CHAPTER XVII

TRAVEL

Authorised Dealer.

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1. General.

This chapter sets out the rules in accordance with which the Airlines/Shipping Companies/Travel Agents may sell tickets and Authorised Dealers may release foreign exchange for travel abroad.

2. Persons from whom applications will be received by the State Bank.

In cases where booking of passage and release of foreign exchange require State Bank's prior approval, State Bank will entertain applications for approval of passage on Form "P" or "P-2" (Appendices V-62 and V-63 and for release of foreign exchange on Form T-1 (Appendix V-64) from the following only:

(i) Applicants themselves.

(ii) Authorised representatives of Airlines/Shipping Companies.

(iii) Authorised representatives of such travel agencies/general sales agents licensed by the Government under the Travel Agencies Act, 1976 and Overseas Employment Promoters licensed by the Bureau of Emigration, which are recognized by the State Bank for the purpose.

(iv) Authorised representatives of the Authorised Dealers.

3. Applications for grant of State Bank's recognition.

Applications for grant of recognition for the purpose of para 2 (iii) above should be made to the State Bank through the bankers of the applicants. These applications should, in addition to (i) a confidential report from the applicants' bankers and (ii) a list showing the names of their directors, proprietors, partners etc., as also their nationalities and addresses in Pakistan, be accompanied by the following:

(i) IATA TRAVEL AGENCIES: Original and one photo copy each of (a) approval of IATA Membership and (b) licence granted by the Government under the Travel Agencies Act, 1976.

(ii) NON-IATA TRAVEL AGENCIES:(a) Letters from three IATA airlines sponsoring their request and (b) original licence granted by the Government alongwith its photocopy.

(iii) GENERAL SALES AGENTS: (a) Original licence granted by the Government under the Travel Agencies Act, 1976 alongwith its photo copy and (b) a letter from the airline concerned indicating appointment as their general sales agents.

(iv) OVERSEAS EMPLOYMENT PROMOTERS: Original licence granted by the Bureau of Emigration alongwith its photo copy.

State Bank will, however, accord recognition in its absolute discretion. Recognition so granted is liable to be withdrawn by the State Bank at any time without assigning any reason.

4. Travel to countries other than Afghanistan by Pakistan nationals residing in Pakistan

(i) SALE OF TICKETS IN PAKISTAN.

(a) Airlines/Shipping Companies/Travel Agents may sell tickets to Pakistan nationals resident in Pakistan against payment in Pakistan Rupees on production of passport and in case the traveller is over 18 years of age also national identity card.

(b) Airlines/Shipping Companies/Travel Agents may sell tickets on any carrier to Pakistani crew members going abroad to join ships, on the basis of a certificate from the Shipping Master and a certificate from the local agents of the foreign ship owners to the effect that the cost of passage is being paid out of the remittable rupee collections of their foreign principals and that the same will be reported in the relative monthly Disbursement Statement of the concerned principal. The local agent's certificate alongwith the Shipping Master's Office certificate should be submitted with the monthly "Return of Passage Bookings (Appendix V-37)".

(ii) TICKETS RECEIVED FROM ABROAD.

Travel against P.T.As/tickets on PIA/Pakistan Shipping Companies as well as on foreign carriers received from abroad may be allowed without approval of the State Bank of Pakistan.

(iii) REBATED TICKETS.

(a) Travel by employees of Airlines/Shipping Companies and their dependents against 100% rebated/free tickets may be authorised by the carriers concerned. Travel by persons entitled to partly rebated tickets of PIA/Pakistan Shipping Companies may also be authorised by the carriers concerned.

(b) Travel against 100% rebated tickets on the inaugural flights and other travel against complimentary tickets issued under IATA Regulations may also be allowed on foreign Airlines/Shipping Companies without any annual limit.

(c) Airlines/Shipping Companies are authorised to issue 100% rebated tickets to the employees of other Airlines/Shipping Companies travelling on official duty. In such cases the Airlines/Shipping Companies should attach a certificate indicating the name of Airline/Shipping Company on whose official business the employee concerned has travelled.

5. Travel by non-resident Pakistan nationals.

(i) Airlines/Shipping Companies/Travel Agents are authorised to book passage of students studying abroad who wish to visit Pakistan on holidays or for other reasons, on production of a declaration by the parents/guardians countersigned by the Authorised Dealers through which remittances are made for education of the students concerned. These declarations should be surrendered in support of the bookings reported in the monthly Return of Passage Bookings. Where one way passage of a student is desired to be booked on completion of studies, Airlines/Shipping Companies/Travel Agents may issue ticket on the basis of Authorised Dealer's certificate not later than 6 months after completion of the studies.

(ii) Pakistan nationals resident abroad returning to their jobs and their family members accompanying them, may be sold one-way ticket for outward journey by any carrier.

(iii) Pakistan nationals resident abroad and their family members living with them, who come to Pakistan on short visits, may be sold ticket for any destination against surrender of equivalent amount in foreign exchange. The encashment certificate (Appendix V-10) issued by an Authorised Dealer in Pakistan should be surrendered alongwith monthly "Return of Passage Bookings".

(iv) Pakistani emigrants holding foreign passport may be sold one-way ticket for their return journey to their country of residence.

6. Restriction during Hajj Season.

The general authority given for issue of tickets /booking of seats without the State Bank's approval vide paragraphs 4 & 5 shall not be valid for issue of tickets which provide for travel to Saudi Arabia, Egypt, Sudan, Djibouti, Somalia, Ethiopia, Kenya, Syria, Turkey and Greece during the period from 10th Shawal to 10th Zilhaj each year as announced by the Ruet Hilal Committee except for the categories of travel specified below:

i) Wives wishing to join their husbands working in Saudi Arabia, Egypt, Sudan, Djibouti, Somalia, Ethiopia, Kenya, Syria, Turkey and Greece.

ii) Children wishing to join such parents who are working in the above countries.

iii) Parents wishing to join their sons/daughters working in the above countries.

iv) Those returning to duty.

v) Persons travelling to Saudi Arabia in response to invitation received from the Government of Saudi Arabia.

vi) Students going to join educational institutions to which he/she has been admitted plus his/her guardian duly authorised by Government of Saudi Arabia.

vii) Officials on duty-en-route to Saudi Arabia and other countries specified above.

viii) Those going to Saudi Arabia against work permit or employment visa.

ix) Such Pakistanis as are working abroad (outside Saudi Arabia) and happen to be on leave in Pakistan during Hajj season and wish to perform Hajj enroute while going to resume their duties.

x) Those going against business visas secured after the certification by recognized Chambers of Commerce and Industry in Pakistan.

(The above categories of travel are subject to change).

Accordingly, during the period from 10th Shawal to 10th Zilhaj each year

Airlines/Shipping Companies/Travel Agents will neither issue tickets nor provide seats for travel to Saudi Arabia and neighbouring countries mentioned above in favour of persons not covered by the exempted categories referred to above. Persons holding tickets for travel abroad where any point in Saudi Arabia can be touched enroute should not be allowed break-journey/transit in Saudi Arabia from 10th Shawal to 10th Zilhaj.

7. Booking of Passage for official travel of Government servants, employees of semi-government institutions/autonomous bodies & nationalized/taken over institutions/banks/other public sector organizations and travel of official delegations/foreign nationals engaged by public sector organizations.

(i) On production of air travel warrant (Appendix V-65), passport and National Identity Card in original, passage for the official travel of Government servants or members of an official delegation as detailed in the warrant may be booked by PIA or a travel agent, in which case the latter will approach the PIA for ticketing against Miscellaneous Charges Order (MCO). In the case of travel by the officials of the departments/institutions/public sector organizations etc., which do not issue air travel warrant, passage may be booked by PIA on submission of an official letter from the department/institution/public sector organization concerned authorizing such travel alongwith the passport and National Identity Card, in original. If the passage is desired to be booked by a department/institution/public sector organization through their approved travel agent, they may do so but in that case the travel agent should approach the PIA for ticketing against MCO. In cases where such traveller is abroad and ticket for inward journey is desired to be issued by the department/institution/public sector organization concerned, production of passport and National Identity Card in original will not be required. Release of foreign exchange to such officials will continue to be made by the State Bank.

(ii) Inward or round trip passage of foreign expatriates engaged by the public sector organizations for employment with them may also be booked by PIA or a travel agent, in which case the latter will approach the PIA for ticketing against MCO on the basis of employer's letter of request.

