to the regularity of the proceedings or the application of the purchase money, and after his name has been entered in the register in respect of such forfeited rights the validity of the sale shall not be impeached by any person, and the remedy of any person aggrieved by the sale shall be in damage only and against the Society exclusively.

28. The net proceeds of any sale shall be applied towards satisfaction of the amount due to the Society and the residue (if any) paid to the member or past member.

REPAYMENT OF SHARES AND LOAN STOCK

29. Subject to the payment of or a sufficient provision for all subsisting claims on the Society the Committee may from time to time apply any moneys which in their opinion they cannot profitably invest for the purpose of the business of the Society or the benefit of the members in paying off pro rata the loan stock for the time being outstanding and after the repayment of the loan stock in paying off pro rata the excess of shares held by any member beyond any limit fixed by the Committee from time to time.

30. Subject as in Bye-law 29 mentioned, the Committee may, on the application of the holder of any share or loan stock, repay any sum not exceeding the amount then credited thereon.

31. When a member ceases to be a tenant the Committee shall have the right any time to pay off the amount paid on his shares less a deduction therefrom of five per cent, but in the event of the Committee being unwilling to exercise his right, the holder shall have the power of transferring them subject to Bye-laws 20 and 21.

32. The Secretary shall give to the holder notice of the resolution of the Committee determining to repay the amount paid upon any share of such holder (less such deduction as aforesaid) and shall state in such notice the time and place when and at which such repayment will be made and thereupon the holding in respect of which such notice is given shall be extinguished. The holder shall not be entitled to any dividend or interest on moneys credited on such share after the date for repayment mentioned in such notice.

33. Any amount expended in the repayment of any shares shall not exceed any sum placed at the disposal of the Committee from time to time for that purpose by the General Meetings of the Society and shall be regularly stated in the accounts of the Society.

LOANS AND LOAN STOCK

34. (a) The Committee may from time to time obtain advances of money for the purposes of the Society from any person whether a member of the Society or not, with or without security, upon such terms and conditions as they may think fit, provided that the rate of interest shall not exceed 9 per cent per annum.
- (b) A separate register shall be kept of all mortgages and charges on any land of the Society.
- (c) Any bond of the Society may be made a specific charge upon any lands of the Society specified therein or in any schedule annexed thereto.

35. Loan stock under Bye-law 3 (c) may be issued by the Committee to members and other persons subject to the following conditions, viz :—

- (a) The stock shall be payable by instalments or otherwise as may be fixed from time to time prior to the issue thereof, by the Committee.
- (b) It shall carry interest (payable quarterly) at such rate not exceeding 9 per cent per annum as may be fixed from time to time prior to the issue thereof by the Committee.
- (c) It shall not confer a right to demand payment of principal from the Society unless the interest aforesaid is in arrear for two consecutive years or in the event of the liquidation of the Society.
- (d) It shall be secured by certificates of indebtedness under the hands of two members of the Committee and the Secretary stating the amount of loan stock standing to the credit of the respective holders.
- (e) The Committee shall keep a register of the holder of loan stock for the time being.

GENERAL MEETINGS

36. The first meeting of members shall be held within three calendar months or such further time

as the Registrar may allow after the registration of the Society at which meeting the Committee shall retire but shall be eligible for re-election. The Committee shall lay before this meeting a statement of accounts made up to 14 days before the meeting and a report on all transactions then entered into. The General meeting under this rule shall elect the Committee and Auditor and any other officer whose appointment is not vested in the Committee and may deal with the accounts or matters arising on the Committee's report: Notice of this meeting shall be given as provided for notice in Bye-law 40 and also to the Registrar in writing 14 days before the holding of the meeting.

37. The Annual General Meeting shall be held within a period of three months after the date fixed for making up the Society's accounts for the year. Its duties are :—

- (1) To frame Bye-laws for the Society or to add to them or to alter or rescind them.
- (2) To elect a President, Committee, Auditor and other officers (except those whose appointment is vested in the Committee) and determine their remuneration (if any).
- (3) To receive from the Committee a report on the preceding year's working of the Society together with statements showing the receipts and expenditure, assets and liabilities and profit or loss for the year.
- (4) To consider the audit memorandum and any other communication from the Registrar.
- (5) To perform such duties laid upon the Society in these bye-laws as may from time to time arise.
- (6) To consider any other business laid before it by the Committee or of which notice shall have been given to the Committee not less than 14 days before such meeting.

38. At a General Meeting all questions shall, subject to any special direction in the Act, the rules or these bye-laws, be decided by simple majority of those present and voting, the voting being by a show of hands. The President shall have a casting vote in addition to his ordinary vote, on a vote by show of hands or a ballot if on or before the declaration of the result of the voting three members demand a ballot such ballot shall be at once taken by means of voting papers. Each member shall, notwithstanding the amount of his interest in the capital, have one vote only as a member in the affairs of the Society.

39. Special General Meetings shall be convened by the Secretary either on order from the Committee or upon a requisition signed by one-fifth of the members of the Society or from the Registrar and shall be held as soon as possible after the receipt of such order or requisition and at the place and time of the General meeting of the Society unless the Committee fix any other place or time of meeting. A Special General Meeting shall not transact any business other than that mentioned in the notice convening the meeting.

40. Notice convening every General Meeting shall state the time and place thereof and the officers, if any, to be elected thereat and every purpose for which it is being convened and shall be posted or

sent to the registered addresses of the members in the case of the Annual General Meeting not less than 10 days before the date of the Meeting and in the case of a Special General Meeting not less than 5 days before the date of the Meeting unless in the case of an emergency the Committee unanimously direct shorter notice to be given. No General Meeting shall be invalidated by the non-receipt of any notice thereof by any member.

PROCEEDINGS AT GENERAL MEETINGS

41. No business shall be transacted at any General meeting except the declaration of a dividend or the adjournment of the meeting unless a quorum of members is present at the time when the meeting proceeds to business and a quorum for any General Meeting shall be 3/5th of the total number of members of the Society for the time being or 20 members of the Society whichever number is the lesser. No meeting shall become incompetent to transact business from the want of a quorum arising after the chair has been taken.

42. If within half an hour after the time appointed for the meeting quorum is not present the meeting if convened upon the requisition of members shall be dissolved. In any other case it shall stand adjourned to the same day in the next week at the same time and place, and if at such adjourned meeting a quorum be not present those members who are present shall be deemed to be a quorum and may do all such business which a full quorum might have done.

43. The President shall preside as Chairman at every General Meeting of the Society. If there be no such President, or if at any meeting the President be not present or if present he be unwilling to preside the Chairman of the Committee shall preside and in his absence or unwillingness to preside the members present shall choose one of the members of the Committee present to be Chairman; or if no member of the Committee shall be present and willing to take the chair, the members present shall choose one of their members to be the chairman.

44. The Chairman may, with the consent of the meeting adjourn any meeting from time to time and from place to place, but no business shall be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place. When a meeting is adjourned for twenty-one days or more notice of the adjourned meeting shall be given as in the case of an original meeting. Save as aforesaid, it shall not be necessary to give any notice of an adjournment or of the business to be transacted at an adjourned meeting.

45. (a) No resolution can be brought at a general meeting disturbing the election of the office-bearers within 6 months of the date of such election.
- (b) No resolution can be brought for cancelling a previous resolution of the general body unless 6 clear months have expired after the passing of the original resolution.

COMMITTEE

46. The President and Committee shall from the date of registration of the Society to the first General Meeting of the Society be the persons appointed as President and members of the Committee by a majority of the subscribers to these bye-laws and the Committee appointed under this Bye-law 38 shall not be less than seven and more than nine, the tenure of the Committee shall be 11 years at the 1st instance.
47. (a) At the first Annual General Meeting of the Society and at each subsequent Annual General Meeting of the Society the President and one-third of the number of the Committeemen shall retire. The Committeemen to retire in each year being those who have being longest in office since the appointment or last election but between persons who become Committeemen on the same day those to retire shall (unless they otherwise agree among themselves) be determined by ballot and in the event of the number of Committeemen not being a multiple of three the number of Committeemen to retire at any General Meeting shall be determined at the Meeting at which the Committeemen are elected.
- (b) A retiring President and Committeemen shall be eligible for re-election.
- (c) Nominations for President and the Committee must be in writing and received at the registered office of the Society not less than one calendar month before each Annual General Meeting. Every member nomination must state clearly the full name, address and occupation of every member nominated and be signed by the member who nominates him and be the member nominated signifying his willingness to act as President or on the Committee.
- (d) The Committee shall at their first meeting after the registration of the Society and at their first meeting after the first General Meeting and at their first meeting subsequent to each Annual General Meeting, elect a Chairman from among their own members. He shall during his term of office be removable by a vote of two-thirds of the Committee present at a Special Meeting called for that purpose.
48. (a) If a vacancy caused by a retirement of any Committeemen is not filled by the Meeting at which it ought to have been filled under the bye-laws the vacancy may be filled by the Committee.
- (b) A casual vacancy on the Committee may be filled up by the Committee and the member so appointed shall hold office for the unexpired period of office of the member whose place he fills.
49. A Committeeman may be removed from office at any time by resolution carried by two-thirds of the votes given thereon at a Special General Meeting which may thereupon proceed to fill his place by a resolution carried by a majority of the votes given thereon.

50. The office of committeeman shall be vacated if he becomes Bankrupt or compounds with his creditors or becomes of unsound mind or is found a lunatic or is convicted of an offence punishable by imprisonment for not less than six calendar months or ceases to hold the necessary qualification or absents himself for a period of three calendar months from the meetings of the Committee without special leave of absence from the Committee or given the Committee one month's notice in writing that he resigns the office, or is concerned in the profits of any contract made by the Society except as a director or Committeeman, Officer, servant or number of any Society or Company or firm of bankers which contract with or does work for the Society, in which case the Committeeman shall not be accountable for the profit he receives but any act done in good faith by a Committeeman whose office is vacated as aforesaid shall be valid unless prior to the doing of such act written notice has been served on the Committee and an entry has been made in the Committee's Minute Book stating that such Committeeman has ceased to be a member of the Committee.

51. The Committee may act, notwithstanding any vacancy in their body, but if and so long as the number of committeemen is reduced below the number fixed by or pursuant to the regulations of the Society as the necessary quorum of Committeemen the continuing Committeemen may act for the purpose of increasing the number of Committeemen to that number or of summoning a General Meeting of the Society but for no other purpose.

POWER OF COMMITTEE

52. The management of the business of the Society shall be vested in the Committee who in addition to the powers and authorities by the rules and these bye-laws or otherwise expressly conferred upon them may exercise all such powers and do all such acts and things as may be exercised or done by the Society and are not hereby or by statute expressly directed or required to be done by the Society in General Meeting but subject nevertheless to the provisions of the Act, the Rules, the bye-laws and to any regulations from time to time made by the Society in General Meeting provided that no regulation so made shall invalidate any prior act of the Committee which would have been valid if such regulation had not been made.

