NEWSLETTER

BANKING MOHTASIB PAKISTAN

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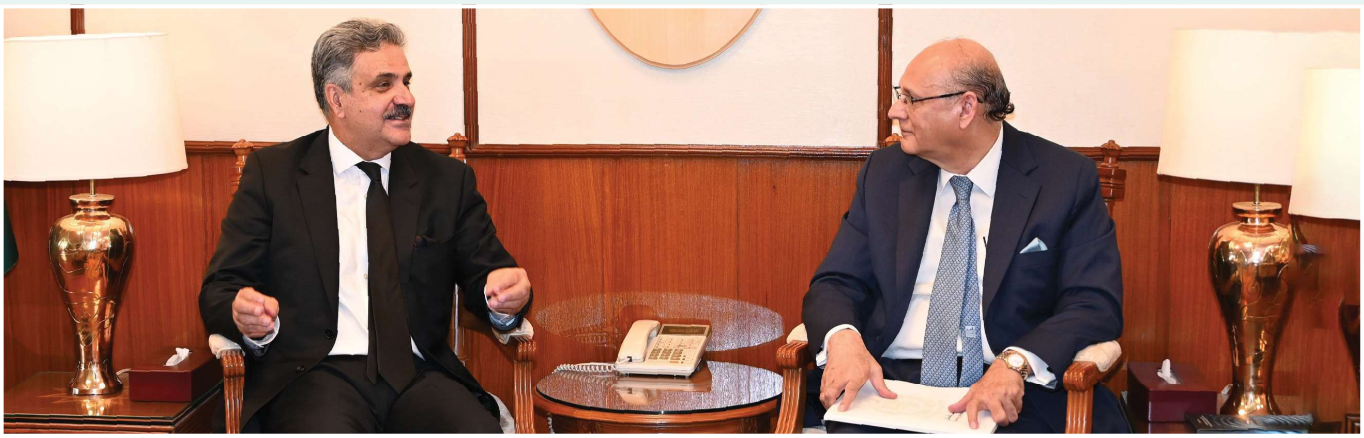
Banking Mohtasib Pakistan Calls on Hon'ble Chief Justice of Pakistan



Mr. Sirajuddin Aziz, Banking Mohtasib Pakistan, called on the Hon'ble Chief Justice of Pakistan, Mr. Justice Yahya Afridi, at the Supreme Court of Pakistan, Islamabad on 7th July, 2026.

During the meeting, matters relating to the strengthening of banking dispute resolution and ongoing reform initiatives in the banking sector were discussed. The interaction followed the recent high-level consultation convened by the Hon'ble Chief Justice, in his capacity as Chairman of the Law and Justice Commission of Pakistan (LJCP), to identify legislative and procedural reforms aimed at improving the efficiency of banking litigation and promoting Alternative Dispute Resolution (ADR) mechanisms.

During the meeting, the Banking Mohtasib apprised the Hon'ble Chief Justice of the institution's disposal performance, stating that 36,280 complaints were disposed of during 2025 despite 13,793 complaints having been brought forward and 35,130 fresh complaints received during the year, resulting in an 8% reduction in overall pendency. The institution also provided relief amounting to Rs 1.87 billion to banking customers, with the entire complaint redressal mechanism remaining free of cost for complainants. The Hon'ble Chief Justice applauded the efforts of the Banking Mohtasib in swiftly disposing of a substantial number of cases and providing significant relief to banking customers.

Mr. Sirajuddin Aziz reaffirmed the Banking Mohtasib's commitment to supporting measures aimed at improving banking dispute resolution through enhanced institutional cooperation and exchange of best practices.

The meeting concluded with a shared commitment to promoting efficient, transparent, and citizen-centric mechanisms for the resolution of banking disputes and to strengthening institutional collaboration in support of broader justice sector reforms.

Banking Mohtasib Provides Rs 762.76 (M) Relief to Banking Customers in First Half of 2026

The Banking Mohtasib Pakistan has provided relief amounting to Rs 762.76 million to banking customers by disposing of 18,482 complaints against commercial banks during the first half (Jan. – June) of the current calendar year 2026.

The Banking Mohtasib has received 17,387 new complaints, including 4,005 from the Prime Minister's Portal from 1st January to 30th June, 2026.