In the above cases PIA/travel agents will, before booking of passage, ensure that the air travel warrant or the letter of authorisation or the employer's letter of request, as the case may be, is genuine and it has been issued over the signature of an authorised official of the concerned department/institution/public sector organization. In case of doubt, PIA/travel agents may contact the concerned government department/institution/public sector organization, for verification. In support of such bookings, the air travel warrant or the letter of authorisation or the employer's letter of request, as the case may be, should be attached with the relative monthly "Return of Passage Bookings".

8. Booking of passages of Foreign Nationals.

In the following cases Airlines/Shipping Companies/Travel Agents can book outward/inward or round trip passages of foreign nationals without the prior approval of the State Bank.

(i) Passages paid for by Foreign Missions/International Organizations/United nations and its Organizations.

Where passages of foreign nationals are paid for by foreign missions/international organizations in Pakistan through cheques drawn by them on their convertible Rupee accounts or foreign currency accounts in Pakistan. In such cases it will be necessary for the traveller to produce to Airlines/Shipping Companies/Travel Agents an official letter from the foreign mission / international organization concerned confirming that the cheque has been drawn on their convertible Rupee/foreign currency account. The official letter should also indicate the number of cheque as well as the name of the bank on which the cheque has been drawn. As regards the United Nations and its Organizations, Airlines/Shipping Companies/Travel Agents may accept payments for such bookings through cheques drawn on any of their official bank accounts in Pakistan.

(ii) Booking of passages of Foreign Nationals working/residing in Pakistan and their Family Members.

(a) Where travel is undertaken by foreign nationals and their family members provided such foreign nationals are employed with a Government or a Semi-Government agency and if employed in the private sector, they hold work permit/visa from the concerned authority. In such cases Airlines, Shipping Companies and Travel Agents should ask the foreign national to produce a certificate of employment from the Government or the official agency concerned or a copy of the work permit/work visa. In their monthly returns the Airlines/Shipping Companies will invariably quote the number and date of the letter/permit/visa in support of such bookings. Passages of foreign nationals working in Pakistan who do not hold permission letter but are otherwise enjoying exchange facility from the State Bank/an Authorised Dealer or are employed in educational/charitable institutions or hospitals can also be booked against payment in rupees without the prior approval of the State Bank. Airlines/Shipping Companies will report such bookings in their monthly return duly supported by a certificate of the bankers of the concerned foreign national to the effect that he/she is enjoying family maintenance remittance facility from the State Bank of Pakistan/an Authorised Dealer (Name of the Office) vide (Permit No.) dated________ or a certificate from the educational/charitable institution or hospital where the concerned foreign national is employed.

(b) Where travel abroad to the country of domicile is undertaken by foreign nationals and their family members residing/working in Pakistan but such travel is not covered by sub-para (a) provided their continuous stay in Pakistan prior to the issue of ticket is not less than 6 months, which should be verified with reference to the immigration stamp on the passport of the travellers.

(iii) Foreign Experts/Technicians.

Where inward/outward or round trip journey is undertaken by foreign experts/technicians being engaged in the private sector for rendering such services as supervision of installation, commissioning of the plant and training of personnel. The employers letter of request and their bankers certificate that engagement of the foreign national is covered by the Industrial Policy Statement should be attached with the monthly "Return of Passage Bookings".

(iv) Booking of Passage of Foreign Nationals Against Encashment Certificates.

(a) Where outward passage of foreign nationals (including persons of Indo-Pak origin), irrespective of their residential status, is desired to be booked against encashment certificate of Authorised Dealers (Appendix V- 10) evidencing receipt/encashment of foreign exchange in Pakistan in cover of the Rupee cost of the relative ticket, provided foreign exchange has been surrendered to an Authorised Dealer not earlier than 30 days from the date of booking. While reporting such bookings in their monthly "Return of Passage Bookings" airlines and shipping companies will enclose the relative encashment certificate in support of such bookings.

(b) Where outward passage/excess baggage, whether accompanied or unaccompanied, of foreign tourists is desired to be booked against payment in foreign exchange to the airlines/shipping companies on holidays or at odd hours when banks are closed, the foreign exchange so surrendered by the tourists and accepted by airlines/shipping companies, shall be surrendered by them to an Authorised Dealer on the next working day alongwith a letter indicating the name of the traveller and particulars of his passport viz. its No. and place of issue and a bank's encashment certificate obtained. These certificates shall be attached by the

Airlines/Shipping Companies alongwith their relative passage/freight statement in support of such bookings.

(c) Where outward passage or excess baggage, both accompanied and unaccompanied, of foreign nationals is desired to be booked against International Credit Card, the Airlines/Shipping Companies have first to satisfy themselves about the genuineness, validity etc., of the Card and then prepare a Charge Form. The Charge Form will be signed by the Card holder in acknowledgement of the purchase made against the Card. The name of the Card holder, Credit Card No. etc., would be clearly indicated on the Charge Form in proof of Credit Card having been presented by the holder for booking of passage or excess baggage. A copy of the Charge Form duly filled and signed by the Card holder will be attached by the Airlines/Shipping Companies alongwith their relative passage/freight statement in support of such bookings.

(v) PTAs/Tickets received from Abroad.

Where travel abroad is undertaken by foreign nationals against PTAs / tickets received from abroad.

(vi) Foreign Students.

Where travel abroad to any destination is undertaken by foreign students studying in Pakistan. A certificate of the educational institution concerned should be surrendered with the monthly "Return of Passage Bookings".

(vii) Foreign Crews.

Where outward journey is undertaken by foreign crews of foreign shipping companies, provided the cost of passage is paid by the agent of the foreign shipping company.

(viii) Foreign Born Wives and Children of Pakistan Nationals.

Foreign born wives and children of Pakistan nationals, holding foreign passports and ordinarily residing in Pakistan are eligible to the facilities mentioned in paragraph 4, 9, 17, 18 and 25 provided they otherwise qualify for the same.

9. Travel to Afghanistan.

Airlines/Travel Agents can book outward or round trip passages without the approval of the State Bank for travel to Afghanistan.

10. Journey from Pakistan against Outward Coupons of Return Tickets.

Airlines/Shipping Companies may authorize persons to emplane/embark against outward coupons of return tickets provided the traveller is a foreign national or in the case of Pakistani national, the traveller is resident/settled abroad and holds a work permit/residence visa abroad or his stay abroad is not less than 6 months.

11. Passage approval in other cases and its validity.

In all cases other than those specified in previous paragraphs Airlines/Travel Agents/Shipping Companies should not book passages unless State Bank's approval on Form 'P' / 'P-2' is produced to them. Passages booked against State Bank's approval on Form 'P'/'P-2' should provide for travel within 3 months from the date of approval in respect of journeys originating from Pakistan.

12. Issue of Tickets.

(i) Airlines/Shipping Companies and Travel Agents may book passages against payment in Rupees as permissible under the rules, provided booking is made by normal direct route. In other cases, prior approval of the State Bank is necessary.

(ii) Tickets for outward journeys from Pakistan issued by Airlines/Shipping Companies or Travel Agents under the general authority delegated to them in terms of paragraphs 4, 5, 7, 8 and 9 should invariably indicate the date of departure which should be within three months from the date of issue of the tickets subject to the restrictions mentioned in paragraph 6.

(iii) If a request is made to the Airlines/Shipping Companies or Travel Agents for an alteration in the date of departure after a ticket has been issued, the Airlines/Shipping Companies or Travel Agents may allow extension in the date of departure upto one month from the date on which a person is originally booked to travel subject to the restrictions mentioned in paragraph 6.

(iv) Airlines and Travel Agents should make the following endorsements on tickets issued to passengers travelling within Pakistan or to Afghanistan:

(a) For transportation within Pakistan: - "Valid for transportation within Pakistan only".

(b) For transportation to Afghanistan for which approval on form 'P' is not necessary: - "Destination not changeable".