53. Without prejudice to and not so as to limit or restrict the General powers conferred by the last preceding bye-law and the other powers conferred by the rules and these bye-laws it is hereby expressly declared that the Committee shall have the following powers that is to say, power :—

- (a) to dispose of applications for membership :
- (b) to check the account of the Secretary or treasurer and to examine the register and account books and to take steps for the recovery of sums due to the Society:
- (c) to sanction working expenses, count the cash balance and deal with other miscellaneous business :
- (d) to see that the cash book is written up promptly and is signed daily by one of the members of the Committee :

- (e) to hear and deal with complaints :
- (f) to deposit the funds of the Society in any bank or banks approved by the Registrar and to authorise by a written resolution members of their body not exceeding two to draw upon the accounts, either jointly or severally as may be laid down in the resolution;
- (g) to appoint, suspend, remove or discharge all officers (except the auditor), solicitors, managers, architects, surveyors, accountants, agents, servants and employees of every description and fix their duties and remuneration and require them to security to the approval of the Committee :
- (h) to enter into all contracts for the Society and settle the terms thereof :
- (i) to make, revoke and alter from time to time and at all times enforce such regulations, terms and conditions relating to the tenants of the Society and the Property of the Society and the letting (including restrictions as to subletting) and sale thereof (including making and guaranteeing advances to members) as the Committee think fit, provided that all such regulations, terms and conditions and any alterations thereof or addition thereto shall be previously approved in writing by the Registrar and shall not be acted on until so approved :
- (j) to compromise and settle or fight either in a court of law or by arbitration any suit, debt, liability or claim by or against the Society, provided the sanction of a General Meeting is obtained with regard to any claim above Rs. 1,000/-
- (k) to convene all meetings of the Society according to the bye-laws thereof subject to the provisions hereinbefore contained as to Special General Meeting :
- (l) to provide proper books for entering the accounts of all business carried on behalf of the Society and the minutes of all meetings thereof and of their own proceedings and for making all such entries as are hereby required or as any General Meeting may direct:
- (m) to provide such forms as are necessary in consequence of the provisions of the rules or the bye-laws and for the same being kept, made up or used in such manner as in their discretion they think desirable;
- (n) to borrow, raise or secure the payment of money in such manner as the Committee may think fit, and to redeem or pay off any such securities;
- (o) to suspend any officer appointed under Bye-law (2) recommend his dismissal to the General Meeting and appoint a substitute pending the final decision;
- (p) to do all such acts and things as are incidental to or which the Committee may think conducive to the attainment of the object of the Society or any of them.

P ROCEEDINGS OF COMMITTEE

The Committee shall meet at such times and places as they determine. Until the Committee

otherwise determine three members shall be a quorum. A meeting of the Committee for the time being at which a quorum is present shall be competent to exercise all or any of the authorities, powers and discretions by or under the rules or the bye-laws of the Society for the time being vested in or exercisable by the Committee generally.

55. If the Chairman of the Committee be absent from a meeting or if present and unwilling to preside, those members of the Committee present shall elect one from their number to be the Chairman for the occasion. The majority of the votes shall decide all questions and in case of an equality of votes the Chairman shall have a second or casting vote.

56. A special Meeting of the Committee may be called by a notice in writing given to the Secretary by the Chairman of the Committee or by two members of the Committee specifying the business to be transacted thereat. The Secretary shall communicate every such notice to all members of the Committee as soon as possible after the receipt thereof the meeting shall be held at the ordinary place for meetings of the Committee not earlier than two clear days and not later than four clear days after the receipt by the Secretary of such notice and no other business shall be done at the meeting than the business named in the said notice.

57. The Committee may delegate any of the powers hereby given to it to one or more sub-committee of its own members who shall in the functions entrusted to them conform in all respects to the instructions and regulations given them by the Committee and the meeting and proceedings of such sub-committee consisting of two or more members shall be governed by the provisions herein contained for regulating the meetings and proceedings of the Committee so far as the same are applicable thereto and are not superceded by any regulations made by the Committee under this bye-law.

58. All acts done by any meeting of the Committee or of any Sub-Committee thereof shall notwithstanding that it shall be afterwards discovered that there was any defect in the appointment of any Committeeman or Committeemen or that any one or more of them were disqualified be as valid as if every Committeeman had been duly appointed and was duly qualified to be a Committeeman.

THE SECRETARY

59. **Secretary.** The Committee shall appoint a Secretary with the following duties :—

- (1) He shall summon and attend all meetings of the Society, and of the Committee and if any sub-committee if so required by the Committee and shall record the proceedings thereof in the Minute Book under the signature of himself and the Chairman of the meeting and in such manner as the Committee directs.
- (2) He shall make such statements relating to the business of the Society as the Committee require, and shall prepare and send all returns required to be made to the Registrar.

- (3) He shall have charge of the documents and other papers of the Society and shall keep the accounts in such manner as the Committee directs.
- (4) He shall keep the registers of the members, shares, debentures and loan stock and all the books relating to loans or deposits required to be kept under the bye-laws of the society and shall receive all contributions, fines and other payments due from the members to the Society and make disbursements, under orders of the Committee, and keep the accounts thereof.
- (5) He shall carry on the correspondence of the Society.
- (6) He shall in all things act in the discharge of his duties under the direction and control of the Committee.

60. In the absence of the Secretary the Committee may authorise any other person to perform his duties.

61. All documents or receipts signed on behalf of the Society shall be signed by the Secretary and one member of the Committee.

SECURITY BY OFFICERS

62. **Security by Officers** – Every person holding any office touching the receipt or charge of any moneys of the Society shall, before entering on the execution of his office, furnish such security as the Committee require and approve for rendering a full and true account of all moneys received or paid by him on account of the Society.

MINUTES

63. The minutes of all meetings of the Society and of the Committee and of every sub-committee containing such particulars as the committee direct from time to time shall be regularly recorded by the Secretary, and the minutes of every Annual General meeting and of every meeting of the Committee shall be read at the next of such meeting respectively and signed by the Chairman of the meeting at which they are so read and the minutes of every Special General meeting and every sub-committee meeting shall be read at the meeting of the Committee following and signed by the Chairman of such meeting and all minutes so signed shall be conclusive as between the Society and every member thereof subject to the correction of any patent error.

TENANTS

64.

DELETED

DELETED

DELETED

PROFITS

67. After providing for the interest upon any loans and deposits and for placing to the credit of a sinking fund a sum representing $\frac{1}{2}$ per cent per annum on the total cost of the Society's building, 10 per cent of the net profits of all business carried on by or on account of the Society shall be placed at the credit of a Reserve Fund.

68. The remaining 90 per cent, shall be employed as follows in order viz.

- (1) In paying a dividend not exceeding..... per cent per annum upon the paid up share capital on such days the Committee may direct.
- (2) In allocating such part of the profits as the Annual General Meeting on the recommendation of the Committee may determine to a common fund for social recreative and educational purposes.
- (3) In allotting such part of the profits as the Annual General Meeting on the recommendation of the Committee may determine to the tenants who are members of the Society as a dividend on the amount of the rent paid by them respectively during the year. Such dividend shall be added to capital and placed to the credit of the member's share account until his shares amount to Rs. 5,000 and thereafter to the credit of the member's Loan Stock Account and if the member has no Loan Stock Account a Loan Account shall be opened for him and the rate of interest thereon determined by the Committee.
- (4) The balance (if any) shall be carried forward or dealt with as the Annual General Meeting on the recommendation of the committee may determine.

69. **Dividend on Shares transferred:**— Dividend on shares shall be paid to the registered holder of such shares according to the books of the Society on the last day of the year.

70. No interest or dividend shall be paid to any member who has defaulted more than a month in

any payment to the Society after written notice given to such member requiring payment and such interest and dividend shall be the property of the Society.

71. **Indivisibility of the Reserve:**— The Reserve Fund of the Society shall be indivisible so that in the event of the dissolution of the Society no member shall have any claim over it, but the fund, after meeting any charges, that may then be certified by the Registrar to exist against it, shall be devoted to such object of general utility as may be determined by a General Meeting convened for that purpose and as may be approved by the Registrar. The Society shall have full power to employ the assets constituting the Reserve Fund in the business of the Society and that without being bound to keep the same separate from the other assets.

ACCOUNTS

72. Every Balance Sheet of the Society shall be accompanied by a complete list of members by their numbers and not by their names showing the share capital held by each. There shall also accompany the balance sheet a similar list of loan stock-holders. The balance sheet shall state up to what date dividend and interest are included.

73. A Banking Account shall be opened by the Society into which all moneys received on behalf of the Society shall be paid provided that the Secretary may retain in his personal custody a sum not exceeding Rs. 50 for petty expenses. All payments above Rs. 20 shall be made by cheque signed by the Secretary and one member of the Committee.

74. Each member shall have a Pass Book in which the Secretary shall enter amounts paid to or received from such member.

75. The Society shall on or before September 30th in each year publish an Annual Balance Sheet containing :—

- (a) The profit and loss account.
- (b) The receipt and expenditure of the previous financial year, and
- (c) A summary of the property and assets and liabilities of the Society, giving such particulars as will disclose the general nature of these liabilities and assets and how the value of fixed assets has been arrived at.

The Balance Sheet shall be open to the inspection of any member during office hours and in the office of Society and a copy thereof shall be submitted to the Registrar before the 30th of September.

76. **Appointment of Auditor** :— In addition to the Government audit the Society shall appoint at its General Meeting an auditor who shall audit the accounts of the Society to be prepared by the

Committee as hereinbefore provided, and shall examine the annual returns, and verify the same, with the accounts relating thereto, and shall either sign the same as found by him to be correct, duly vouched and in accordance with law, or specially report to the Society in what respects he finds it incorrect, unvouched or not in accordance with law.

77. **Power of Auditor** :— The auditor shall be entitled to call for and examine any paper or document belonging to the Society and shall make a special report to the Society upon any matter connected with the accounts which appears to him to require notice.

78. **Publication of Accounts and Reports** :— A copy of the last Balance Sheet of the Society and of the report of the auditor, if any shall be kept always hung up at a conspicuous place in the registered office of the Society.

ALTERATION OF BYE-LAWS

79. No bye-law shall be made, altered or abrogated unless :—

- (1) a proposal to do so has been communicated to all members ten days beforehand;
- (2) the resolution is passed by not less than two-third of the members present and voting at the General Meeting; and
- (3) the making alteration or abrogation is approved and registered by the Registrar.

GENERAL

80. **Interest due on Arrears** — A member in arrear after thirty days from the date of notice shall pay interest at two paise per rupee per month on the amount outstanding.

81. **Sufficient Notice** :— Every member shall be taken to have due notice of every meeting, resolution, or other matter, of which notice is required by the rules or the bye-laws of the Society to be given, if the same is made known by posting or sending a notice to the registered address of such member.

82. **Individual Right of Inspection** :— A member shall be allowed to inspect his own account at all reasonable hours, at the registered office of the Society, or at any place where the same is kept, subject to such regulations as to the time and manner of such inspection as may be made from time to time by the Committee.

83. **The Seal of the Society** :— The Society shall have a common seal which shall be in the custody of the Secretary, and shall be used only under the authority of a Resolution of the Committee, and every deed or instrument to which the seal is attached shall be attested for or on behalf of the Society by two members of the Committee and Secretary or a person appointed by the Committee in place of the Secretary.

INTERPRETATION

84. In the construction of these bye-laws the following words and expressions shall have respectively the following meanings unless the subject matter or context are inconsistent therewith :—

- (a) Words importing the singular or plural number respectively shall include the plural and singular numbers and words importing the masculine gender shall include the feminine gender.
- (b) "The Society" means **Sind Govt. Employees Co-op. Housing Society Ltd.**
- (c) "The Act" means the province of West Pakistan Co-operative Societies Act of 1925.
- (d) "The Rules" means the rules for the time being made by the Local Government under the Act.
- (e) "The Registrar" means the person appointed under the Act to perform the duties of a Registrar of Co-operative Societies for Karachi.
- (f) "The Committee" means the Committee of Management of the Society and "Committeeman" and "Committeemen" means a member or members of the Committee of Management of the Society.
- (g) "He" "him" or "Person" include a Company or Society.

