THE FEDERAL TAX OMBUDSMAN
ISLAMABAD

Complaint No.02036/MLN/IT/2026

Dated: 30.01.2026* R.O. Multan

Ms. Ruqia Jabben Arain,
536/70, Bukhari Colony,
Multan Cantt. ... Complainant

Versus

The Secretary,
Revenue Division,
Islamabad. ... Respondent

Dealing Officer	:	Dr. Khalil Ahmad, Advisor
Appraisement Officer	:	Mr. Khalid Javed, Advisor
Authorized Representative	:	Mr. Ashar Naghman Arain, Complainant's son (via online)
Departmental Representative	:	Mr. Muhammad Nawaz, LRO, RTO, Multan
Date of hearing	**:**	**26.02.2026**

FINDINGS / RECOMMENDATIONS

The complaint has been filed under Section 10(1) of the Federal Tax Ombudsman Ordinance, 2000 (FTO Ordinance) against non-issuance of NTN to an overseas senior citizen having valid NICOP without verification through local Sim / manual verification.

2. Facts of the case as stated by the Complainant (Non-Resident) are reproduced hereunder:

> ***"I am writing to respectfully bring to your kind attention a matter of serious hardship and unfairness arising from the current FBR system requirements for NTN registration, particularly affecting senior citizens residing overseas.***
> ***The taxpayer concerned is my mother Ruqia Jabeen Arain an 86-year-old widow, holder of a valid NICOP, and officially classified as a Non-Resident Pakistani. She resides in Australia with all her children in Australia and is unable to travel due to advanced age and health-related limitations.***

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* Date of registration in FTO Sectt.

Despite fulfilling all identity requirements through NICOP and holding an overseas mobile number registered in her own name, the FBR IRIS system mandates a Pakistani local SIM number for OTP verification. Unfortunately, her overseas mobile number is not accepted, and this rigid system dependency has made it impossible for her to obtain an NTN, despite genuine intent to comply with tax regulations.

With utmost respect, I submit that this requirement is discriminatory, unreasonable, and disproportionate, especially when identity has already been conclusively established through NICOP and NADRA.

I humbly request your esteemed office to Take notice of this hardship, and advise FBR to provide a reasonable alternative mechanism for NTN registration for overseas senior citizens, such as: Email-based or foreign number OTP verification, or NICOP-based/manual verification, or any exemption or facilitation process for elderly and medically unfit individuals. Your intervention in this matter will not only resolve our case but will also serve as a much-needed relief for many similarly placed overseas senior citizens."

3. The complaint was referred to the Secretary Revenue Division, for comments, in terms of Section 10(4) of the FTO Ordinance read with Section 9(1) of the Federal Ombudsmen Institutional Reforms Act, 2013. In response thereto, the Chief Commissioner-IR, RTO, Multan forwarded reply / Para-wise comments of Incharge NTN Cell, RTO, Multan dated 11.02.2026 vide letter dated 12.02.2026 stated as under:

"That the issue raised by the complainant squarely relates to policy formulation and system configuration of the FBR. As per the prevailing policy and system-based requirements of FBR, OTP verification through locally registered mobile SIM (linked with the applicant's CNIC) is an integral and mandatory part of the registration process. This SOP has been implemented to ensure authenticity, prevent identity misuse, safeguard against fraudulent registrations. The existing mechanism for NTN issuance, including local mobile SIM verification, has been prescribed by FBR as part of its policy framework and automated system and this office has no role in

modifying, bypassing or substituting the prescribed verification mechanism.

It is further submitted that the complainant has neither file any formal application nor submitted any representation before this office for NTN registration. No correspondence, request or case is pending at this office with respect to the complainant's grievance.

Instead of approaching the relevant forum through a proper application or representation, the complainant has directly approached the honorable Federal Tax Ombudsman. As per Rule 3(1)(ii), Chapter-II (Procedure for Registration of - Complaints) of the Federal Tax Ombudsman Institutional & Disposal of Complaint Regulations, 2001, exhaustion of departmental remedies is mandatory prior to filing a complaint before the FTO. Therefore, the instant complaint is premature and not maintainable at this stage."

4. During hearing, the Incharge NTN Cell, RTO, Multan appeared. He reiterated contents of para-wise comments. The Complainant's son filed a rejoinder through email dated 24.02.2026 on the comments offered by the Deptt which is a repetition of the contents of the complaint.

5. The Complainant's son was heard on zoom from Australia on 26.02.2026 and was requested to provide the following.

- Proof of relationship with the Complainant.
- Purpose of issuance of NTN.
- Proof of any correspondence made with FBR authorities on the issue.

6. The Complainant's son responded vide email dated 06.03.2026 in the following manner:

"My name is Ashar Naghman Arain. I am the son of the complainant, Ms. Raqia Jabben Arain. I am currently residing in Australia and am assisting my elderly mother in this matter. For verification of relationship, the Family Registration Certificate (FRC) issued by NADRA is attached.
My mother, Ms. Raqia Jabben Arain, is an 86-year-old widow and the widow of late Mr. Ahsan Ul Haque Arain,

> ***who served in the Department of Agriculture, Government of Sindh as Assistant Plant Protection Officer.***
> ***Family pension for my mother has been sanctioned through the Department of Agriculture, Government of Sindh, and the pension payments are processed through the Government Treasury.***
> ***The purpose of obtaining an NTN for my mother is to enable her to be registered as a tax filer. At present, she is being treated as a non-filer and tax is being deducted from the profit on her bank deposits at the non-filer rate. The attached bank statement reflects the progressive withholding of tax at rates applicable to non-filers.***
> ***As requested during the hearing, I have also attached the relevant documentary evidence including proof of relationship (FRC), bank statement showing tax deduction, and previous correspondence regarding the matter."***

7. The contents of the complaint have been given due consideration. In view of the details / documents provided by the AR of the Complainant, the grievance is based on the difficulty in getting NTN despite contacting the FBR on the helpline. The address mentioned in the NICOP of the Complainant relates to the jurisdiction of the RTO, Multan but the LRO, RTO, Multan has expressed inability for the issuance of NTN in the absence of any SIM issued by the local telecom company within Pakistan as per prevailing SOP for issuance of new NTNs.

8. The Complainant is a widow of an ex-employee of Government of Sindh and is receiving entitled pension in her bank account having IBAN PK66MPBL0194307140127116. The profit on her bank deposit is being subjected to withholding tax as a non-filer, and she intends to get NTN in order to become active filer. It is a genuine hardship which requires attention of FBR authorities.

9. Prima facie, there is no act of maladministration in the light of prevailing SOP for issuance of new NTN, but the FBR authorities have failed to address the issue adequately despite the fact that it

was contacted on the helpline by the Complainant. Further, many non-residents have verbally complained to this Forum about the same issue i.e. issuance of NTN. As such this issue is affecting a large number of Pakistani non-residents, which needs immediate redressal.

Federal Tax Ombudsman Secretariat HQs
FTO
Islamabad

RECOMMENDATIONS:

10. In view supra, FBR to -

   (i) direct the DG(IT) to take cognizance of the issue, in consultation with Member-IR (Operations) by devising an alternative mechanism for issuance of NTN of expatriate Pakistani holding valid NICOP issued by NADRA; and

   (ii) report compliance within 60 days.

(M. Zafar ul Haq Hijazi)
Federal Tax Ombudsman

Dated: 20 MAY 2026
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