With a view to protecting the banking customers from fraud and forgeries, the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz has stressed upon the banking customers not to disclose their personal and financial information to any third person. He has also advised the banking customers that on receipt of suspicious calls, they should immediately approach the nearest branch of their bank or contact the helpline of the bank.

Complaint Statistics

Complaints received during the period January – June, 2026	21392
Complaints disposed of during the period January – June, 2026	18482
Relief provided to Complainants	**762.76 (M)**

Mr. Justice (R) Irfan Qadir holds meeting with Federal Ombudsmen

The Consultant Legal Affairs to the President of Pakistan, Mr. Justice (R), Irfan Qadir presided over a meeting of all the five Federal Ombudsmen at Aiwan-e-Sadr on 15th July, 2026.

The meeting, which was convened in view of recent developments, provided an opportunity of consultation to the Ombudsmen on pending legal issues being faced by the Institution of Ombudsman in Pakistan.

The meeting thoroughly discussed the challenges relating to the implementation of Ombudsman recommendations, legal challenges and matters related to Ombudsman autonomy provided by statutes regarding administrative and financial matters.

The Consultant Legal Affairs to the President of Pakistan, Mr. Justice (R) Irfan Qadir presiding over a meeting of Federal Ombudsmen at Aiwan-Sadr on 15th July, 2026.

Group photo of Federal Ombudsmen with the Consultant Legal Affairs to the President of Pakistan, Mr. Justice (R) Irfan Qadir taken at Aiwan-e-Sadr on 15th July, 2026.

Banking Mohtasib calls on Governor Punjab

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz called on the Governor, Punjab, Sardar Saleem Haider Khan at Governor House, Lahore on 18th June, 2026.

During the meeting, Mr. Sirajuddin Aziz presented the Annual Report of BMP for the year 2025 to the Governor, Punjab. He also briefed Sardar Saleem Haider Khan about the performance and achievements of his institution. Discussions were also held on matters of mutual interest during the meeting.

The Governor Punjab appreciated the performance and achievements of Banking Mohtasib Pakistan.

Banking Mohtasib presents Annual Report to SBP Governor

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz called on the Governor, State Bank of Pakistan, Mr. Jameel Ahmad and presented to him the Annual Report for the year 2025 of his institution.

He was accompanied by the Sr. Advisor, Banking Mohtasib Pakistan, Mr. Farhat Saeed during the meeting, which was held at the Governor's Office.

Banking Mohtasib Provides Relief of Over Rs 1.87 Billion to Banking Customers in 2025

The Banking Mohtasib Pakistan (BMP) has provided relief of over Rs 1.87 billion to the Banking Customers by disposing of 36, 280 complaints against commercial banks during the calendar year 2025. It may be added here that last year (2024), monetary relief amounting to Rs 1.65 billion was provided by resolving 27,753 complaints.

According to the Banking Mohtasib's Annual Report for the year 2025, which was released on 11th May, 2026 out of 36,280 complaints disposed of during the year, 32, 002 complaints were resolved amicably through reconciliation, while 1,973 complaints were decided after a record (2,206) formal hearings held at various centres of the country. Atleast 2,305 complaints were disposed of / rejected being incomplete, frivolous or due to lack of jurisdiction of Banking Mohtasib. During the year under review, 35, 130 complaints were received, while 13, 793 complaints were brought forward from the previous year, according to the Annual Report.

Complaints relating to the banking sector received through the Prime Minister's Portal totaled 7,342 during the year under review, compared to 7,193 complaints received last year (2024), reflecting a 2% increase, while 27,788 complaints were lodged directly with the BMP Office during 2025, showing an increase of 18% compared to 23,409 complaints received in the preceding year (2024).

According to the Annual Report, there was an overall increase of 15% in the total number of complaints received during the year 2025 as compared to the previous year (2024). However, a significant improvement (31% increase) was observed in the disposal of complaints, as pendency of cases was reduced by 8%.

There was a massive surge of complaints during the year 2025 due to increasing use of digital and electronic platforms as well as the growth in Mobile and Digital applications.