CERTIFICATE OF REGISTRATION

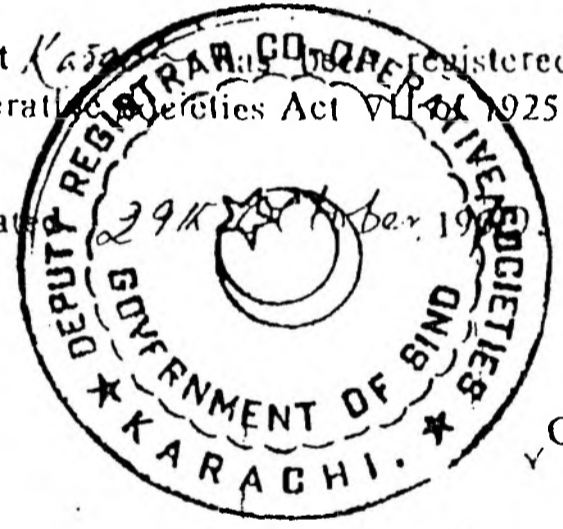
No. K- 692 of 1970.

The ^{dy}Registrar hereby notifies that the SIND GOVERNMENT

EMPLOYEES, Co-operative Housing Society Limited, at Karachi

District Karachi is registered under Section 10 of the Bombay Co-operative Societies Act VI of 1925.

Date 29/11/70



(MASOOD MIRZA)
Deputy Registrar,

Co-operative Societies, Karachi Region.
KARACHI.

AMENDMENT IN RESPECT OF BYE-LAWS NO. 6,7 AND 47(c) SINDH GOVERNMENT
EMPLOYEES COOPERATIVE HOUSING SOCIETY LIMITED, KARACHI.

99

NO. OF
PAGE

ORIGINAL TEXT OF THE BYELAWS.

REVISED TEXT OF THE BYELAWS.

REASONS.

APPROVAL (DEPUTY
REGISTRAR
KARACHI.

1. 2. 3. 4. 5. 6.

The Society shall become member of The KARACHI COOPERATIVE UNION LIMITED KARACHI and pay the fee sums from time to time payable to that Union Under Rules thereof. The Society shall also become a member of the KARACHI CENTRAL COOPERATIVE BANK LIMITED, KARACHI.

The Society shall become member of the SINDH PROVINCIAL COOPERATIVE UNION LIMITED, KARACHI and the Fee and other sums payable to the Union under their Rules shall be paid on demand. The Society shall also become member of the SINDH PROVINCIAL COOPERATIVE BANK LIMITED, KARACHI. The Society may also become a member of any Foreign Cooperative Organization or any other Institution dealing with Cooperative Societies in the interest of Cooperative Movement according to Law.

Since KARACHI COOPERATIVE UNION LIMITED and KARACHI CENTRAL COOPERATIVE BANK LIMITED have been dissolved as such amendments have been made in order to regularize the membership of those Institutions which have taken in place of dissolved Institutions.

As Foreign Institutions are interested to take part in COOPERATIVE MOVEMENT operating in Pakistan, or to impart training or exchange improved experience in their own country, therefore provision for Membership or Association has been provided.

REGISTER



All persons who have signed the applications for registration are original members, other members shall be admitted by the Committee provided that all members shall be employees of the SINDH GOVERNMENT; those who are beneficial to the Society are eligible for membership who do not hold plot in their own name and in the names of their dependents in Karachi. Two adverse votes are sufficient to exclude an applicant. Every person shall pay RS:10/- on applying for admission. In case where the application is refused the entrance fee shall be refunded.

All persons who have signed the application for registration are original members. Other members shall be admitted by the Managing Committee of the Society provided that all such persons shall be ;

- (i) Employees of the SINDH GOVERNMENT or their relatives, or friends or approved transferees;
- (ii) Employees of the Offices of the Accountant General SINDH.

Two adverse votes are sufficient to exclude an applicant. Every person shall pay RS:10/- as admission fee and RS:25/- as share money for one share of the Society on applying for admission.

In case where the application is refused the amount paid by the applicant shall be refunded.

REGISTERED



[Handwritten signature]

ORDER OF LAW.	ORIGINAL TEXT OF THE BYELAWS.	REVISED TEXT OF THE BYELAWS.	REASONS.	APPROVAL THE DEPT REGISTRAR KARACHI.
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3. Nomination for PRESIDENT and COMMITTEE MEN must be in writing and received at the registered Office of the Society not less than ONE CALENDER MONTH before each ANNUAL GENERAL MEETING. Every member nomination must state clearly the full name, address and occupation of every member nominated and be signed by the member who nominates him and be the member nominated signifying his willingness to act as PRESIDENT or on the COMMITTEE.

4. Nomination for PRESIDENT and MEMBER OF COMMITTEE must be in writing and received at the Registered Office of the Society NOT LESS THAN 15 DAYS before each ANNUAL GENERAL BODY MEETING. Every member must state clearly the full name, address and occupation of the Member so nominated and be signed by the Member who nominate him and seconded him and also by the candidate signifying his willingness to act as such if elected.

5. Period of nomination often creates problems and consumed un-necessary long period for completing LEGAL NOMINATION. Therefore, clear period of 15 DAYS has been provided for nomination. *R. B. Khan*
REGISTRAR
KARACHI

(Signature)
DASHIR AHMAD KHAN
(DASHIR AHMAD KHAN)
CHAIRMAN.

ii) How many persons are required for getting a housing society registered

:: At-least 30 persons (members). All those who intend to organize and have co-operative society registered under the Co-operative Housing Societies Act of 1925 (Act No VII of 1925), shall observe the following procedure: They submit an application for the registration of the Co-operative Society in the following form, as prescribed by Schedule "A" of the Co-operative Societies Rules 1927 and it shall be signed by at-least 30 members, Rule 2(1)

iii) Whether two or more persons of a family can join as members in housing society.

:: Yes.

iv) Amount of share capital to be subscribed by each member (US Dollars)

:: Admission as a nominal member on payment of Rs. 10/= only as entrance fee. Every member must hold atleast one share of Rs. 25/= (US \$ 0.78) in the Society.

v) Admission fee (US Dollars)

:: Rs. 10/= or US \$ 0.30

8. Procedure for counting of year. (Please tick mark which is applicable)

- :: (a) JANUARY TO DECEMBER
(b) APRIL TO MARCH
(c) JULY TO JUNE

9. Position of Housing Co-operatives in the country during the year 1993

i) Total number of societies (in thousands)

::

(In SINDH, PAKISTAN)
1,032.

ii. Total Membership of Society(in thousands)	::	(SINDH PAKISTAN)= 5,38,014 NOS.	(8)
iii. Total Share Capital (in thousand US\$) (a) From Members	::	---	
(b) From Govt.	::	SINDH, PAKISTAN 7,69,80,435/=	
		US \$ 23,32,740/	
iv. Total Working Capital (in thousands-US\$)	::	---	
v. Total number of dwelling units have been constructed so far (in thousands)	::	See Exhibit	(H)
vi. Number of dwelling units under construction (in thousands)	::	SEE EXHIBIT-5	
vii. Amount of loan advanced to housing cooperatives (in thousands-US Dollar).	::		
viii. Number of persons employed (in thousands)	::	Male Female	
(a) permanent	::		
(b) Temporary	::		
10. What is the average construction cost of a dwelling unit according to its size (Amount in US\$)	::	AMOUNT IN US DOLLAR	
i. One room set	::	Pak Rs. 60,000/- (US \$ 1818)	
ii. Two room set	::	Pak Rs. 1,04,000/- (US \$ 3152)	
iii. Three room set	::	Pak Rs. 1,32,00/- (US \$ 4000)	
iv. Above three rooms	::	Pak Rs. 1,86,000/- (US \$ 5636)	

Note: Include Boundary Wall & Steel Gate.

HOUSING UNITS IN SINDH, PAKISTAN

REF: 1s Housing Census of Pakistan in 1980. Karachi Development Plan 2000 UNCHS (HABITAT). UNDP. PADCO. PEPAC.

<u>1. Total Housing Units</u>	<u>Urban</u>	<u>Rural</u>
27,82,000 (2,782 million)	12,23,000 (1.223 million)	15,58,000 (1.558 million)

2. Karachi is Pakistan's principal urban centre.
3. Karachi is one of the world's fastest growing cities.
4. Between 1961 and 1990, the city has grown at a rate of 5% per annum.
5. By 1990, the population estimate was 7.8 million.
6. By 2000, population would be in the order of 12.00 million.
7. Public sector dominates the land and housing market. KDA and the Govt of Sind control 90% of land in the metropoliton area.
8. Out of 502,000 plots planned by the KDA, 302,000 remained vacant as of 1986. NO. substantial charge till 1990. Plots lie vacant due to secondary and tertiary infrastructures. If these plots were occupied, 5 million inhabitants would be accommodated.
9. Half of Karachi population lives in Kachi Abadis.
10. In 1974 Water Supply Capacity to the primary network was 36,000 m³/day. By 1990 it was 1,330,000 m³/day. Despite the above only 5.2 million out of 7.8 million residents received water supply by direct connections. Remainder through tankers.
11. Low Income Housing Programmes
 - (a) To regularize existing Kachi Abadis.
 - (b) There is a need for incremental low income settlements. 2 (two) million people need shelter per year.
 - (c) Housing Finance system for long-term loans using a plot and co-lateral needs to be established. Commercial banks could assist.

- (d) Expansion of rental housing programmes.
- (e) Scheme NO 33 and Shah Latif are in-fill programmes.

KARACHI DEVELOPMENT PLAN

- (f) Karachi clearly faces a severe shelter crisis. Fewer households can afford housing and related services at the standards being provided.
- (g) Kachi Abadis continue expansion. Formal sector is unable to meet low income housing needs. There is inadequate mobilization of financial resources for provision of infrastructures and secondary and tertiary distribution networks and lack of credit and financial mechanisms for low income households.
- (h) Number of low income households that can afford only minimum shelter has been increasing rapidly. Average level of services is much less than the current requirement.
- (i) There are 3,50,000 vacant plots within Karachi urban area.
- (j) Karachi is divided into 58 zones for analysis purposes.
- (k) Between 1947 and 1987, Karachi expanded from an area of 116 square kilometers and population of one half million to an area of 1800 square kilometers and a population of seven (7) million. By the year 2000 the population of Karachi is expected to reach fourteen (14) million persons. Low income households will represent the great majority of this growth.
- (l) Urban density of population has increased by 129 % from 17 to 39 persons per hectore.
- (m) There are large reserves of vacant land estimated as 69,770 hectorres excluding land for agriculture , irrigation, etc use.

- (n) In 1988, the average number of persons per room in Kachi Abadis was 3.0. Average size of dwelling in 1988 was 2.8 rooms.
- (o) Nearly 25% of houses in Karachi have been built since 1981, reflecting a tremendous population growth.
- (p) 161,878 out of 180,711 hectares of Karachi area is in the form of public ownership.

GROWING SHORTAGE OF HOUSING UNITS IN PAKISTAN

1. Estimated shortage is Six (6) million units.
2. Increasing annually by 0.15 million.
3. Development of "Kachi Abadis"
 - a) These are squatters of population, essentially workers & laborers migrated from rural to urban centers in search of better employment. They have settled un-authorisely in open public places in a haphazard manner.
 - b) Houses are temporary and devoid of essential needs like water, sanitation and drainage.
 - c) At present these are 2459 such squatters and 1,270 slumps in the country. Total replacement is very expensive. So far 1,670 Kachi Abadis have been regularized and 344 up-graded out of them.
 - d) 3 Marla (90 square yards) scheme for Urban Shelters: In Punjab, a programme for development of 13,00,000 plots was formulated during the 7th plan period. Cost of land and development charged are to be received in easy installments over a longer period of time. Allotees to construct houses. The title of land to be given on completion / construction of house.
 - e) 7 Marla (210 Square Yards) Scheme for rural poor: 2.2 million plots is the target for the 7th Plan.
PUNJAB: 1.5 million, 0.50 million SINDH, and 1.0 million each for NWFP and BALOCHISTAN. Facility of loan upto Rs. 75,000/= (U.S \$ 2273/=) from HBFC have been provided. In SINDH a scheme called "Gothabad", plot size 240 sq. yds was formulated for the rural poor.