(v) Airlines/Shipping Companies/Travel Agents, while issuing tickets, will endorse the passport of the passenger in the following manner under their proper authentication and stamp:

(a) Ticket of .... (Name of carrier) for .... issued (destination) on .... for .... (purpose of visit)

STAMP & SIGNATURE

(b) In case where tickets/PTAS are received from abroad, the endorsement on the passports should be made by the carrier concerned in the following manner:

Travel to .... (destination) against the ticket of .... (name of carrier) received from abroad authorised for .... (purpose)

STAMP & SIGNATURE

(vi) In all cases of issue of tickets under the authority of paras 4 and 5 of this chapter, the number of the passport and its date and place of issue will be recorded by the Airlines/Shipping Companies/Travel Agents on the first coupon of each ticket. A photo copy of these coupons will be submitted by the foreign carriers alongwith the monthly "Return of Passage Bookings" prescribed vide paragraph 16 of this chapter. The number of the relevant paragraph of this chapter will be quoted in column No. 12 of the "Return" in those cases where passage is sold under the authority delegated to the Airlines/Shipping Companies/Travel Agents.

13. Collection of Difference in Fare.

(i) It will be in order for the carriers to accept difference arising either from increase in fare or rerouting in respect of tickets issued in Pakistan subject to the same terms and conditions as laid down for issue of tickets under the general authority delegated to them in this chapter. In case of tickets purchased abroad, difference may be accepted in Pak Rupees if the traveller is otherwise entitled to purchase a ticket against payment in Pak Rupees under the facility of private travel allowed in terms of the provisions of this chapter.

(ii) In the case of foreign nationals coming to Pakistan against tickets issued outside Pakistan and who, on arrival in Pakistan, desire some alteration or amendment in the ticket, airlines and shipping companies or travel agents may carry out such alteration or amendment without the prior approval of the State Bank provided additional payment in Rupees on account of the cost of such amendments/alterations does not exceed Rs. 100/- per person. In such cases amounts in excess of Rs.100/- can be collected by airlines, shipping companies etc., only with the prior approval of the State Bank. This restriction, however, does not apply to cases where additional payment in Rupees is made by the foreign traveller out of funds received from abroad or against encashment of foreign currency or M.C.O's issued abroad.

14. Refund against Cancellation of Tickets.

Carriers have general permission to allow refund against partly or wholly unutilized tickets without the prior approval of the State Bank in the following cases:

(i) Wholly unutilized tickets:

(a) Where the carriers have satisfied themselves by examination of relative documents that the ticket holder has not drawn any foreign exchange.

(b) Where the foreign exchange drawn by the ticket holder has been surrendered to an Authorised Dealer. In such cases the relative encashment certificates should be attached with the refund statement.

(ii) Partly utilized tickets: Where refund is in respect of

(a) Travel between two points outside Pakistan except where a point of travel involved is in India or Bangladesh, and

(b) Return journey portion of a ticket originally issued for two way travel.

15. No refunds Outside Pakistan.

(i) In all cases of bookings made against payments in Rupees, whether single or round trip, no refunds should be granted outside Pakistan. In all such cases refunds should be made only in Rupees in Pakistan. All tickets/vouchers etc., must be marked accordingly. Airlines and Shipping Companies should also ensure that such refunds are not given in the form of exchange vouchers or in any other form, which can be used for further transportation. All such refunds must be made either by cheque or in cash.

(ii) In respect of a first class ticket involving travel by sea or air issued to a traveller, whether Pakistan or a foreign national, it is not permissible to convert it into one, which enables the passenger to travel in a lower class. All such requests must be referred to the State Bank for prior approval.

16. Return of Passage Bookings.

(i) Airlines and Shipping Companies should furnish to the concerned Authorised Dealer a monthly return of all passages sold or tickets issued by them in the prescribed form (Appendix V-37) according to the instructions contained in para 3 of Chapter XIV.

(ii) In all cases of cancellations or refunds of passages a monthly statement should be submitted in the prescribed form (Appendix V-42). In this regard reference is invited to para 3 of Chapter XIV.

(iii) No returns are required to be submitted by Travel Agents to the State Bank. They are, however, required to maintain a complete record of all passages sold by them in the prescribed form (Appendix V-37).

17. Release of Foreign Exchange by Authorised Dealers for foreign travel.

Authorised Dealers may release foreign exchange for foreign travel in accordance with the instructions set out below:

(i) Sale of Foreign Exchange to Pakistan nationals resident in Pakistan for travel to countries other than India, Bangladesh and Afghanistan.

Pakistan nationals resident in Pakistan are entitled to private travel exchange quota (PTEQ) of U.S. $50/- per day per person subject to a maximum of US$2,100 per calendar year for countries other than India, Bangladesh and Afghanistan. This quota may be drawn from Authorised Dealers in accordance with instructions contained in subsequent sub-paragraphs in lump sum or in installments over a period of one calendar year. Children below the age of 2 years are entitled to 10% of the PTEQ mentioned above while children over 2 years of age but below 12 years of age are entitled to draw 50% of PTEQ. The PTEQ will be released by the Authorised Dealers for the period of stay abroad as may be declared by the applicant on 'T-1' form subject to the prescribed maximum ceiling. The period of stay abroad declared by the applicant should be substantiated by the Authorised Dealers with reference to the number of days for which visa, if any, has been granted and from the dates of outward/inward journeys, if indicated in the tickets. Authorised Dealers should record in the relevant passports, release of PTEQ in full at one time or in instalments with date, month and year of issue. In cases where passport is presented within one year of its issue and it bears the endorsement that the holder thereof has previously travelled abroad on another passport which has been cancelled and returned, the Authorised Dealers should invariably call for the previous passport in order to determine the entitlement of PTEQ. In case the endorsement shows that the previous passport had been retained by the authorities after cancellation, Authorised Dealers may issue foreign exchange on the basis of the written affirmation by the person concerned about the foreign exchange drawn by him since Ist January of the relevant calendar year to date.

(ii) Private Travel Exchange Quota can also be released against one way ticket.

(iii) Banks authorised to deal in foreign exchange will release foreign exchange to the travellers as indicated above, on production of the following: -

(a) Passport.

(b) National Identity Card

(c) Ticket

(d) T-1 form duly completed.

(e) Visa in case of travel by land route.

Before issuing foreign exchange on the scale indicated in preceding sub-paragraph (i) , Authorised Dealers should satisfy themselves about the genuinness of the request for release of PTEQ and verify with reference to the passports of the travellers that they are entitled to the private travel exchange quota. It should also be verified from the passport that the journey for which the instalment of private travel exchange quota was last drawn, was actually undertaken. Authorised Dealers will ensure that the serial number(s) of the ticket(s) and the name of the airline/shipping company are invariably indicated in the columns provided for the purpose in the Authorised Dealer's Certificate provided in "T-1" form.

(iv) In the case of travel by land route, Authorised Dealers may release private travel exchange quota subject to entitlement on submission of "T-1" form, passport, National Identity Card and visa.

(v) No foreign exchange will be made available by Authorised Dealers for travel to Afghanistan.

(vi) Authorised Dealers will keep photostat copies of the following documents in their record and present the same to the Inspection Teams of the State Bank.

a) Pages 1, 2 and 3 with inside title page and that page of the passport on which endorsement of release of foreign exchange is made

b) First coupon of air/steamer ticket.

c) Visa

(vii) No foreign exchange will be made available by the Authorised Dealers for private travel to countries mentioned in para 6 of this chapter during the period from 10th Shawwal to 10th Zilhaj. However, in the case of persons falling in categories specified in paragraph 6 of this chapter and proceeding to Saudi Arabia exclusively for performing Hajj, Authorised Dealers may release Private Travel

Exchange Quota, where admissible, on production of No Objection Certificate issued by the Ministry of Religious Affairs & Minorities Affairs, Government of Pakistan, Islamabad. While releasing foreign exchange to the above travellers, the Authorised Dealers will retain a copy of the above No Objection Certificate and forward the same to the Exchange Policy Department alongwith the relevant return of foreign exchange transactions.

18. Sale of foreign exchange to Pakistan nationals resident in Pakistanfor travel to India and Bangladesh.

(i) Authorised Dealers may release to Pakistan nationals resident in Pakistan as private travel exchange quota (a) US$25/- per head (irrespective of age) on each visit to India and (b) US$100/- per head on each visit to Bangladesh subject to the condition that children upto the age of 12 years will be given US$50/- per head. The foreign exchange may be released on production of passport, National Identity Card in original, "T-1" form and Air/Steamer ticket. The Air/Steamer ticket and passport of the traveller should be endorsed with the amount released as prescribed in paragraph 43 ibid except in case of travel by land route where only the passport should be endorsed. It should also be verified from the passport that the journey, for which private travel exchange quota was last drawn, was actually undertaken.