In compliance with the legal requirement, the Banking Mohtasib has already presented the Annual Report 2025 to the Governor, State Bank of Pakistan, Mr. Jameel Ahmad.

According to the breakup of major complaints, there is a massive increase in the number of complaints relating to internet banking/IBFT/E-Commerce/Mobile App/ Digital Banking as these have shot up to 5345 in 2025 from 4535 in 2024. The number of complaints regarding frauds have also risen to 4615 in 2025 from 4171 as of last year (2024). The complaints with regard to blockage/dormancy of accounts etc. have jumped to 4766 in 2025 from 3208 in 2024. The complaints regarding service inefficiency/ delays etc. have also gone up to 3596 in 2025 from 2673 in 2024.

On the other hand, complaints relating to consumer products (credit/debit cards, personal/auto/ agri. loans etc.) have gone down to 2315 in 2025 from 2871 in 2024. The complaints pertaining to ATMs have also come down to 1839 in 2025 from 2144 during last year (2024).

With a view to protecting people from fraudulent activities, which are rampant now a days, the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz emphasized upon the banking customers not to disclose their personal and financial credentials to any third person. On receipt of suspicious calls, they should immediately approach the nearest branch of their bank or contact the Helpline of the bank.

Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz presenting the Annual Report of BMP for the Year 2025 to the Consultant (Legal Affairs) to the President of Pakistan, Mr. Justice (R) Irfan Qadir

Aligning Banking Dispute Resolution With Economic Efficiency: Chief Justice of Pakistan Chairs Reform Consultation

The Hon'ble Chief Justice of Pakistan, Mr. Justice Yahya Afridi, in his capacity as Chairman of the Law and Justice Commission of Pakistan (LJCP), chaired a high level consultation at the Supreme Court of Pakistan on 30th April 2026 focused exclusively on identifying legislative and procedural gaps in the banking sector, particularly those contributing to protracted litigation and inefficiencies in dispute resolution.

In his remarks, the Hon'ble Chief Justice emphasized that banking litigation remains a critical bottleneck affecting financial discipline, credit flow, and overall economic stability. He underscored the need for targeted statutory reforms, streamlined procedures, and institutionalized ADR frameworks to reduce reliance on conventional litigation and to promote timely resolution of banking disputes.

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz along with his team participated online in the meeting During the meeting the Banking Mohtasib recommended that the jurisdiction of the Banking Mohtasib may be extended, through appropriate amendments to the Banking Companies Ordinance, 1962, to cover microfinance companies, corporations, and institutions, so as to facilitate early resolution of certain categories of disputes between customers and such financial companies, corporations, and institutions.

The discussion in the meeting remained sharply focused on:

- identifying specific legal and procedural impediments in banking recovery and enforcement regimes;
- simplifying and rationalizing litigation processes that contribute to delay;
- strengthening ADR mechanisms tailored to banking disputes, inspired by the FBR model; and
- improving coordination between regulators, financial institutions, and dispute resolution forums.

The Law and Justice Commission of Pakistan will consolidate the proposals into a structured reform framework, will be shared with an expert committee for technical vetting. Following this process, the recommendations will be placed before the LJCP for approval and subsequently transmitted to the Ministry of Law and Justice for necessary policy action. The consultation marks a focused and strategic step toward reforming banking dispute resolution in Pakistan through pragmatic, ADR-driven solutions, aligned with broader efforts to strengthen the rule of law and economic governance.

SBP directs banks not to block accounts without lawful authority

The Islamabad High Court (IHC) was apprised on 30th June, 2026 that the State Bank of Pakistan (SBP) has directed all banks not to block customers' bank accounts without lawful authority, approval of the competent authority and proper verification.

A compliance report was submitted before a single bench of Mr. Justice Arbab Muhammad Tahir. According to it, the central bank has instructed all the banks across the country to ensure that no account is blocked unless there is a lawful reason supported by authorization from the relevant competent authority and due verification of the case.

Mr. Justice Arbab Muhammad Tahir in the last hearing had directed the SBP to establish an internal mechanism and issue comprehensive guidelines to prevent arbitrary actions by financial institutions.

In response, the SBP issued a fresh set of instructions to all banks, emphasizing that account holders should not suffer losses or inconvenience due to unintentional or precautionary restrictions imposed without sufficient legal justification.