- f) Government Servants Housing Existing Strength is 270,000. 80% are entitled to get government accommodation. The rest get House rent at 45% of basic salary.
- g) In Pakistan the basic housing unit on plot of land is given free to the poor and shelter persons. Thus the entire development expenditures on housing for low income groups is subsidized by the government. This is a strain for a developing country like Pakistan.
- h) At present HBFC is meeting only one-tenth of the demand for house credit. Only 40% of the annual demand is being constructed.
- i) Population growth is over 3% annually and the urbanization rate is 4.3% per annum.
- j) Cost of construction is high, credit facilities are less and limited. During the last five years 100-200 percent increase has been taken place in the prices of housing units. House rents have gone high. Income increase was below 50%. There is rising inflation. Saving capacity has decreased. Lower classes can neither rent, nor built or buy a house.
- k) During 1991-92, housing industry contributed 4.1% of the total GDP. Investment in construction increased from Rs. 4.6 billion in 1987-88 to Rs. 5.0 billion in 1991-92. Present investment has increased from 11% in 1987-88 to 52% in 1991-92.
- l) By the year 2000 Urban Population shall increase from 28% to about 33%.

LOW INCOME HOUSING: PAKISTAN

1. Total shortage estimate is 6.25 million.
2. Out of 6.25 million shortage is: 4.31 million units in Rural areas.
1.94 million in Urban areas.
3. Backlog is increasing by 1,50,000 housing units
;1,03,500 units in rural areas.
46,500 units in Urban areas.
4. Annual Housing Demand is :
5,80,000 housing units.
4,00,000 in rural areas.
1,80,000 in urban areas.
5. Annual Housing production is:
4,30,000 housing units.
: 2,96,500/- units in rural and
1,33,500 units in Urban
areas.
6. 7 marla(210 sq yds) scheme was launched in 1986 for the rural shelterless in the four provinces of PAKISTAN.
7. Under this scheme 5,40,506, 7 marla plots were distributed amongst the deserving poor persons during 1992.
8. 3 marla (90 sq yds) scheme was launched in 1987 in the PUNJAB province for the shelterless poor in urban areas.
9. Under this scheme 1245, 3 marla plots were distributed in 1992.
10. The main problem for the poor(low income shelters) is housing finance for building these shelters at quick speed.
11. Cost of construction in urban areas is high. People are now resorting to low cost building materials such as established soil blocks and roof from fibre concrete tiles.

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- l) By the year 2000 Urban Population shall increase from 28% to about 33%.

11. Whether the construction is being done through: ::
- (a) Private Contractor :: Normally through contractor on Lump sum Contract.
 - (b) Labour Construction society :: Or Lab: rate contract on covered area (in sq: ft.) basis. All Materials are supplied by the Society
 - (c) By the Society itself :: Being collected for Pakistan.
12. What is the procedure for maintenance of housing complex in respect of sanitation, watch & ward, insurance, common services i.e. fire system, postage, telephone, telex, T.V. Antenna, Milk Booth, Creche etc. :: Please give a detailed note on it separately.
- See EXHIBIT (8)
13. What is the financial system for the housing construction in the country.
- i) Number of agencies and Departments financing housing activities ::

a) For almost 40 years the House Building Finance Corporation (HBFC) has been the only significant mortgage lender as an Act of Parliament. It has been effective in making loans. Servicing and collecting loan is somewhat lagging. HBFC has sanctioned several hundred thousand loans. Portfolio is about 18 billion Pakistani rupees. HBFC loans are adequately secured. HBFC has special debt collection powers granted in the HBFC Act which includes land revenue enforcement mechanisms. Government has now directed HBFC to become "Commercially viable" reducing access to funds at the State Bank of Pakistan. HBFC has the full support of the legal system.

EXHIBIT (8)

- (1) Sanitation: Each society has its own sewerage system which is connected to the main (city) sewer disposal system through an intercepting sewer. Where necessary, sewerage pumping stations pump the sewerage to a temporary sewerage treatment plant. The slurry is either drained into a drain/nullar or used for green lawns, trees, foliage etc by supply through a team of slurry tankers.
- (2) Watch and Ward. In each society area for guarding electric sub-stations, PMT's, etc, for main water pumping stations, underground reservoirs and overhead tanks, for main offices, etc skeleton watch and ward arrangements are made by the Society administration keeping security as the watch-ward.
- (3) Insurance.
 - (a) For Society members (10,000 for example in SGECHS Ltd) no arrangements have been made by the Society. However, major insurance companies in Pakistan would be pleased to ensure members against natural and accidental death and provide policies as desired.
- (4) Common Services.

Fire system: At the securities expenses for sensitive spots only such as petrol pumps, PMTs, bus and Wagon stands, etc.

POSTAGE: Each large society has its own post office linked with the city's postal system.

TELEPHONE: Each society has Telecard system near Banks, Workshops and public places, sports grounds, schools and college. Telephone exchanges are available in the city.

TELEX: Telex services are available in the adjoining city centres.

T.V ANTINNA: Each big family housed in rich/well to do families have their own TV Antinna, dish, booster, etc.

MILK BOATHS Are available in the market areas and provide milk, curd and Lassi.

- b) Commercial Banks: Some of the private and nationalized commercial banks engaged in a small amount of mortgage lending, generally limited to their own employees and to employees of companies who guarantee their employees obligation and agree to deduct monthly mortgage payments from the employees pay.
- c) Since 1989, Pakistan initiated the development of a market oriented housing finance system. With the assistance of Shelter Resource Mobilization Programme of U.S.A.I.D., the Ministry of Finance put in place a basic legal framework to enable private firms to enter the market for mortgage credit.
- d) The first such private firm to become licenced is "Citibank Housing Finance Company" and started operating in December 1992. A second firm, International Housing Finance Ltd. has started operation in 1993. Five (5) other companies are in the process and have started financing.
- e) Consumer interest in private housing finance is high stamp duties, land and mortgage registration fees, appraisal fees, legal fees increase the cost of housing finance.

Terms of Loans:

Note 1 US\$ = Pak Rs 33/=

H.B.F.C.

Rs.1,00,000/- = US\$ 3030/- upto
 Rs.4,00,000/- = US\$ 12,121/- Income of
 borrower (loanee) to be Rs 5000/- = US\$
 152/- to Rs 14000/- = US\$ 424/- per month.
 No repayment in first year on receipt of
 loan. Thereafter, on: Loan Rs 100,000/- (US\$
 3030/-) monthly instalment is Rs. 1187/-
 (US\$ 36/-),

Total 240 instalments. Loan Rs 2,00,000/-
 monthly instalment Rs 3295/- US\$ 100 Normal
 repayment of loan as 40% of net monthly
 income. Insurance at 55 paisas per Rs 1000/-
 US\$ 30/-. Note: In one rupee there are 100
 paisas.

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(13)

Repayment of loan instalment includes insurance premium, Share/Rent project, principal sum recovery.

CITIHOME:
(Citi Bank)

Financing Rs. 300,000/- Monthly Instalment Rs. 5271/- Minimum monthly income required Rs. 10,542/-. Financing Rs 60,000/- Monthly Instalment Rs 10542/. Minimum Monthly income required Rs 21,084/-

Note: CITIHOME financing upto Rs 20,00,000/- Monthly Instalment Rs 35,140/- and monthly income required to be Rs. 70,280/-

Note: 2% Govt. Excise duty is payable in addition to above.

Repayment option 3 years to 15 years. Minimum age 25 years and will be less than 65 years (on retirement age before full repayment).

Borrower to invest at least 40% of the property value as equity.

Eligibility: Businessman, Doctors, Engineers, Architects or Chartered Accountants for atleast the last 3 years. Salaried employees with a continuous employment for atleast the last 3 years.

I H F Ltd.
(International
Housing Finance
Ltd.)

Is a member of World Bank, Commonwealth Development Corporation (CDC), set up by an Act of Parliament in 'UK', Pakistan International Credit & Investment Corporation Ltd. (PICIC) and Crescent Investment Bank Ltd.

Term of Loan: 12 years.

ii) Please mention name of such agencies according to their weightage.

MAIN AGENCIES

- :: (a) House Building Finance Corporation.
- (b) Citi Bank Housing Finance Company.
- (c) International Housing Finance Ltd.
- (d) Private & Nationalized Commercial Banks.

OTHER AGENCIES

iii) Pattern of loaning

(a) Amount sanctioned to society by the main financing agency (US Dollar)

- Maximum amount :: Rs. 2,000,000.00
- Minimum amount :: Rs. 100,000.00

(b) Rate of interest per annum. (%) :: HBFC = 15%
Others = 19 - 21%

(c) Period of re-payment of loan (years). ::

(d) Procedure for payment of instalment of loan.

* Monthly :: Monthly instalments. After receiving the first instalment of loan, one year period is condoned for payment of instalments.

* Half yearly

* Yearly

(15)

Loan Amount	Mm: Gross <u>Income</u>	Monthly Investment
Rs. 1,50,000/-	Rs. 8,265/-	Rs. 2,755/-
Rs. 3,00,000/-	Rs. 16,529/-	Rs. 5,510/-
Rs. 6,00,000/-	Rs. 33,059/-	Rs. 11,020/-
RS.10,00,000/-	Rs. 55,098/-	Rs. 18,366/-

Upto 60% of property value can be financed.

Other Finance Companies allowed to function are:

1. Jaffer Brothers Housing Finance Company.
2. Interfund Housing Finance Company.
3. Empire Housing Finance Company.
4. National Housing Finance Company.
5. Olympic Housing Finance Company.
6. 21st Century Housing Finance Company.

These companies shall provide long-term finance for construction, purchase and alteration of any property. The State Bank of Pakistan is expected to offer refinance facility to these private housing finance companies against a \$ 15 million loan of credit given by US AID... These companies will have to offer atleast Rs 75 million loans from their own sources

- f) The government being the largest mobilizer of funds, offers six month treasury bills at around 13 percent and the Federal Investment Board offer between 13 to 15 percent. The cost of funds for HFC's is around 17 to 18 percent. Pass book saving account can serve as a vehicle to float revenue load and have purchase schemes. HFC's have to design a number of saving deposits schemes which have a market oriented housing finance system.
- g) What is urgently required is the rapid integration of the HFC's with the banking section. This will assure closer co-operation between the banks, the NBFIs and HFC's.

COOPERATIVE HOUSING MOVEMENT IN ASIA

'QUESTIONNAIRE-III'

LEGAL INFORMATION

1. Whether there is a separate Ministry for cooperative in the country. Please mention name of the Ministry

(a) At the National Level

Yes. Ministry of Food, Agriculture and Co-operatives. Islamabad, Pakistan. In June 1994 the Minister is Mr. Yousuf Talpur.

(b) At the provincial Level

Through the Registrar Co-operatives. The Ministry of Food, Agriculture, Co-operatives and Agricultural Research in each Province. In SINDH Province the Minister is Mr. Abdul Hakeem Baloch.

2. Is there a separate Ministry for

(a) Housing (General as a whole)

Yes. Ministry of Housing and Works. There is NO separate ministry for Housing Co-operatives. There is a separate Ministry of Housing and Works. June 1994, Minister is Mr. Nadir Magsi.

(b) Particularly for Housing Cooperatives.

3. If the answer of the above question NO 2 is in yes, please mention the name and complete address of the Ministry and its executive head.

See above

4. In case there is no separate Ministry for Housing in the Country, please give the name and complete address of the Ministry which looks after housing activities in general and housing cooperatives in particular in whole of the country.

See above

5. Is there any separate Law/Act for cooperatives in the country
- i. If Yes, Please mention the name of such Act
 - ii. If not, under which Act the Cooperatives are covered.

Yes.
Co-operative Societies Act, 1925
and
Co-operative Societies Rules, 1927
and
The Multi-unit co-operative Societies Act, 1942
Act NO: VI of 1942, dt
March 2, 1992.