(ii) Zaireen nominated by the Federal Ministry of Religious Affairs to visit Muslim Shrines in India may be allowed exchange @ US$10 per day per head by the Authorised Dealers on production of a copy of the nomination letter issued by the Federal Ministry of Religious Affairs. Zaireen proceeding to Ajmer for participation in the Urs of Hazrat Khwaja Moinuddin Chishti (R. A) may be allowed a further sum of US$25/- per head in addition to US$10/- per day per head to cover travel cost from Delhi to Ajmer and back. The nomination letter should be surrendered alongwith the "T-1" form while reporting the transaction.

19. Private travel by Government Servants, employees of Semi-Government Institutions/autonomous bodies and nationalized/taken over institutions/bank.

The instructions contained in paragraphs 4, 9, 17, 18 and 25 will apply. However, tickets will be issued and foreign exchange released on submission of relevant order of the competent authority sanctioning leave ex-Pakistan, in addition to other prescribed documents. Before releasing PTEQ in such cases Authorised Dealers should ensure that it is clearly indicated in the Leave Order that the traveller has not been allowed to draw leave salary / pension in foreign exchange.

20. Restriction as to re-issue of unspent amount of 'PTEQ' surrendered to an Authorised Dealer.

Unspent amount of foreign exchange brought back by a traveller out of the 'PTEQ' drawn by him and surrendered to an Authorised Dealer can be re-issued to him for subsequent travel abroad within the approved limits.

21. Travel by journalists/participation in international conferences/ seminars/ games/ meetings and sports events etc. in private capacity.

Persons proceeding abroad to attend international conferences, symposia, seminars, meetings etc., in their private capacity and journalists travelling abroad to cover journalists events etc., will be allowed foreign exchange by the State Bank at the rate of US$60/- per head per day subject to a maximum of US$1,000/- per head for countries other than India, Bangladesh and Afghanistan. In case of persons proceeding for these purposes to India and Bangladesh foreign exchange will be allowed by the State Bank at the rate of US$40 per day subject to a maximum of US$600/-.

22. Sale of foreign exchange for Professional Training.

Authorised Dealers may release foreign exchange on the following scales to persons sponsored by their respective institutions/organizations in the private sector for professional training abroad on submission of the prescribed Application Form (Appendix V-66) by the employing institutions/organizations:

		For the first four weeks	For Periods extending beyond four weeks.	
			For Countries other than India.	For India.
(i)	Top level Executives like General Managers, Chief Accountants, Chief Engineers, Directors, etc.	Daily Allowance as per scale set out in Appendix V-67	US$ 1200 p.m.	US$ 500 p.m
(ii)	Junior Executives.	-do-	US$1200 p.m.	US$ 250 p.m.

23. Foreign exchange for Tabligh.

Release of foreign exchange over and above the private travel exchange quota (PTEQ) for Tabligh requires State Bank's prior approval.

24. Foreign exchange for Medical Treatment abroad.

State Bank's approval for release of exchange for medical treatment abroad will be obtained if the applicant desires to have foreign exchange over and above his private travel exchange quota (PTEQ). In such cases, the State Bank will allow exchange quota on the basis of recommendations made by the Medical Board set up by the Government for the purpose. Application should be made to the concerned Medical Board on the prescribed form (Appendix V-68) in duplicate. Request for release of exchange in addition to the quota recommended by the Medical Board should be sent to the State Bank alongwith statement of expenditure already incurred by the patient duly certified by the Pakistan Mission in the country where treatment is being undertaken.

25. Release of Exchange for Miscellaneous purpose.

Authorised Dealers may release US$ 50 per head for meeting incidental expenses to the travellers of the following categories, proceeding to countries other than India, Bangladesh and Afghanistan on submission of passport and ticket. This will be in addition to any other purchase of foreign exchange admissible to them except Private Travel Exchange Quota: -

(i) Pakistanis resident in Pakistan except those proceeding on official or business travel.

(ii) Pakistani students studying abroad (Para 5(i) ibid) excluding those going abroad on fresh permits.

(iii) Returning residents (Para 5(ii) ibid).

(iv) Foreign nationals settled/working in Pakistan (Para 8(ii)(b) ibid).

(v) Foreign students studying in Pakistan (Para 8(vi) ibid).

(vi) Foreign Crews (Para 8(vii) ibid).

(vii) Employees of foreign controlled companies and their joint ventures in Pakistan for attending In-House Seminars, Workshops, Symposia, Meetings etc. outside Pakistan.

The sale of this amount of US$ 50 will be recorded on the passport as a separate entry distinct from any other amount of foreign exchange purchased by the traveller.

26. Exchange Quota to Government/Semi-Government Employees going on Delegations, Duty, Posting, Leave, Retirement and Training.

Government/Semi-Government employees will be entitled to draw exchange at the prescribed rate of daily allowance which has been fixed by the Government for the actual period they remain abroad on official duty. In addition, an exchange quota of

US$100/- per person will be allowed on private account, if so requested by the person concerned provided he has not been allowed to draw his salary abroad. Persons who are eligible to draw leave salary/pension in foreign exchange may, while proceeding abroad on leave or after retirement, either draw the private travel quota or leave salary/pension as admissible under Government rules.

27. Migration.

Persons proceeding on migration abroad will be allowed by the State Bank a foreign exchange quota of US$50/- per head against sponsored migration visa and US$500/- per family against non-sponsored visa. Migrants to USA/Canada against non-sponsored visa will be allowed a compulsory minimum quota of US$260/- per family. They may at their option also obtain additional exchange quota upto US$500/- inclusive of the compulsory quota. Application for the purpose should be made on the prescribed form (Appendix V-69).

28. Business Travels Abroad.

Persons proceeding abroad on business visits are allowed exchange facility at the rate of US$300/- per day subject to a maximum of US$9000/- per person for countries other than India and Afghanistan. For India business travel quota is allowed @ US $40/- per day subject to a maximum of US$1,200 /- per person.

29. Booking of passage/release of exchange for business visits abroad on the basis of Certificates of Trade Organizations.

Airlines/Shipping Companies/Travel Agents and Authorised Dealers may issue tickets and release foreign exchange at the rate specified in para 28 ibid without prior approval of the State Bank in accordance with the following instructions in cases where business visit to countries other than Afghanistan is recommended by the Federation of Chamber of Commerce and Industry or by a Chamber of Commerce/Trade Organization listed in Appendix V-70.

(i) Persons desirous of proceeding abroad on business visits under the above scheme should fill in Form "T-2" (Appendix V-71) in triplicate and submit it to one of the Organizations mentioned in the list for certification. Two copies of Form "T-2" will be returned to the applicants after certification and the third copy retained by the Chamber of Commerce/Trade Organization for their own record.

(ii) On the basis of certification of Chamber of Commerce/Trade Organization, Airlines/Shipping Companies/Travel Agents may sell passage for countries other than Afghanistan on payment of the cost thereof by the firm/company on whose behalf the travel is being undertaken. The passport should be endorsed as prescribed in preceding para 12 (v) (a) . The airlines/travel agents will endorse both the copies of Form "T-2", return one copy to the traveller and retain the other copy for submission alongwith their monthly "Return of Passage Bookings".

(iii) Authorised Dealers may release foreign exchange, at the rates prescribed in para 28 of this chapter for business visit to countries other than Afghanistan on submission of the duplicate copy of the "T-2" form certified by the Chambers of Commerce/Trade Organizations, ticket, passport and National Identity Card. Foreign exchange should be released for the number of days recommended by the Chambers of Commerce/Trade Organizations subject to a maximum of thirty (30) days. The passport and ticket of the traveller should be endorsed with the amount of foreign exchange released. "T-2" form should also be endorsed with the date and amount of foreign exchange released and the form submitted to the State Bank with the monthly foreign exchange returns.

(iv) Authorised Dealers/Airlines/Shipping Companies/Travel Agents will satisfy themselves that the "T-2" form recommended by the respective Chambers of Commerce/Trade Organizations and produced to them for issue of tickets/release of foreign exchange are genuine and complete in all respects. To verify the genuinness of the "T-2" form Authorised Dealers/Airlines/Shipping Companies/Travel Agents should obtain specimen signatures of the officials authorised by the respective Chambers of Commerce/Trade Organizations to sign the prescribed certificate.