The report stated that the banks have been instructed that restrictions on any bank account might only be imposed after fulfilling all legal requirements and obtaining approval from the competent authority.

The SBP further directed banks to ensure that account holders did not suffer losses due to arbitrary or precautionary restrictions imposed without legal justification - Business Recorder of 1st July, 2026.

Federal Constitutional Court dismisses appeals of private banks against the Orders of Banking Ombudsman, President & High Courts

Case 1:

The Federal Constitutional Court of Pakistan has dismissed a petition of leave to appeal of a private bank in an online banking fraud case involving Rs1.534 million and directed the bank to return the amount to the customer. A two-member bench headed by Mr. Justice Aamer Farooq and comprising Mr. Justice Muhammad Karim Khan Agha heard the case. During the hearing, Mr. Justice Farooq remarked that it is the responsibility of banks to strengthen their systems, as hackers have deep access inside banking systems, according to a report published in The News.

The order, which was passed on 28th April 2026, Mr. Justice Aamer Farooq observed that hackers are often already within the banks' systems, noting that accounts are opened later while hackers obtain data beforehand. He stressed that banks must improve their security systems and questioned where ordinary people should go when money is withdrawn from their accounts without explanation.

The judge also shared that he himself had received a fraudulent call regarding a private bank account in which he was asked to share an OTP or face account blockade. Since there had been no transactions in that account for the past three to four years, he told them to go ahead and block it. He further added that he does not use online banking accounts.

During the hearing, the Bank's lawyer argued that the transaction was carried out by the customer through his own app while the customer claimed that his phone has been stolen.

The judge remarked that the Banking Ombudsman, the President and the High Court had already ruled against the Bank. It is pertinent to mention here that in 2022, Rs1.534 million were withdrawn from the account of a resident of Layyah.

According to the Complainant, he was informed through the Helpline of the Bank that a total sum of Rs 1,535,000/- had been debited from the account.

He lodged the complaint with the Bank but did not receive any positive response, as such, he escalated his complaint with the forum of Banking Mohtasib seeking refund of his lost funds.

After a series of correspondence between the Complainant and the Bank the case was fixed for hearing on October 3, 2024 at Banking Mohtasib, Regional Office, Multan.

From the proceedings of the hearing, the following observations have been made by the Banking Mohtasib.

The Complainant has categorically denied having availed any online digital banking service or making fund transfers to the accounts of persons who are not at all familiar to him. Further, as per the examination of the documents submitted by the Bank, the Complainant has neither requested/ solicited any facilities under bank's technology-based products i.e. ADC's, nor had ever conducted any ADC transaction (IB/EFT/e-commerce) in the past. The Bank failed to comply with various binding and mandatory provisions of the Payment Systems & Electronic Fund Transfers, Act, 2007 (PS & EFT, Act) and directives/regulations issued by SBP-PSD before allowing/registration of ADC / FT facility.

Banks are required to put in place a 24/7 monitoring system / mechanism to detect fraudulent transactions. The Bank was found non-compliant with these directives as eight (8) consecutive out of pattern transactions were conducted from his account on 30th April 2022 and 1st May 2022, but monitoring system failed to generate any alert and allowed it passing through the system and without calling the customer and confirming whether these transactions are being carried out by him. It is non-compliance of SBP-PSD directives issued vide para-No. VIII of circular No. 9/2018.

The Complainant is a retired Government Teacher / Principal and his source of income is only his pension, assigning him a large per day limit of Rs 1.510 million (in all ADCs) fund transfer does not by any standard commensurate with the risk profile and status of his account and violation of SBP directives.

The IBFT services attached by default / unilaterally is an "unsolicited facility" and against the rules and regulations. The Bank has admitted that it has no separate "Consent" from customer either in writing or at call Centre. Any financial loss arising out of extending such unsolicited facility cannot be passed on to innocent customer. The Bank also could not produce any evidence that it has divulged the pros and cons of facility (fund transfer) as stated in the law, rules and regulations referred to above. The Bank thus has committed maladministration on its part and rendered itself non-compliant with the aforesaid requirement of law / rules and regulations. Further, the Bank also could not establish legitimacy of disputed transactions in terms of section 41 of PS & EFT Act – 2007.