109 (19)

6. Is there any separate Law or Chapter for housing co-operatives in the country. :: YES.

i. If yes, please mention the name of the Act. :: This type, comes under the group of "Consumer Societies". Housing Societies registered under the Co-operative Societies Act of 1925 and not under Act of 1912 are qualified as a company for purposes of land acquisition. A Housing Society may to the extent permitted by their bye-laws trade with persons who are not members. These societies are classed separately in the Act. These Societies are formed with the object of building houses on the habitation of members (consumers) and not societies formed by masons or artisans for construction of houses for sale or hire to public. In case of Housing Society atleast 1/10th of net profits of the society each year shall be carried to the reserve fund, and such funds may be used as provided in Section 39. Every Housing Society shall submit a property register to the Registrar on such dates and in such form as he may prescribe.

A Housing society shall not pay its share holders a dividend according 6 & 1/4% in any year on the paid-up share capital starting in the name of each share holder.

Name and Designation of the Officer who register co-operatives in the country. :: Registrar Co-operative Society of the Province is appointed by the Provincial Govt. and for the Federal

Development in Co-operative Legislation

The genesis of Co-operative legislation in this Sub-continent can be found in statutes like Agriculturist's Relief Act, 1897 which had its origin in the agrarian disturbances of 1875 in the Deccan, Land Improvement Loans Act, 1883 and Agriculturists' Loans Act of 1884. Encouraged and attracted by the success of small village banks in Germany and Italy, various provinces examined and initiated various studies and projects for solving the problem of rural poverty. One of such studies was the booklet of Mr. Dupernex, I.C.S. entitled "Peoples' Banks for Northern India". It is said that the Co-operative Movement started in 1900 in the then United provinces, and Co-operative societies were formed around the same period in Madras, the Punjab, and Bengal.

The beginning of such societies necessitated appropriate legislation. Besides, mutual credit associations were also recommended to be formed by a high powered committee. After a careful consideration of these recommendations, a Bill was drafted which subsequently became the Co-operative Credit Societies Act, 1904 (10 of 1904). This Bill remarked in the Statement of Objects and Reasons that legislation is called for not only in order to lay down the fundamental conditions, which must be observed; but, also with a view to give such societies a corporate existence, without resort to the elaborate Provisions of the Companies Act; at the same time, thought that legislation should be confined within the narrowest possible limit. It was further stated that the Bill has, therefore, been drawn so as to deal with those points which the Government consider to be essential and its provisions have been expressed in simple and general terms, a wide rule-making power being reserved to Local Governments, so that what is felt to be of the nature of an experiment may be tried in each Province or part of a Province on such lines as seem to offer most promise of success; and these principles were followed in the Act as passed.

It may be mentioned here that prior to 1904 associations and societies could be formed and registered either under The Societies Registration Act, (XXI of 1860) and the Indian Companies Act of 1882, but there was no other Act under which a society could be formed for the purpose of promoting the economic interests of its members in accordance with co-operative principles. It may also be mentioned that in the Act of 1904, the term "Bank" was purposely not used, because it was thought to be altogether unsuitable and most likely to convey a misleading impression of the objects of the society, hence the term "Co-operative Credit Societies" was preferred as indicating more clearly the aims, objects and scope of such societies.

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As its name suggested, the Act of 1904 was framed to meet the needs of primary credit societies. These societies gained popularity among the peasants as a voluntary organisation of persons who associated on equal terms for the satisfaction of their common economic needs. However as time passed by, it was felt that much progress could not be made under the Act of 1904 in the matter of developing rural credit. This Act also did not provide for non credit activities.

In view of the above, the adequacy of the Act of 1904 was examined at a conference of Registrars of Co-operative Credit Societies in 1909, and it was concluded that, the Act still remained in many ways unduly restricted, and that it also required certain alterations in detail which had been suggested by experts since 1904. The conference of Registrars drew up proposals for the amendment of the Act, and after consulting Local Governments on these proposals the Government of India prepared a Bill. The chief changes, contemplated by the then Government of India, were four in number:-

(i) The Act of 1904 applied to societies for the purpose of co-operative credit only and not to co-operative societies of other kinds, such as those established for production or distribution. It had in practice been found that the establishment of credit societies had led to the founding of other classes of co-operative societies also, and it was advisable that the privileges, extended by the Act to co-operative credit societies, should be extended to these other societies. It was proposed, therefore, that the Act, as then revised, should be made applicable to all classes of co-operative societies - vide clause 1 (i) and Clause 4 of the Bill.

(ii) In the Act of 1904, societies were classified accordingly as they were "Urban" or "Rural" and the principle was laid down that, as a general rule, rural societies should be with unlimited liability. This basis for distinction was adopted, mainly because it represented a classification which had already been recommended and put in the initiation of co-operative credit societies in certain parts of India, but it was at the time criticised as unsuitable by experts, and it had in practice been found artificial and inconvenient. The real distinction was between societies with limited and those with unlimited liability and it was proper in the new Bill to maintain this distinction only while retaining the principle that agricultural credit societies must as a general rule be with unlimited liability - see clause 4 of the Bill.

(iii) The Act of 1904 did not contemplate that societies with unlimited liability should distribute profits. It was still felt that such societies did not represent the best form of co-operation for agricultural communities, but this form of societies had, in practice, been for some time in existence in several Provinces, and societies of this character, though not of the orthodox type, were recognized to be capable of useful work. Although, therefore, it was not intended to give them undue encouragement, it was proposed to legalize their existence and to permit an unlimited society, with the sanction of the Local Government to distribute profits - see clause 28 of the Bill (S. 33).

(iv) A cardinal principle which was observed in the organization of Co-operative Societies in Europe was the grouping of such societies into Unions and their financing by means of Central Banks. This stage of co-operation had not been fully realised or provided for in the Act of 1904, but such grouping of societies has already been found feasible in most Provinces, and it is now considered desirable to legalize the formation of co-operative credit societies of which the members shall be other co-operative credit societies — vide clauses 5 (1), 6 and 10 (3) of the Bill (Sections 6 and 8)

In addition to carrying out the main alterations above described, the Bill contained the several changes of detail and it had been found advisable to recast the Bill in order to improve the drafting and to incorporate the changes then contemplated:....."

These were the circumstances under which the Co-operative Societies Act, 1912 (Act II of 1912) came to be passed which superseded the Co-operative Credit Societies Act (X of 1904). Referring to the Preamble, the Lahore High Court (A.I.R. 1935 Lah 631 - 632) observed:

"The policy of the Co-operative Societies Act is to save the person concerned from protracted, expensive and sometimes ruinous litigation of the Civil Courts". In another case, the same High Court (AIR 1924 Lah 418 (420) laid down that the object of the Act is to encourage thrift, help and co-operation among agriculturists, artisans and persons of limited means. The Nagpur High Court was of the view that the provisions of the Act provide stringent safeguards to prevent the society from having dealings with strangers. AIR 1931 Nag. 48 (47).

The salient features of the Cooperative Societies Act of 1912 may be summarised thus:

- (a) The distinction between rural and urban societies which was present in the Act of 1904 was removed and substituted by a more scientific distinction based on the character of the members liability.
- (b) The operations of the societies which were restricted only to credit under the Act of 1904 were enlarged by permitting registration of societies with other objects besides that of furnishing credit.
- (c) A new provision was introduced for the registration of associations for the supervision of finance of primary co-operative societies.
- (d) Under this Act, the Registrars to be appointed by the Local Governments (substituted by the words "Provincial Governments" by A.O. of 1937) occupied an important place. They were not merely registering officers, but enjoyed vast powers of supervision, inspection, audit and control of the co-operative societies. Under

section 9 the registration of societies was left to their discretion. The bye-laws of the Co-operative societies and their amendments also required their approval. (Section 9 and 11). They had wide powers of inspection and audit under sections 17 and 35. The Registrar controlled the societies' power to lend to, and receive deposits from, non-members (Section) 29(1) and 30). They also controlled the investments and the disposal of the Societies fund (Section 32(1) (d) and 34). The power to appoint a liquidator and the dissolution of a society vested in the Registrars (Section 39).

(c) The Central Government was given power to exempt any registered society or class of registered society, from Income Tax, stamp duty and registration fees (Section 28).

(f) Section 18 conferred on a registered Society the status of a body corporate with perpetual succession and common seal.

(g) The Provincial Governments were given rule-making powers to carry out the purposes of the Act, particularly on the subjects enumerated therein. Section 43(2)(1) empowered the framing of rules providing for arbitration.

Under the scheme of the Montford Reforms, the then Government of India still remained technically unitary, but in actual effect transfer of authority took place to the Governors Provinces under the "Devolution Rules", and "Relaxation of Control Rules". Subjects were classified as Central and Provincial for the purposes of legislation as well as administration. Co-operative became a transferred subject under the Government of India Act of 1919. The Provincial Legislatures were thus empowered to make laws on the subject of co-operation and these laws were to be administered by the Ministers and their departments. The Provinces had gained vast experience about the working, progress and development of the Co-operative Societies under the Act of 1912, and were alive to the need of widening the functions of the societies and to revise the law so as to make it more suitable to their special requirements and circumstances. It may also be mentioned that the Maclagan Committee Report on Co-operation published in 1915, containing substantial and constructive proposals for the further development of co-operation, played a vital role in the official and public thinking about the important role of the Cooperative Movement. With a view to further expansion and development of the Cooperative Movement, several amendments were proposed in the then existing law contained in the Act of 1912. Various provinces established Committees of Enquiry which ultimately resulted in popularising the Cooperative Movement in the provinces and the passing of Cooperative Societies Act by a number of provinces and also by some of the Princely States of India, that is, Indian India in contradistinction with British India. In the matter of such legislation the province of Bombay took the lead by passing the Bombay Cooperative Societies Act, 1925 (VII of 1925). This Act passed by the Bombay Legislative Council came into force from 1st December 1925 and governed the cooperative societies in Bombay and in Sind. The

important feature which distinguished it from the Act of 1912 was that it widened the scope and operation for the promotion of thrift and self-help not only amongst agriculturists, artisans and persons of limited means but also for the promotion of these qualities amongst all people with common economic interest whether their needs be limited or otherwise. The Statement of the Objects and Reasons (Bill No. XIV of 1924). The Bombay Cooperative Societies Act made provision for three important matters:

- (i) A distinct classification of the various societies whose objects, finance and methods of working are different.
- (ii) Introduction of a clear cut system of winding up, liquidation and dissolution of societies on the analogy of the Indian Companies Act, 1913.
- (iii) Provisions desired by a majority of cooperators in this Province for the summary recovery of dues in arbitration cases through the revenue authorities.

In Pakistan the Cooperative Societies Act of 1912 was operating in the Punjab, North-Western Frontier Province and Baluchistan, and the Bombay Cooperative Societies Act was applicable to the cooperative societies in the province of Sind and Karachi Federal Area. The Co-operative societies in the then East Pakistan were governed by the Bengal Cooperative Societies Act, 1940.

The Bombay Co-operative Societies (Amendment) Ordinance, 1958 related to section 71 and contained provision for Validation and Indemnity regarding rules for supersessions of Committees and extended to the Federal Capital. The word "Sind" was substituted for Bombay" by Sind Ordinance 5 of 1955, Section 3(i); and committed by West Pakistan Ordinance 7 of 1965, Section 3 which also extended the Act of 1925 to the whole of Province of West Pakistan except Tribal Areas.

Some Acts relating to Cooperatives and Cooperation are :

- (1) Multi-Unit (Co-operative Societies) Act of 1942.
- (2) Co-operative Societies (Repayment of Loans) Ordinance, 1960.
- (3) Co-operative Societies and Co-operative Banks (Repayment of Loans) Ordinance 1966.
- (4) Co-operative Societies and Co-operative Banks (Repayment of Loans) Order, 1972.
- (5) Repayment of Co-operative Loans Order, 1977.
- (6) Co-operative Societies (Reforms) order, 1972.