(v) This facility is available only to Directors/Proprietors/Working Partners and whole-time employees of the applicant firm and not to part-time employees, advisors and non-executive partners.

(vi) Payment for the cost of ticket issued and cost of foreign exchange released will be received by the Airlines/Travel Agents/Shipping Companies/Authorised Dealers through cheques drawn on the bank account of the company/firm concerned.

30. Booking of passage/Release of foreign exchange to representatives of Consultancy/ Constructions companies and firms.

Airlines/Shipping Companies/Travel Agents and Authorised Dealers may issue tickets/release foreign exchange at the rates specified in paragraph 28 without prior approval of the State Bank to the representatives of Consultancy/Construction firms/companies whose Bid Bonds/Performance Bonds have been accepted by foreign beneficiaries. For this purpose, such persons/firms, if they are not members of any Chamber of Commerce and Industry or Trade Organization, will be required to fill in Form 'T-2' in triplicate and submit it to the Offices of the Export Promotion Bureau for certification. Other instructions for issue of tickets, release of foreign exchange, admissibility of travel facility and the mode of payment for cost of passage/exchange etc. will remain the same as prescribed in paragraph 29 (i) to (vi) for business travel on the recommendations of the Chambers of Commerce/Trade Organizations on Form 'T-2'. However, in case the Consultancy /Construction firm/company is a public sector company, passage/exchange facility will be available only with the prior approval of State Bank of Pakistan.

31. Release of Exchange to Pakistani exporters for participation in International Trade Fairs/Exhibitions in Private Capacity.

Authorised Dealers may extend, subject to fulfillment of the drill prescribed herein for each category, following facilities to Pakistani registered exporters for participation in International Trade Fairs/Exhibitions in their private capacity as and when approached:

Category ‘A’ where sample goods are taken for display.

(i) Remittance of space rent direct to Fair/Exhibition authorities against their debit note and undertaking from the exporter's firm/company on the form appearing at Appendix V-72. Remittance will be reported on Form 'M'.

(ii) Release of exchange for construction of pavilion against estimate subject to rendition of account for expenses incurred and undertaking on the form appearing at Appendix V-72. Remittance will be reported on Form 'M'.

(iii) Issue of an authority letter to the airline/travel agents for issue of ticket to and from the country where the Trade Fair/Exhibition is being held, for the representative of the firm/company on whose behalf foreign exchange for space rent/construction of pavilion already released, not exceeding two persons, on the form appearing at Appendix V-73 on production of documents showing confirmation for booking of space and credit note/receipt for foreign exchange already released. This authority letter will be retained by the airline for submission through passage statements.

(iv) Release of foreign exchange on production of return ticket purchased against Authorised Dealer's authority mentioned in preceding sub-para (iii) at the rate not exceeding Business Travel Quota for the number of days of the fair plus another seven days for setting up stall and winding up of affairs but not exceeding 30 days. Release of exchange will be reported on T-1 Form under this authority.

(v) Payment for the cost of ticket and foreign exchange to be released for payment of rent for stalls, booking of space, construction of pavilion, advance deposits etc. and for the expenses of the representative of the firm/company participating in international trade fairs / exhibitions will be received by the Airlines/Travel Agents/Shipping Companies and Authorised Dealers through cheques drawn on the bank account of the firm/company concerned.

Category 'B' - Trade Fairs/Exhibitions organized by the Chambers of Commerce and Industries (of Pakistan) or where exporter is participating in individual capacity where goods are taken for sale under Form 'E' procedure.

(i) Remittance of Advance space rent by the Chamber of Commerce and Industry direct to Fair authorities against Debit Note supported by (a) list of participating members with their share of space rent and (b) undertaking in (Appendix V-72) from each member participating in the fair. Remittance will be reported to State Bank on Form 'M'.

(ii) Certification of Form 'E' on self consignment basis or otherwise as recommended by the organizing Chamber of Commerce and Industry.

(iii) Issue of an authority letter to airline/travel agent for the issue of ticket to and from the country where the Fair is being held, for not more than two persons of the participating firm on whose behalf Form 'E' has already been certified, on Appendix V-73.This authority letter will be retained by the airline for submission through passage statements.

(iv) Issue of authority letter to airline/travel agent for issue of tickets to the Pavilion Officer(s) nominated by the organizing Chamber on Appendix V-73. This authority letter will be retained by the airline for submission through passage statements.

(v) Release of foreign exchange for Duty/Sales tax to the participating members on repatriable basis as per undertaking furnished on Form Appendix V-72. This will be reported on T-1 Form alongwith Business

Travel Quota.

(vi) Release of foreign exchange to the representative(s) of the participating firm/Pavilion Officer(s) on production of return air tickets purchased against Authorised Dealer's authority mentioned in preceding sub-paragraphs (iii) and (iv), at a rate not exceeding the Business Travel Quota for the number of days of the Fair plus 7 days extra for setting up stall and winding up of affairs but not exceeding 30 days. This will be reported on T-1 Form under this authority.

(vii) Issue of authority letter for re-import of unsold goods exported under Form 'E' procedure as per preceding sub-paragraph (ii) on freight-to-pay basis. Original will be retained by the airline/shipping company and photo-copy will be produced to Customs for release of the goods.

(viii) Payment for the cost of ticket and foreign exchange to be released for payment of rent for stalls, booking of space, construction of pavilion, advance deposits etc. and for the expenses of the representative(s) of the firm/company participating in international trade fairs/exhibitions will be received by the Airlines/Travel Agents/Shipping Companies and Authorised Dealers through cheques drawn on the bank account of the firm/company concerned.

Authorised Dealers should carefully note that in case of failure of the participants to submit evidence of having brought back the sample goods taken for display or encashment certificate of the samples sold and for failure to repatriate the foreign exchange released for space rent/duty etc., alongwith the sale proceeds (Category B) the Authorised Dealers will report the matter to the area office of the Exchange Policy Department of the State Bank for suitable action. The Authorised Dealers will also report the outstanding sale proceeds including the amount released on account of space rent/duty etc. in their monthly overdue statement prescribed in App.V-16 of the Manual with specific remarks "Exhibition case".

32. Business Travel abroad with the approval of State Bank.

Persons desirous of proceeding abroad on business visits are free to approach the State Bank for approval of passage facility and release of exchange for such visits. Applications for this purpose should be made to the State Bank on Form "T" (Appendix V-74). At the time of forwarding such applications, which should be duly completed, Authorised Dealers should ensure that the requisite documents including a Confidential Report on the financial standing of the party are enclosed with the application.

33. Blanket permission for business travel abroad to exporters of Commodities, services etc.

(i) State Bank also issues blanket permission for purchase of ticket and release of foreign exchange for business travel abroad to exporters of commodities, services etc. whose export earnings during the preceding calendar year or the year immediately preceding the month of the application are Rs 2.5 million or more in the case of exporters of commodities and Rs 0.25 million or more in the case of exporters of services like Indenting/Recruiting Agents, Construction Companies, Trade Marks and Patent Attorneys etc.

(ii) Request for issue of blanket permission should be made to the State Bank on Form "BT" (Appendix V-75) in duplicate. Names of the Directors/Executives/Officials who would undertake business travel on behalf of the applicant firm against the blanket permission will be specified in the application. Not more than 3 persons can be nominated at a time for this purpose.

(iii) State Bank will issue blanket permission on the original 'BT' form, which will be valid for a period of one year only. Only two representatives of the export houses/firms/companies can travel at a time against the blanket permission provided both of them are not travelling in one and the same direction and their destinations are distinctly separate. As an exception, two representatives can travel at a time against the blanket permission in one direction and for the same destination provided one of them is a technical representative of the firm / company and his visit is necessary. On expiry of the blanket permission, it should be surrendered to the issuing office of the State Bank by the holders thereof alongwith one detailed achievement report in respect of all the business trips undertaken under the blanket permission. The renewal of blanket permission will be allowed by the State Bank only in those cases where they are satisfied about the bonafides of the business visits undertaken and of the concrete results achieved by way of increased foreign exchange earnings for the country.