- 11
- (7) Cooperative Farming Act, 1976.
 - (8) Establishment of the Federal Bank for Cooperatives and Regulation of Cooperative Banks Act, 1976.
 - (9) Sind Cooperative Housing Authority Ordinance 1982.

I am quite mindful of the fact that full justice could not be done to the subject which deserves a much detailed treatment and full analyses of the Acts and the inclusion of judicial interpretation of the various provisions contained therein. This task will be attended to some other time. However, a modest beginning has been made in this direction.

The above study will show that the development of Cooperative Legislation has been going on hand in hand with the development of Cooperative Movement.

The need for law reform in the Co-operative sector need not be emphasised. The growth in the number of societies, particularly the Housing Societies, has developed the need to keep the law upto date with the changing facts and modes of our society. The experiences, pleasant as well as unpleasant, about the working of the cooperative societies, the contribution that they have made towards making life good and the difficulties and miseries they have brought to their members, fortunately not in many cases, are before us. An effective machinery for preventing and punishment of those who embezzle the Co-operative Fund is the need of the hour. Similarly special incentives for those who are promoting the interest of Cooperative Movement shall have to be provided by law. Provision shall have to be made for the cooperative education through the Co-operative Societies. A Co-operative Research Institute may be set up by law, the funds for which be provided by the Federal and Provincial Governments. The Forum for Co-operative Arbitration and the provisions relating thereto also require changes and/or amendments so as to make them more effective for dispensation of Justice to the co-operators. The above suggestions should not be taken as a censure of all that we possess, but may be considered to have been made for filling in the lacunae in existing law and for meeting the situations and realities which were not present when these laws were enacted. It is always better to realise that "law must be stable and yet it cannot stand still".

CO-OPERATIVE HOUSING SOCIETIES

EXHIBIT (9)

- (1) According to the co-operative societies Act- 1925 since 1921 in this act consumers Societies include Building societies which erect Building for the habitation of members.
- (2) Hosing Societies' registered under the Co-operative Societies Act 1925 and not under the Act of 1912 are qualified as companies for the purpose of Land acquisition.
- (3) Housing societies may to the extent permitted by their Bye-laws trade with persons who are not members.
- (4) Every housing society shall submit a property register to the Registrar on such dates., and in such form as he may prescribe.
- (5) Ref: Hand book (Official) Pakistan 1991. See EXHIBIT (P) Pages 221 to 224. Photo copies attached.

31 Dec'1990

Housing Co-operatives in Pakistan 2016. Individual membership 7,36,689 (Ref ICA Asia and Pacific statistical profile 1991 page 44) * (Being re-checked)

31 Dec'1991

1-05-484 (Statistical information of primary Co-operative all over Pakistan.

Societies Affiliated (Directly/indirectly).

Ref: National Co-operative Union of Pakistan, Islamabad. Individual members 3-311-201. All types of Co-operatives. * (Being rechecked).

MIGRATION AND HOUSING

Ref: book Karachi: Migrants, Housing and Housing Policy.
Elected by Jan Van Der Linden and First Selur 1991).

1. As per 1981 census, 16% of the total Pakistan population (84 million) consisted of migrants.
2. Karachi, for example, consisted less than half million people in 1947. In 1991 it shelters 7 million. Growth rate is 5%. Mainly from INDIA after partition and rural-urban migration thereafter.
3. There are 3,50,000 (0.35 million) new inhabitants in Karachi each year. Out of the above figure at least 1,50,000 (0.15 million) are migrants.
4. Out of the estimated 7 million inhabitants in Karachi about 2 million are squatters living in approximately 350 Kachi Abadis or bastis in the city.
5. In 1990 the total inhabitants of Karachi were about 10 million.
6. In Karachi in 1959, there were, 120,000 (0.12 million) shelterless families. 55% lived in jhuggis (made of straw), 28% lived in semi permanent Kachi structures of mud and wood, 15% in pakka structures built of bricks/concrete blocks, 2% had no shelter at all. (85% of shelterless families were refugees from India.
7. There has also been rural-urban migration to Karachi since 1960 from the PUNJAB and N.W.F.P. Present growth rate of Karachi is 2.5% per year.
8. In 1964, about 45,000 of the intended 100,000 (0.1 million) dwelling units in Karachi were completed under "Greater Karachi Resettlement Programme".
9. In 1974, KORANGI and NEW KARACHI settlements had about 5,00,000 (0.5 million) and 200,000 (0.2 million) people res-

pectively.

10. In 1965 "Plottownship" was adopted. The three areas are ORANGI, BALDIA and QASBAH, north of the city.
11. In 1970, two housing policies for low income groups were attempted in Karachi. Blocks of flats were built. They remained largely empty as basti dwellers disliked flats.
12. In 1974, KDA launched the Metroville Programme. Plan was a plot-plus utility-wall with connections for water, sewerage, gas, electricity, but the owner had to build the house himself.
13. Despite the above programmes towards expansion of the housing stock in Karachi, the housing problems of the urban poor have not been fully solved.
14. The improved housing conditions and the infrastructures provided to the areas by the authorities contributed to an overall improvement of the living conditions in spontaneous settlements.

Housing and Environment

The Ministry of Housing and Works comprises two divisions: (a) The Works Division, and (b) The Environment and Urban Affairs Division. The Works Division is primarily responsible for providing office and residential accommodation to the Federal Ministries and entitled departments of the Federal Government. The Environment and Urban Affairs Division has been assigned the task of framing policy guidelines and coordination; acting as catalytic agent with provincial governments, since the subjects assigned to this Division are either on the Provincial List or the Concurrent List in accordance with the Constitution.

Housing and Works

Housing Policy

The present housing policy has been designed to provide a house for every shelterless family in the country and it lays down the strategy to solve the housing problems of Pakistan. It lays emphasis on low-income housing projects in major cities.

Executing Agencies

The Works Division carries out its functions through the following three main attached departments/corporation:—

- (a) The Estate Office.
- (b) Pakistan Public Works Department.
- (c) National Construction Limited (NCL).

Estate Office Management

The Estate Offices located at Islamabad, Rawalpindi, Lahore, Karachi, Quetta and Peshawar are responsible for providing residential office accommodation to the eligible Federal Government employees working at these stations. The allotment of residential accommodation is governed by Pakistan Allocation Rules 1971. Besides the allotment of government owned accommodation, private houses are also acquired through hiring and requisitioning to meet the shortage. The Estate Offices are also responsible for realizing rental recoveries from the allottees and make payments to the owners of the hired and requisitioned houses in accordance with the prescribed rates for various categories of houses.

Pakistan Public Works Department

Pakistan PWD acts as a construction agency for the execution of federally funded original works. It is responsible for the annual repair and maintenance of Federal Government offices and residential buildings and all the lodges. The department also undertakes "deposit works" on behalf of various organisations, namely Telephone and Telegraph Department, Pakistan Postal Department, Pakistan Broadcasting Corporation, Pakistan Marine

Academy, Arid Zone Research Institute and others. Some prestigious buildings of national importance such as Prime Minister's House, Supreme Court buildings, State Guest House at Karachi are also maintained by Pakistan PWD.

The sphere of activities of Pakistan PWD is spread all over Pakistan. The department also looks after buildings of Pakistan missions abroad. It maintains complete record of all immovable government property within its charge. The department also provides technical advisory services to other government departments/organisations whenever required by them.

The workload of Pakistan PWD, during the last six years is as under:-

1982-83	Rs. 848 millions
1983-84	Rs. 921 millions
1984-85	Rs. 1,126 millions
1985-86	Rs. 1,168 millions
1986-87	Rs. 811 millions
1987-88	Rs. 1,130 millions
1988-89	Rs. 905 millions

*National
Construction
Limited*

National Construction Limited is one of the major public sector construction companies which was established (as a part of NCC) in 1972 to carry out government construction programme. The objective was, as it continues to be, to provide jobs to unemployed engineers, set standards of quality construction and dilute the dominance of the profit motivated private contractors.

The Company has done substantial work in the past executing projects of Rs. 3.36 billions from 1972 to 1989 and has developed a strategy to further improve its performance. Faisal Masjid, National Refinery, Mangla Power Station, Kundian Power Complex and Billet Caster are a few examples of its achievements.

*National
Housing
Authority*

The National Housing Authority was set up in the Ministry of Housing and Works in 1987. The Authority has a Board of Governors headed by the Prime Minister of Pakistan alongwith the chief ministers and other ministers as members. It also has an executive committee headed by the Minister for Housing and Works. The NHA has been made responsible to plan and coordinate a programme for providing shelter to shelterless, which is to be executed by the provincial governments/district administrators, development authorities.

Katchi Abadis

A *Katchi Abadis* Cell exists in this Ministry for policy formulation and coordination with the provinces which are responsible for actual execution of projects. A *Katchi Abadis* Authority in Sindh and a Directorate in Punjab have been established for this purpose.

In all 147 *abadis* in Punjab and 24 in Sindh have been developed and partly regularised and 522 *katchi abadis* are under development. An expenditure of Rs. 454 millions has been incurred (Rs. 283.4 millions in Punjab, Rs. 152 millions in Sindh, 5.5 millions in NWFP and Rs. 13.4 millions in Balochistan). About 61,000 proprietary rights in Punjab, 44,000 leases and 33,500 entitlement certificates in Sindh have been given.

Under the direction of the Government, efforts are in hand to:-

- (a) complete the regularisation and development programme of

katchi abadis through provincial governments in a time frame of four years:

- (b) stop further recognition and growth of new *katchi abadis* forthwith by the provincial governments in order to put a halt to this growing urban menace;
- (c) acquire private land under *katchi abadis* by the provincial governments through negotiations with the concerned parties and then transfer it to the occupants on no-profit no-loss basis;
- (d) undertake a crash programme for slum improvement and its upgradation by the Environment and Urban Affairs Division.

PEPAC

Pakistan Environmental Planning and Architectural Consultants (PEPAC) Limited was established by the Government of Pakistan on 10 January, 1974. PEPAC is a consultancy firm incorporated as private limited company. It provides integrated services at all scales of the built environment. In fifteen years since its birth, PEPAC has become one of the foremost planning, architectural and engineering firms of Pakistan, with a considerable impact on the nation's urban scene.

The professional expertise of the firm is marked for its diversity and extensiveness. This is illustrated by the breadth of the work carried out by its professional planning inputs at the national policy level, regional planning, urban development, physical planning and design of urban infrastructure including neighbourhood upgrading and sites and services projects; architectural design of building, structural and environmental engineering and contract management services.

The architectural and building work alone undertaken by PEPAC is valued at about rupees one billion, while its city and regional planning services have so far covered approximately a quarter of both the geographical area and population of the country.

In order to make this corporation economically viable, all out efforts are being made to acquire governmental architectural and designing works, particularly from governmental agencies and a good start has been made.

Housing Development Corporation

The association of private sector with the house building activities is also under consideration. For providing financial credits, a proposal to establish House Building Development Corporation is also being initiated. Efforts are also being made to provide additional financial support to the House Building Finance Corporation for providing loans to the employees.

To cater to long term development in housing sector, a National Housing Policy has identified different aspects of the housing problem and the manner of tackling it, such as land use, financial mobilization, construction technology, improvement of *katchi abadis* and slum areas, rural housing and formulation of institutional and legal framework. More stress would be laid on construction of housing units rather than the allotment of plots, which encourages land speculation and does not help to increase the housing stock.

In the Federal and Provincial capitals, 2,268 houses of all categories are under construction under ADP.