34. Booking of passage against blanket permission.

Airlines/Travel Agents may issue ticket for travel abroad of the persons named in the blanket permission issued by the State Bank. The Airlines/Travel Agents will make endorsement in token of having issued the ticket on the blanket permission in the space provided for the purpose under their stamp and signature. A copy of the blanket permission will be retained by the Airline/Travel Agent which will be submitted in support of the booking reported in their monthly "Return of Passage

Bookings". The aforesaid copy of the blanket permission shall be certified by the Airlines / Travel Agents in the following manner :-

"Payment received through Cheque No. ________________dated __________drawn on the bank account of firm / company concerned.

Stamp & Signature”

35. Release of Foreign Exchange against blanket permission.

Authorised Dealers may release foreign exchange at the rates prescribed in para 28 of this chapter on the strength of the following documents:

(i) Blanket Permission of the State Bank.

(ii) Airline ticket.

(iii) Letter from the export house/firm/company detailing the purpose and duration of the proposed visit.

(iv) 'T-1' Form.

(v) Passport.

In addition to the endorsement of foreign exchange released on the airline ticket and passport as required under the rules, the Authorised Dealer will also make endorsement of the foreign exchange released on the blanket permission in the space provided therein under its stamp and signature. A photo-copy of the blanket permission, duly certified by the Authorised Dealer in the manner indicated in the preceding paragraph, alongwith the letter of export house/firm/company mentioned at (iii) above, will be enclosed while reporting the sale to the Exchange Policy Department in their monthly exchange return.

36. Release of Foreign Exchange against Credit Cards to exporters.

Bonafide exporters can also draw exchange quota against credit card for business visits to countries other than Afghanistan. The following procedure will be followed in this regard:

(i) Exporters desirous of availing the facility of credit card for business travel abroad, will make an application to the concerned Authorised Dealers (Credit Card Issuing Agencies) in the form appearing at Appendix V-76 duly certified by a Chamber of Commerce/Trade Organizations listed in Appendix V-70. While issuing credit card, the Authorised Dealers (Credit Card Issuing Agencies) shall make the endorsement on the face of blanket permission in the following format:

Name of Authorised Dealer (Credit Card Issuing Agency)

Credit Card No.________________________________

Issued to Mr. __________________________________

Signature ___________________________

Dated ______________________

(ii) The limit upto which the persons concerned may utilize the credit card facility shall be the maximum Business Travel Quota admissible under the rules for the time being in force less any amount of foreign currency notes/travellers cheques issued to them in Pakistan.

(iii) When proceeding abroad on business visit, persons concerned will submit to the Authorised Dealers (Credit Card Issuing Agencies) original blanket permission granted by the State Bank or T-2 form duly certified by Federation of Pakistan Chamber of Commerce & Industry/Chamber of Commerce & Industry/concerned Trade Organization.

(iv) All remittances made by Authorised Dealers (Credit Card Issuing Agencies) in reimbursement of expenses incurred abroad by the holders of credit card will be reported in the monthly foreign exchange returns by them under the code relating to business travel.

(v) If so desired by the persons concerned, initial release in the shape of either foreign currency notes or travellers cheques, can be obtained by them but only from the Authorised Dealer which has issued the credit card and from no other Authorised Dealer. Such sales will be reported to the Exchange Policy Department under the code relating to business travel on T-1 form with which a photocopy of Blanket Permission/T-2 form duly endorsed by the Authorised Dealers (Credit Card Issuing Agencies) will be attached. In the case of business travel against Blanket Permission a photo-copy of the letter submitted by exporting firm under para 35(iii) of this chapter will also be attached with the returns.

(vi) Subsequent remittance made by the Authorised Dealers (Credit Card Issuing Agencies) in reimbursement of the amount utilized abroad by the credit card holders will be reported on Form 'M' and endorsed on the photocopy of the relative Blanket Permission/T-2 form which will be attached with Form 'M'. In the case of business travel against Blanket Permission a photocopy of the exporting firm's letter referred to in preceding sub-para (v) will also be attached.

(vii) A photocopy of Blanket Permission/Original T-2 form bearing

Authorised Dealer's (Credit Card Issuing Agency's) endorsement regarding release of initial amount of foreign exchange as well as subsequent remittances made by the Authorised Dealers (Credit Card Issuing Agencies) will be submitted to the Exchange Policy Department alongwith a monthly statement in the form appearing at Appendix V-77. This statement should reach the area office of the Exchange Policy Department by the 10th of the month following the month to which it relates. In the case of business travel against Blanket Permission the original letter submitted by the exporting firm in terms of para 35(iii) of this chapter will also be attached with the return.

(viii) Initial release/all subsequent remittances shall also be endorsed by the Authorised Dealer on original Blanket Permission which on expiry of its validity will be surrendered to the Issuing Office in accordance with the instructions laid down in para 33(iii) of this chapter.

37. Release of Foreign Exchange to business executives of firms/companies other than exporters against Credit Cards.

The Credit Card facility as admissible to the bonafide exporters in terms of para 36 ibid can also be availed of by business executives of firms/companies other than exporters provided the firm/company is paying minimum income tax of one million rupees a year, after obtaining necessary approval from the area office of the Exchange Policy Department on production of the following documents through their bankers:

(i) Formal request of the firm/company for credit card facility to their executives.

(ii) Valid passports of the concerned persons together with original National Identity Cards.

(iii) Attested copy of the latest Income Tax Assessment Order of the firm/company.

(iv) Attested copy of the receipted challan evidencing payment of Income Tax during the preceding income year.

After obtaining State Bank's approval, the following procedure will be followed:

(a) Firms/companies other than exporters will approach the concerned Authorised Dealers (Credit Card Issuing Agencies) alongwith the approval letter of State Bank of Pakistan and form "T-2" duly certified by the respective Chamber of Commerce and Industry/Trade Association. While issuing credit cards, the Authorised Dealers (Credit Card Issuing Agencies) shall make endorsement on the face of duplicate "T-2" form and on the back of State Bank's approval letter in the following format:

Name of Authorised Dealer (Credit Card Issuing Agency)

Credit Card No.......................................

Issued to Mr..

against S.B.P. Approval No............................

dated........................

Date:………………..

Signature: ....

Authorised Dealers (Credit Card Issuing Agencies) will retain a photo-stat copy of State Bank's approval letter and return the original to the applicant.

(b) The limit upto which the persons concerned may utilize the credit card facility shall be the maximum Business Travel Quota admissible under the rules for the time being in force less any amount of foreign currency notes/travellers cheques issued to them in Pakistan.

(c) All remittances made by Authorised Dealers (Credit Card Issuing Agencies) in reimbursement of expenses incurred abroad by the holders of credit card will be reported in the monthly foreign exchange returns under the code relating to business travel.

(d) If so desired by the persons concerned, initial release in the shape of either foreign currency notes or travellers cheques, can be obtained by them but only from the Authorised Dealer which has issued the credit card and from no other Authorised Dealer. Such sales will be reported to the Issuing Office under the code relating to business travel on "T-1" form with which a photo copy of State Bank's approval letter and "T-2" form duly endorsed by the Authorised Dealers (Credit Card Issuing Agencies) will be attached.

(e) Subsequent remittances made by the Authorised Dealers (Credit Card Issuing Agencies) in reimbursement of the amount utilized abroad by the Credit Card holders will be reported on Form 'M' and endorsed on the photo copy of the relative 'T-2' form which will be attached with Form 'M' alongwith photostat copy of State Bank's approval letter.

(f) A photo copy of State Bank's approval letter and Duplicate "T-2" form bearing Authorised Dealer's (Credit Card Issuing Agency's) endorsement regarding release of initial amount of foreign exchange as well as subsequent remittances made by the Authorised Dealer (Credit Card Issuing Agency) will be submitted to the Exchange Policy Department alongwith a monthly statement in the form appearing at Appendix V-77. This statement should reach the area office of the Exchange Policy Department by the 10th of the month following the month to which it relates.

38. Combination of two exchange facilities.

Authorised Dealers should not release foreign exchange for two different purposes at a time. In other words combination of two exchange facilities is not allowed.

39. Foreign Exchange facilities for studies abroad.

Authorised Dealers may release foreign exchange without the prior approval of the State Bank to students desirous of studying abroad in accordance with the procedure set out below. It will, however, be ensured by the Authorised Dealers that no foreign exchange for studies abroad is released to a student whose financier/guardian/parents is/are residing and earning abroad.

(I) Procedure to apply for release of exchange for studies abroad.

Students will fill in the prescribed Application Form (Appendix V-78) in triplicate and present it to their bankers alongwith their passports and the following documents in original together with 3 sets of photo copies thereof:

(a) National Identity Card, if over 18 years of age.

(b) Certificate of academic qualification.

(c) Letter of admission from educational institution abroad indicating nature of course and its duration or Form I-20 in the case of studies in U.S.A.

(d) Letter from the educational institution abroad showing break-up of the expenses like tuition fee, cost of books and other fees etc. payable to the institution and estimated living expenses.

(e) Evidence of scholarship/assistantship, if any, which the student will be receiving.

(II) Courses of study and educational institutions which qualify for exchange facility for studies abroad.

Authorised Dealers will scrutinize the Student Application Form in the light of the following rules in order to determine whether the course of study proposed to be undertaken by the student and the educational institution in which admission has been secured, qualify for foreign exchange facility for studies abroad: -

(a) Diploma or under-graduate studies in all subjects.

Exchange facility for studies at diploma or under-graduate level is permitted in all subjects in any university/institution abroad. Minimum educational qualification for the purpose is Matriculation or as acceptable to the university / institution abroad where admission is desired to be obtained.

(b) Post-graduate studies.

Exchange facility for post-graduate studies is permitted in technical as well as general fields only to graduates in first and second divisions. The field of post-graduate study should be in line with the subjects in which the students have graduated.

(c) Studies in U.S.A.

Exchange facility for undertaking approved studies as mentioned at (a) and (b) above in U.S.A. is allowed only when admission is taken in an accredited institution as listed in the booklet published by the American Council on Education for the Council on Post-Secondary Accreditation, Washington D.C.. Authorised Dealers should ensure that the latest copy of the above Booklet remains available with them.

(d) Primary and Secondary Education.

No exchange facility should be allowed for primary or secondary education abroad.

(III) Rates of exchange quota for studies abroad.

If the scrutiny of the application by the Authorised Dealers reveals that the student is eligible for the grant of foreign exchange facility for studies abroad and that the student has the prescribed qualification, foreign exchange on account of the following may be released by the Authorised Dealers at actuals: -

1	Tuition Fee	At actuals, as demanded by the institution concerned.
2	Maintenance Allowance	-do-
3	Book Allowance	-do-
4	Voyage and Installation Allowance (on departure from Pakistan)	At actuals, once only
5	Thesis charges (To be allowed only when recommended by the institution	At actuals.

	concerned)	
6	Study Tour Allowance (To be allowed-do-only when recommended by the institution concerned)	
7	Excess Baggage Allowance (At the time of return of the students to Pakistan after completion of their studies)	At actuals, once only.

(IV) Working of exchange entitlement.

Foreign exchange entitlement of the student for one year will be worked out by the Authorised Dealer on the basis of letter of the educational institution indicating break-up of expenses as indicated above. Amounts of tuition and other fees and living expenses so worked out will be entered in the space provided for the purpose in the Application Form (Appendix V-78).

(V) Calculation of exchange entitlement in the case of foreign scholarships/ stipends/grants.

In cases where a student is in receipt of a Scholarship/Grant from abroad his exchange entitlement may be worked out in the following manner:

(a) Where the amount or financial aid being provided by the foreign institution is equivalent to or exceeds the total of the living allowance, tuition fees and other admissible items of expenditure to which the student would have otherwise been entitled in the country of studies, no additional foreign exchange should be released except an amount not exceeding U.S.$50/- (U. S. Dollar fifty) for enroute expenses.

(b) Where the amount of financial aid being provided by the foreign institution is less than the exchange entitlement as worked out at (a) above, difference between the aid received abroad and the exchange entitlement may be released.

(c) Where the Scholarship/Grant has been offered by a foreign Government or its agency directly, under a Technical Assistance Programme, the student should be asked to produce NOC from the Economic Affairs

Division, Government of Pakistan. In other cases of scholarship/grants offered by a foreign government or its agency NOC from Ministry of Education, Government of Pakistan should be required to be produced by the student.

(VI) Remittance of Tuition and Other Fees.

Tuition fee and other dues (Health, Insurance, Union, sports fees etc.) which are payable to the educational institution, should be remitted direct to the institution and not released to the student himself. Living expenses are to be remitted on monthly basis for a period up to 4 months in advance, at the option of parents/financier, on submission of an undertaking that in case the studies are discontinued earlier, the excess remittance will be brought back to Pakistan by the remitter. Lapsed monthly quota for 3 consecutive months can also be remitted with the subsequent monthly remittance.

(VII) Method of Release of foreign exchange for living expenses etc./renewal of exchange permits.

Students should initially be released foreign exchange for 3 months either in monthly instalments or in lump sum and advised by the Authorised Dealers that on their arrival in the country of their studies they should request their institutions for sending their recommendations to the Authorised Dealers in Pakistan well in time for continuation/extension of exchange facility to the students in the prescribed format (App. V-79). On receipt of the recommendations, the Authorised Dealers may renew the facility for the balance period of the first academic year. The renewal of the facility covering the full duration of the course will also be allowed by the Authorised Dealers on yearly basis on receipt of recommendations from the educational institutions concerned. Renewal of the facility in case of change of subject or change of institution may also be allowed subject to the following documents/conditions:

(a) Conditions mentioned in paragraph 39 (II).

(b) Self-explanatory letter from the student giving full justification for change of course/institution.

(c) A letter from the new institution certifying that the previous credits will be accepted/amalgamated in the student's new course.

(d) A letter of admission or I-20 Form from the new institution in case of change of institution.

(e) Fresh break-up of expenses including tuition fees etc. in case of change of institution.

In cases where recommendations for renewal of the exchange facility from the concerned institution are not received in time, Authorised Dealers may release foreign exchange for further two months only on an adhoc basis on approach by the financier/guardian provided he confirms that the student is continuing his studies. No further renewal should be allowed unless recommendations of the institution are received by the Authorised Dealers.

(VIII) Advance remittances for registration on a course or reservation of accommodation etc.

In cases where students are required to make advance remittance of tuition fees to the educational institutions in which they obtain admission for registration of a place on the course or make an advance deposit for reservation of accommodation in a dormitory or hostel, Authorised Dealers may approve remittance on production of documentary evidence in support of the requirement of advance remittance provided the financier/guardian of the student gives an undertaking to the effect that if the student does not proceed abroad for studies, the amount being remitted in advance will be repatriated to Pakistan. However, before approving remittances for the above purposes Authorised Dealers should ensure, through a scrutiny of the original documents, that the applicant is otherwise entitled to the exchange facility for studies abroad as admissible under the rules. Such remittances should be adjusted from the future entitlement of the student on account of "tuition and other fees" and living expenses, as the case may be.

(IX) Remittance of application money for admission.

In cases where students are required to remit certain amount alongwith their application for admission in the foreign institution, Authorised Dealers may approve such remittances on production of documentary evidence showing the amount of application/admission fee. There is no restriction on the number of institutions to which a student can apply for admission.

(X) Allotment of Registration Number of the Students.

Each student application which qualifies for exchange facility will be given a distinctive Registration Number in the space provided in the Student Application Form. The Registration Number will invariably be quoted by the Authorised Dealer in all its correspondence in respect of the student concerned. While reporting remittances for education in their monthly exchange returns, Authorised Dealers will give Registration Number of the Student on Form 'M'.

(XI) Functional utility of Student Application Forms.

A copy each of the Application Form (Appendix V-78) with one set of photo copies of the relative documents will be sent by the Authorised Dealers to the Incharge (F.S.II) Section, Ministry of Education, Secretariat Block 'D', Government of Pakistan, Islamabad and the Pakistan Embassy concerned. The original application alongwith photo copy of the documents will be retained by the Authorised Dealers for their own record. Original documents will be returned to the student.

(XII) Drawal of exchange quota during vacations.

Airlines, Travel Agents/Shipping Companies have been given general permission to book passage of students who wish to come to Pakistan on vacation or for any other reasons on production of a simple declaration by the parents/guardian countersigned by the Authorised Dealers through whom remittances are made for educational expenses abroad. During the period a student remains on vacation in Pakistan, he may be allowed to draw full monthly student quota upto two months only. No maintenance quota should be allowed during the student's stay in Pakistan beyond two months. For this purpose the Authorised Dealers should obtain from the parents/guardian the probable dates of arrival and departure of the student, when approached for counter-signing the aforesaid declaration.