Land has already been acquired in Islamabad for 5,000 housing units under the Federal Government Employees Ownership Scheme (mostly for low-paid employees) with institutionalized loans. Allotments for 1,586 units in Phase-I of the scheme have been made in descending order from the date of

superannuation and construction is scheduled to commence shortly.

A similar ownership scheme for construction of 7,500 units in Karachi has been approved and plans for ownership houses in Lahore, Peshawar and Quetta are under preparation.

Redevelopment of old government colonies in Karachi is contemplated on ownership basis.

In view of the acute housing shortage in Islamabad and the persistent sufferings of the employees, a proposal has been submitted to provide interim relief. Employees upto BPS 15 (who are the hardest hit) and who stand registered on the waiting list of the Estate Offices for five years or more and have not been allotted any government accommodation, should be allowed an option to draw house rent allowance equal to their rental ceilings permissible for hiring of houses. Such an innovative step would greatly mitigate the demoralization that has set in. This is likely to entail an expenditure of Rs. 15.8 crores.

A proposal has also been initiated for the sale of valuable lands owned by this Ministry and to purchase cheaper and more land from the funds so generated to construct houses for low-paid and the shelterless. The lands purchased from the proceeds will facilitate setting up a land bank for subsequent use and counter the rapid rise in prices of land.

Funds are being procured to build about 48 houses for employees of higher grades on the abandoned lands in different sectors in Islamabad.

Construction of 93 additional suites and 40 rooms in the existing Federal Lodges to provide temporary/bachelor accommodation to the Federal Government employees, is also proposed.

Construction of 15 residences for Federal Ministers has been undertaken. The need is felt of activating an earlier proposal to construct a full-fledged MNA hostel with all facilities for 350 parliamentarians. This will enable reversion of the Federal Lodges to the government servants and not only mitigate their difficulties, but will also provide full and proper accommodation to MNAs/Senators.

Plans are underway to computerize the allotment system to ensure efficiency and fairplay and also to make essential data available for operation and planning of management.

Housing for the Shelterless

The government had formulated a programme for the construction/upgradation of 150,000 housing units for the shelterless. These were to be funded from the Zakat Fund and the Special Development Programme (SDP) and implemented during the calendar year 1988. So far, 14,760 housing units from Zakat fund and 6,958 from SDP have been completed. The shortfall was due to lack of funds and non-availability of land.

A plan for providing 300,000 housing facilities has been submitted by the National Housing Authority to the Planning and Development Division for consideration/clearance.

- Govt. at Islamabad by the Ministry
- i. For general cooperatives :: concerned. All powers of a Registrar under the Act are conferred on him under the Act. The
 - ii. For cooperatives :: Provincial Govt. also appoints Housing. Deputy and Assistant Registrars and confers certain powers of the registrar on them.

8. Describe the system for procurement of land for housing cooperatives. for :: Either directly from private owners and government land where such land falls within the province of an area declared by the Govt. as a Scheme for Co-operative Housing by the societies concerned. For example SGECHS Ltd. Karachi owns 1109 acres of land which was procured on the request of the members from private parties. It succeeded in purchasing land from private sources at rates much cheaper than Govt. land. In some cases the Co-operative Housing Societies Union has acquired land from the Govt. and other agencies on licence, or lease on such terms and conditions, as agreed upon between the Board of Directors of the Union and the Govt or other agencies, as the case may be and to give sub-licence or sub-lease of the same to the member societies or to individual members in case of non-residential plots and to develop such land and when the work of development of land is over, the Union will form itself into a Municipal or other public welfare organization. The lease given to an individual member by the Government, after fulfilling

the terms and conditions of the licence, shall be between the individual member and the Govt. or such agency as the case may be;

9. Rate of land prescribed by :: Varies in each Province. In SGECHS the Government allotted to housing cooperatives (per square meter-US Dollar). Ltd. Karachi project "Gulshan-e-Mehran" the sale price is (US\$ 6.00) 200/- per sq. yds. of plot allotted for house building and (US\$ 18.00) 600/- per sq. yd for commercial plot.

10. What is the procedure for registration of land purchased by housing societies and amount of registration fee is charged (US Dollar) :: Procedure for registration of land purchased by the housing Societies is given at EXHIBIT (12).

11. How the mortgage of land is allowed for getting housing loan by the housing societies :: See EXHIBIT (13).

12. What is the procedure for transfer of land/flat by the individual owner member or by the housing society to others :: See EXHIBIT (14).

13. Please supply a copy of Rules/Bye-laws adopted by a housing society. :: See EXHIBIT (3).

Role of Co-operatives in Housing Sector

The Background of Co-operative housing

Food, clothes and shelter are the fundamental needs of mankind. Pre-historic men lived in caves to protect themselves from cold, heat and rain. The need for shelter has, therefore, been felt by man from early days. It was, however, easy to satisfy the needs, as requirements were simple and population was thin and scattered. With the growth of population human security, community life and other social requirements tended establishment of tribal settlements, villages, towns and cities and thus housing emerged a regulated need. On account of industrial development and concentration of population in towns housing became a problem.

With the growth of commercial and economic activities, concentration of population took place in big cities and towns. The industrialisation and urbanization which began in the last century and is still continuing intensified the acuteness of the Housing problem. The type of houses and methods of building which was more or less adequate in the self-sufficient economy could not keep pace with the new requirements. The theory of demand and supply started operating upon this essentials of life resulting into a problem particularly for the middle and lower income groups of people. How to solve the problem has always remained a question with the most of the developing countries. The Government as well as other agencies have tried to tackle the problem and the "CO-OPERATIVES" is one of them.

The problem is so intense that no amount of Government effort can solve it unless people come forward themselves with the spirit of self help. Government resources are limited. Co-operation offers a technique where all the resources are mobilised through self and mutual help. But proper encouragement, patronage and supervision of the Government is a must for development of Cooperatives especially for Housing Cooperative.

It has universally been recognised that Cooperative Housing offers a substantial saving through group actions. Architectural planning can be done on large scale; building materials can be obtained more cheaply in bulk purchase, full utilization of labour equipment can be achieved on a project basis and the profit of the middlemen and speculations can be eliminated. The Cooperatives offer an excellent medium for Government and semi Government and private agencies which intend to assist and subsidize the Housing Programme in the Country. Cooperative Housing can promote self confidence, strong sense of solidarity, peace and harmony in the

country. It is on account of such advantages that the Cooperative Housing has claimed the prominent place in the Housing plans devised in various countries.

Cooperative Housing is the name applied to methods that people use to associate voluntarily in groups to assist one another in meeting their housing needs on a service basis. Through cooperative housing shelter is provided to people without the usual prime motivation of speculation for maximum profit. It differs from the Government-sponsored housing. In this people through group organisation usually have some degree of control over the building operation or management of their community environment.

Generally, following categories of Cooperative Housing Societies are formed:

- a) Tenant ownership housing society.
- b) Tenant Co-partnership Housing Society &
- c) Other Housing Societies.

Mostly the pattern of Tenant ownership housing society is adopted in Pakistan, wherein societies acquire land, carve out plots, develop and allot to their members on lease hold and the members themselves construct their houses.

The Role of Housing Cooperatives in the Province of Sind.

Housing Cooperatives had taken a modest start in the pre-partition days, which is evident from the fact that there were 22 Cooperative Housing Societies in the Karachi Division, while 23 in Hyderabad Division and only one in Sukkur Division. Thus, total 46 cooperative Housing Societies were working in the year 1946-47 as against total of 1200 Cooperative Housing Societies at present.

At the advent of Pakistan, housing for teeming millions of people became an acute problem in Karachi and other big cities of the province. At that time there was no agency equipped and financially sound to solve the housing problems.

The local bodies were not in a position to provide rehabilitation facilities on account of their limited sources. Needless to add that the newly born State of Pakistan was confronted with a gigantic problem. The Government were not expected to solve the housing problems with their own limited resources. The circumstances led to the formation of Co-operative Housing Societies Union at Karachi in the year 1949, consisting of 24 primary Housing Societies affiliated to it, while the Government had provided great assistance in leasing out about 1400 acres of land to the Union. But the land, being rough, ragged and hilly, it was not possible for the Societies to develop the same individually. The development work was thus carried on through the Karachi Cooperative Housing Societies Union,

Similarly, the adjoining vast area of the land was developed by the Pakistan Employees Cooperative Housing Society Limited, and other Housing Societies in Karachi on the same pattern.

The process of development on Township through the Cooperative Housing Societies continues since then in Karachi and other big cities in the Province where Cooperative Housing Societies were also engaged in solving the acute problems of housing. Division-wise position and other statistical data in respect of the province as on 30-6-1986 are as under:-

	<u>Karachi</u> <u>Division</u>	<u>Hyderabad</u> <u>Division</u>	<u>Sukkur</u> <u>Division</u>	<u>Total</u>
1. No. of Societies	1200	235	35	1470
2. Membership	523,437	13177	4457	541371
3. Share Capital	21.58 Million	1.567 Million	6.352 Mill.	29.777 Million.
4. Working Capital	587.58 "	4.057 "	2.351 "	594.240 "
5. Area of land developed	23282 acres	1,649 acres	898 acres	25829 Acres
6. No. of plots carved out.	95000	4,374	3,720	103,094
7. No. of Houses/Flats constructed	35212	733	525	36,470
8. No. of Schools established	60	12	1	73
9. No. of Mosques built-up	75	12	2	89
10. No of Libraries and reading rooms established	14	3	-	17

The Cooperative Housing Societies in Sind have played a vital role in solving the ever increasing Housing Problem in the Province in general and Karachi in particular. In fact the housing problem in Karachi has been solved mostly through Cooperative Housing Societies. Cooperative Housing Societies will be found in each and every locality of Metropolitan Karachi.

The development of Cooperative Housing Societies particularly in Karachi is, perhaps unique. The Federal and Provincial Governments have given much impetus for furtherance of Cooperative Housing in both horizontal and vertical development

K.D.A. Scheme No. 33 in Karachi is a vast project announced by the Government to solve the housing problem of Metropolis. The Scheme is spread over 5383 acres along Super High Way. The land is allotted to a total of over 130 Cooperative Housing Societies. The outer development will be done by the KDA, and about 76 societies have taken over physical possession of the land. The outer development will

cover water supply, drainage and road for which the Societies have paid about Rs. 21 crores. The cost of the land has been paid and the internal development will be undertaken by the Societies themselves. On completion, this Scheme will provide housing to about 3 million people which will include plots for residential & commercial purposes. A standing committee has been constituted which regularly reviews the progress of work.

In Hyderabad, Gulshan-e-Shahbaz is one of the biggest housing schemes announced by the Government. The scheme provides for about 1000 acres of land earmarked for Cooperative Housing Societies. About 42 Cooperative Housing Societies have applied for allotment of land in the scheme and have deposited over Rs. 10 Million with the Hyderabad Development Authority. So far, the cases of about 36 societies have been cleared for allotment of 980 acres of land.

In Sukkur, the Sukkur Cooperative Housing Societies Union comprising of 16 Societies is actively pursuing the development programme. The construction of houses in 14 Housing Societies has reportedly started.

The land allotted by the Government and Local Bodies to Cooperative Housing Societies are the trust and that it is for the trustees i.e. the Societies to prove so by their conduct ensuring that no plot is allotted to any of their undeserving constituents. The precautionary measure is necessary for the reason that there are general trends of the fortune seekers to acquire multiple allotments. In case otherwise the very purpose of the rehabilitation will be defeated.

It has also transpired that generally the development work of Cooperative Housing Societies is handicapped for want of timely cooperation and co-ordination from other Departments and local bodies in the matter of supply of water, electricity etc., which needs special attention of the Government.

It is an undeniable fact that the Cooperative housing have progressed at the strength of their own limited resources without any financial assistance from any outside agency which is commendable.

Until 1960, the trend of the development of housing in the big cities like Karachi had remained horizontal. But thereafter, because of the scarcity of land, the people ventured to form Cooperative Housing Societies for vertical development in the form of big plazas and buildings for providing flats to their members and a large number of societies succeeded in this venture.

Keeping in view that the area of Karachi Division is only about 1290 square miles with a population of about 80 lacs and with the rate of increase after a period of 25 years it will not be possible to get into further horizontal development. In future, it would be advisable that vertical construction is encouraged which will also save the societies from facing a lot of problems in procurement of necessities and

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(e) Rate of penal interest for defaulters. :: Being collected.

14. Who Manages the affairs of a housing cooperative. ::

i General Body of the Society. ::

General Meetings, Proceedings / Committee.

ii Managing Committee/ Board of Directors ::

Full time SECRETARY, Administrative Officers, Legal Officers, Audit Officer, office Assistants, Technical staff at its Head office manage the officers of a cooperative society.

Nucleus Staff: technical, surveyors, supervisors, labour (Workers), chowkidars, security staff, are available full time at the Society Office to help, guide and assist the members and their families.

iii Administrator appointed by the Government. ::

Sub-Registrar of the Division concerned is the Government's representative.

(A copy of state Rules/byelaws related to housing cooperatives may please be appended). ::

See EXHIBIT (3)

amenities. But such changes will, however, require special encouragement by way of financial assistance in the form of loan to the Housing Cooperatives.

The Government recognising the desirability of re-organizing, regulating and supervising the Societies dealing in housing development in the Province of Sind, promulgated an Ordinance No. V of 1982 for setting up an Authority called the "Sind Cooperative Housing Authority" which authority is vested with the powers and functions including taking over the charge and control of such Cooperative Housing Societies which are failing in performance of their duties in accordance with the laws, Rules & the Bye-laws and to restore the management to the elected bodies after streamlining their affairs within a specified period of time.

The Authority consists of four officials and six non-officials with the Secretary Government of Sind, Labour and Cooperation Department as its Chairman.

During the course of existence of the Sind Cooperative Housing Authority it has been felt that the scope of the Authority should be enlarged so as to make it more useful and effective for the development of Cooperative Housing Societies in the Province. The Authorities concerned may, therefore, look into these aspects also.

RECOMMENDATIONS:

1. A Provincial Cooperative Housing Financing Authority may be set up in consultation with the Provincial/Central Government, State Bank of Pakistan and Federal Bank for Cooperatives for the purpose of making available long term finances to Housing Societies. The House Building Finance Corporation should earmark substantial portion of its funds for Cooperatives. The proposed P.C.H.F.A. may also procure building materials locally for through imports in bulk to supply the same to the Housing Societies. To enable the proposed P.C.H.F. Authority to attract capital and command sufficient funds, Government may authorise and guarantee issue of the debentures by the said Authority.
2. In K.D.A. Scheme No. 33 there are three categories of the beneficiaries of the Outer-Development i.e. (a) the Cooperative Housing Societies (b) the local bodies themselves and (c) the private developers and thus there is reason why the Cooperative Housing Societies are required to bear the Outer Development charges alone. As such it is proposed that the Government be moved to make the rest also share the cost so as to lessen the financial burden from the Cooperatives, as the Cooperative Housing Societies are said to have paid about Rs. 21 crore and 12½ crore of rupees to the Authorities concerned towards Outer Development and the cost of land respectively.
3. Special attention be paid towards low cost housing through Cooperatives to meet the needs of lower middle class people. A scheme for low cost housing on

cooperative basis be prepared for Karachi in the first instance and thereafter it can be extended to other big cities of the Province.

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4. In other future schemes, the Government should allocate sufficient land to cooperatives, which will develop the same by themselves in a centralized way and thereafter allocate to societies.

1

EXHIBIT (12)

2

No. LU-II/3-63-82-G(K)I/ 3.236
Government of Sind,
Land Utilization Department,
Hydrabad, dated 27-7-1983.

To, ✓
The Commissioner,
Karachi Division, Karachi.

Subject:- EXCHANGE/CONSOLIDATION OF LAND, REQUEST FROM SIND
GOVERNMENT EMPLOYEES COOPERATIVE HOUSING SOCIETY
LIMITED KARACHI.

Ref'no:- Your letter No.1(19)/49-DVS/RVB dated 31-7-1982.

The Government of Sind in Land Utilization Department, with the approval of Governor/M.L.A. has been pleased to accord sanction to the exchange of land, measuring 260-35 acres in relaxation of condition No.7(2) of the policy in favour of Sind Government Employees Cooperative Housing Society Limited at the rate of Rs.35/- per sq.yard. The Society will have to pay the differential value of Rs.1,29,400/- per acre to the Government (i.e. Rs.1,69,400/- at Rs.35/- per sq.yard (-) Rs.40,000/- for the following state land allowed in exchange in relaxation of conditions

Deh	S.No. to be surrendered by the Society.	Deh	S.No. of state land allowed to the Society.
Thado	30,32,33,34,35,36,53,54,55,56,58,40,41,42,43,44,45,59,39 and 37.	Doosan	N.C.No.21 100-00 N.C.No.103 57-00 N.C.No.111 11-32
Doosan	4 and 5		N.C.No.1 100-03
	Total 260-35 acres.		Total:- 260-35 acres.

You are, therefore, requested to take further necessary action.

SECTION OFFICER-II,
for SECRETARY TO GOVERNMENT OF SIND,
LAND UTILIZATION DEPARTMENT.

No. LU-II/3-63-82-G(K)I/

Dated 27-7-1983.

A copy is forwarded to the Deputy Commissioner, Karachi (East) for information with reference to his letter No. Rev/3790/81 dated 6-10-1981.

SECTION OFFICER-II,
for SECRETARY TO GOVERNMENT OF SIND,
LAND UTILIZATION DEPARTMENT.

No. LU-II/3-63-82-G(K)I/

Dated 27-7-1983.

A copy is forwarded to the Section Officer (EXP:IX), Govt. of Sind, Finance Department, Karachi with reference to his U.O. No. EXP:IX/LGO-297/82 dated 7-3-1983.

SECTION OFFICER-II,
for SECRETARY TO GOVERNMENT OF SIND,
LAND UTILIZATION DEPARTMENT.

No. LU-II/3-63-82-G(K)I/

Dated 27-7-1983.

A copy is forwarded to the Secretary Sind Government Employees Cooperative Housing Society, Limited, Karachi for information.

SECTION OFFICER-II,
for SECRETARY TO GOVERNMENT OF SIND,
LAND UTILIZATION DEPARTMENT.

EXHIBIT 'X' (13)
11.4.57

PERMISSION TO MORTGAGE/ASSIGNMENT.

CERTIFIED that Plot No. 684 Block 'B' measuring 240 Sq.yards situated in the Cantt Bazar area, Malir Cantonment, Karachi has been allotted to Mrs HASAN ARA ~~st/d/o. Mr Abdul Karim~~ which was subsequently been transferred to M. Mrs Hasan Ara ~~st/d/o. Mr Abdul Karim~~ the lease deed has been executed in his/her name in respect of the said plot and registered in the office of the District Registrar/Sub.Registrar, Karachi vide No. 907 dt. 17/2/55 of page No. 146 to 148 volume No. 364 of Book No. Additional dated 17/2/55. The lessee has paid the dues in respect of the plot on account of the development, premium and ground rent upto date. Thereafter the plot has mutated in favour of Mrs HASAN ARA
Secy SGE C/15 LCA Karachi

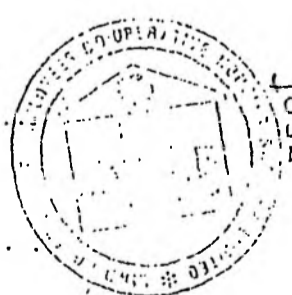
2. The Cantonment Board Malir Cantt has no objection to the mortgaging/Assigning of the above mentioned plot and the including to be constructed thereon by the said Mrs INAM ZAKIABEGUM with the HBFC, Kyc. for obtaining a RESERVE BUILDING LOAN/INVESTMENT subject the condition that the Cantonment Board Malir does not take any responsibility for the payment of the loan/investment on behalf of the said.
Secy SGE C/15 LCA Karachi

3. In case the said lessee commits a breach of any terms/conditions of the said lease action under the said lease deed shall be taken by the Cantonment Board Malir only after the Cantt Board Malir has served a written notice both upon him/her and copy endorsed to the HBFC., Karachi to pay aforesaid arrears with in one month of receipt of notice by both and the same remains unpaid.
Secy SGE C/15 LCA *Secy SGE C/15 LCA*

4. In any event, the Cantonment Board Malir will not take any action against the said Lessee and his/her property hold under the lease deed that may defeat or in any manner prejudice the claim of the HBFC., Kyc against him/her for the recovery of its loan/investment that will be advanced to him/her for construction a house on the said plot and of other dues of the HBFC., Karachi in connection with the said loan/investment or any action that may diminish the value of the security of the HBFC., for the loan/investment advanced to him/her. Provided that the HBFC., will pay Cantonment Board Malir within 30 days from the date of receipt of notice, the annual ground rent of the said plot, if the borrower/partner fails to pay the same after NOTICE to him/her as action in para 3 above.
Secy SGE C/15 LCA

Initial of dealing Ass't. 1/5/57

Initial of the Superintendent.



U. Z. TAJEER
S. INAM ZAKIABEGUM
CANTONMENT EXECUTIVE
OFFICER, MALIR, CANTONMENT, KARACHI

EXHIBIT (14)

TRANSFER AFFIDAVIT

I, _____ S/o D/o W/o _____
Muslim, adult, resident of _____
in possession of my full faculties and sense and of my free will and
without any coercion or duress, do hereby solemnly affirm and declare
as under :-

1. That I am duly member of Sind Government Employees Co-op.
Housing Society Ltd , Karachi vide membership No. _____
and I was allotted/transferred a plot of land bearing Plot No. _____
Block No. _____, Sector No. _____ measuring _____ Square
yards situated in "GULSHAN - E - MEHRAN", Housing Project of
Sind Government Employees Cooperative Housing Society.

2. That by virtue of Sale/Gift/Agreement with transferee namely;
_____ S/o D/o W/o _____
Muslim, adult, resident of _____
I hereby return Original Allotment/Provisional Allotment/Share Certifi-
cate, Original Identity Card, Original receipts/Challans etc., issued by the
Society in my favour are hereby surrendered and same are to be treated
as cancelled and may be issued in favour of above mentioned transferee.

3. That I solemnly affirm and declare that the name of transferee
should be entered in the records of the Sind Government Employees
Cooperative Housing Society Ltd., Karachi, as the lessee of the aforesaid
property/Plot.

4. That I solemnly affirm and declare that I have no right, title or
interest in the said property and transferee is the exclusive owner of the
same since _____.

5. That I understand and having surrendered my said plot,
I cannot claim another or a second allotment of a Residential/Commercial
plot in "GULSHAN-E-MEHRAN", Housing Project of Sind Government
Employees Cooperative Housing Society.

6. That whatever is stated above is true and correct to the best of
my knowledge and belief.

Karachi,
Date _____ 198

DEPONENT

UNDERTAKING

I, _____ S/o D/o W/o _____
Muslim, adult, resident of _____
do hereby undertake as under :-

1. That I was a Allottee/Transferree of the Plot No. _____
Block No. _____ Sector No. _____ measuring _____
Sq. yards bearing Allotment Order No. _____ situated in
"GULSHAN-E-MEHRAN", Housing Project of Sind Govt. Employees
Cooperative Housing Society Ltd., Karachi, and the same is still
subsisting.

2. That I have not executed or sale the above mentioned Plot in
favour of any person/Society/Corporation and neither the same is
mortgaged.

3. That I have not drawn any loan against the above mentioned
plot.

Dated _____/198

EXECUTANT