(XIII) Release of Foreign Exchange for FRCS/MRCP/MPCOG Examinations.

(a) Authorised Dealers may release foreign exchange to the medical graduates on account of examination / tuition fees at actuals for appearing in FRCS/MRCP/MRCOG Examinations conducted by the Royal College of Physicians and Surgeons and Royal College of Gynaecology, United Kingdom and Ireland and other examinations of similar nature conducted by Medical Councils of U.S.A. and Canada. They are further authorised to release foreign exchange for living expenses at actuals as recommended by the Royal College of Physicians/Surgeons/Obstetricians & Gynaecologists etc. abroad to the medical graduates who intend to go abroad for attending postgraduate short preparatory courses of 6 to 14 weeks' duration in connection with the above examinations. The medical graduates proceeding abroad only for taking the above examinations will not be entitled to any foreign exchange and they can utilize their Private Travel

Exchange Quota for the purpose where available. Authorised Dealers are also hereby authorised to release foreign exchange at the rates normally admissible for short preparatory courses mentioned above for studies abroad to the medical graduates for the period of the unpaid clinical attachment (not exceeding 8 months) in connection with the above examinations, remittances being made on monthly basis.

(b) The following documents will be required for the release of foreign exchange for the above purpose:

(i) Photocopy of the M.B.B.S. Degree.

(ii) Photocopy of Membership Certificate of Pakistan Medical Council.

(iii) Demand Note/Letter for Examination Fees, in original, from General Medical Council U.K./Ireland/U.S.A./Canada indicating the amount of examination fees and the schedule of examination dates.

(iv) An undertaking from those candidates who intend to proceed abroad for examination only that they will not claim any exchange facility from Pakistan except the PTEQ as admissible to them.

(v) Where applicable, Admission Letter/Letter from the Royal College of Physicians/Surgeons/Obstetricians and Gynaecologists detailing short preparatory post-graduate courses viz. duration of course, tuition fee, break up of living expenses for the duration of the course, etc.

(vi) Where applicable, an undertaking from the student that he will not claim any exchange facility from Pakistan in addition to one allowed to him for short preparatory courses before his departure from Pakistan.

40. Freight on Personal Baggage.

(i) Airlines and Shipping Companies are authorised to accept freight at actuals in rupees on personal baggage, whether accompanied or un-accompanied, both in respect of outward and inward journeys originating from Pakistan and terminating abroad, or originating from abroad and terminating in Pakistan, from travellers other than those who are covered by succeeding sub-paragraph (iii). Airlines/Shipping Companies can also accept outward excess baggage, whether accompanied or un-accompanied, on freight-to-pay basis without limit. However, it will be the responsibility of the Airlines to ensure that in respect of accompanied baggage, Excess Baggage Tickets are issued at actual weight basis and passengers are not provided with Miscellaneous Charges Orders for the purpose.

(ii) Shipping Companies/Airlines may accept payment of freight in rupees upto Rs 500 per packet in connection with the export of gift parcels and actual freight in connection with the export of bonafide free trade samples covered by paragraph 2 of Chapter XII. The Shipping Companies/Airlines while reporting such collections in their monthly returns of passage and freight collections should enclose a copy of the Airway Bill/Bill of Lading in support of the relative freight collections.

(iii) In respect of categories of travellers mentioned in sub-paragraphs (i), (ii)(a) and (iv)(a) of paragraph 8 of this chapter, Airlines/ Shipping Companies can accept freight without limit for transportation of personal effects whether accompanied or un-accompanied on outward journey subject to the same conditions as laid down in the said sub-paragraphs for booking of passage.

41. Release of Foreign Exchange for travel, education, medical treatment etc.

Amounts of foreign exchange in excess of the limits on payments for invisibles specified in paragraph 17 to 40 shall be released by the Authorised Dealers after prior verification of submitted documentary evidence demonstrating that the additional amount is needed in order to make a bonafide payment for purposes specified in the aforementioned paragraphs under advice to the Exchange Policy Department, Central Directorate, Karachi.

42. Conversion of Unspent Balance of Rupees by Foreign Nationals.

Authorised Dealers may allow conversion into foreign exchange of the unspent amount, without any limit, left with the foreign tourists out of proceeds of foreign exchange encashed by them in Pakistan with an Authorised Dealer. Re-conversion facility will be provided on production of encashment certificate (App. V-10) by the foreign tourist or on the basis of endorsement recorded on his passport by an Authorised Dealer at the time of purchase of foreign exchange. The relative encashment certificate or copy of the relevant pages of passport shall be submitted to the State Bank alongwith the monthly returns.

43. Endorsement on Passports and Tickets.

The amount of exchange sold by the Authorised Dealers together with the date on which the sale is made must be recorded on the traveller's passport under the stamp and signature of the Authorised Dealer at the time the sale is made. The endorsement should be made on the special pages provided for the purpose. The exchange issued should also be endorsed on the first page of ticket jacket as also back side of the passengers' coupon and a hole punched in the upper right hand corner of the passengers air/steamer ticket. Authorised Dealers should not sell any exchange unless a person holds a ticket for departure on a definite date and that such a date is not later than two weeks from the date on which the exchange is issued. No exchange should be sold against tickets which do not specify the date of departure provided that these instructions do not apply if a person is travelling by land route where only the passport will be endorsed.

44. Form in which Exchange may be issued.

(i) Exchange granted for travel purposes should be issued only in the form of travellers cheques or circular letters of credit or in foreign currency notes or coins. It may be issued in the form of T.T. or M.T. also or Draft but in such cases, it should be expressly provided that payment by the drawee bank shall be made only on the personal application and identification of the traveller. When issuing travellers cheques or circular letters of credit, the Authorised Dealers should invariably mention therein, the place and date of issue. The travellers cheques or circular letters of credit must be signed personally by the applicant in the presence of the Authorised Dealer. The travellers cheques issued against the admissible Private Travel Exchange Quota will be branded by the Authorised Dealers with a rubber stamp containing the narration “Good for encashment outside Pakistan and in case of encashment in Pakistan, proceeds will be paid in Pakistan rupees only.” The Authorised Dealers will maintain record of travellers cheques sold by them in a register with the prescribed ruling (Appendix V-80).

(ii) The release of admissible Private Travel Exchange Quota to the travellers proceeding abroad in the shape of foreign currency notes will be restricted to US$100 only. The balance amount of admissible quota will be released in the shape of travellers cheques duly branded with rubber stamp as stipulated in the preceding sub-para.

45. Surrender by Travelers of Unspent Foreign Exchange.

Attention of the all persons granted foreign exchange for travel abroad should be drawn by the Authorised Dealer to sub section (3) of Section 4 of the Act. No person who acquires foreign exchange for travel can use it for a purpose other than for his living or travelling expenses in the country for which exchange is issued. In the case of special allotment made by the State Bank, the exchange can be utilised only for the purpose for which it is sanctioned. All unspent amounts of foreign exchange should be sold to an Authorised Dealer by the traveller immediately on his return to Pakistan. If so desired by the person concerned, the amount of foreign exchange thus surrendered may be endorsed on his/her passport.

46. Exchange for Hajj.

The Government of Pakistan announces each year the scale on which foreign exchange will be released to intending pilgrims to Saudi Arabia. Foreign exchange may be released by the designated Authorised Dealers to intending pilgrims in the form and on the scales and in accordance with the special instructions and conditions laid down by the Government for different categories of pilgrims.

47. Remittances for maintenance expenses of the families of Pakistanis living abroad temporarily.

State Bank considers requests for allowing remittances in foreign exchange on account of living expenses of families of Pakistani nationals living abroad temporarily for some genuine personal reasons and whose cases are not covered by para 24 and 39 of this chapter provided the following documents are submitted:-

(i) Application from Pakistan national resident in Pakistan indicating the purpose for which the family went abroad and the reason for its continued residence abroad and the probable period of stay abroad.

(ii) A certificate from Pakistan Embassy/High Commission in the concerned country confirming the reason of stay abroad of the family, expected period of stay, the number of persons in the family and the amount required per month for maintenance. The certificate should confirm that the concerned persons hold Pakistani passports.