The Banking Mohtasib under the powers vested in him vide Section 82D of BCO, 1962 read with Section 9 of the Federal Ombudsmen Institutional Reforms Act, 2013 allowed the Complaint and directed the Bank to pay / credit the Complainant's account with PKR 1,534,000/-, along with charges / taxes, if any, and report compliance.

The Bank filed a representation before the President of the Islamic Republic of Pakistan against the Order of the Banking Ombudsman which was dismissed. Later, the Bank filed a petition before the Multan Bench of the Lahore High Court which upheld the decision of the President and the Banking Ombudsman.

The Bank filed a petition against the Order of Multan Bench of the Lahore High Court before the Federal Constitutional Court of Pakistan which also dismissed the appeal of the Bank.

Case 2:

The Federal Constitutional Court of Pakistan dismissed an appeal of a private Bank against a fraud case involving Rs 474,000/-.

A two-member bench headed by Mr. Justice Aamer Farooq and comprising Mr. Justice Syed Arshad Hussain shah heard the case and passed the following Order on 11th May, 2026:

"After hearing learned counsel for the petitioner, we are not inclined to Interfere in the concurrent findings of the learned High Court.

For the above reasons, the instant petition is dismissed. Leave refused."

The Complainant maintaining an account with a branch of the Bank in his complaint stated that he deposited cash amounting to Rs 474,000/- for which he holds valid receipts, but the amounts were not credited into his account.

The Complainant further stated that the Bank did not resolve his grievance despite repeated requests. Therefore, he escalated the matter before the Banking Mohtasib. When the matter was taken up with the Bank by this forum, it provided its Fraud & Risk Management (FRMU) report submitting therein that the Branch Manager with collusion of an Officer Grade 111 had embezzled Rs 8,244,300/- by adopting different illegal tactics.

In order to provide a fair chance of being heard and decide the matter the case was set down for a hearing.

The Complainant was present in person at the hearing held in Karachi on 26th October, 2016. The Regional Head and Team Leader, represented the Bank. Since the original deposit slips were seized by FIA / Special Court (Offences in Banks), the attested copies of the deposit slips were shown to Bank officers who admitted that these bear the signatures of Branch Manager with Transfer Stamp.

To a question, the Bank officers stated that FIA after completing investigations had submitted challan in the Special Court (Offences in Banks) Sindh at Karachi where the Branch Manager was convicted.

The Banking Mohtasib made the following observations:

The Bank's Audit report is in clear admission that the Bank's the then Branch Manager was blatantly involved in the fraud taken place at the Bank's Bhiria Road Branch and the modus operandi he opted was also discussed at length in the report which were in sheer violation of the Banking Laws and Practices.

Upon perusal of both the deposit slips in dispute, it was vividly evident that the Complainant's nature of transaction was cash deposition whereas the stamps used by the Bank's then Branch Manager was 'Transfer' posting stamp. This practice of the then Branch Manager was also condemned by the Bank's Audit team in its report under heading of Modus Operandi which the accused opted to defraud Bank's customers. Neither the Deposit slips nor the Transfer posting stamps affixed by the then Branch Manager were rebutted by the Bank.

For the reasons discussed above, the Bank is vicariously liable for the act of its Manager.

The Banking Mohtasib under the powers vested on him vide Section 82D of the BCO read with Section 9 of the Federal Ombudsmen Institutional Reforms Act 2013 allowed the complaint and directed the Bank to credit the Complainant's account in question with the sum of Rs 474,000/-

The Bank filed a representation before the President of the Islamic Republic of Pakistan against the Order of the Banking Mohtasib which was dismissed. Later, the Bank filed a petition before the Sindh High Court which upheld the decision of the Banking Ombudsman and the President of Pakistan. The Bank challenged the decision of the Sindh High Court before the Constitutional Court of Pakistan which also dismissed the petition.

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Associate: Samreen Tanveer (Deputy Director)

Banking Mohtasib attends 32nd Forum of Pakistan Ombudsman Meeting

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz attended the 32nd Forum of Pakistan Ombudsman (FPO) held at Federal Tax Ombudsman Secretariat, Islamabad on 14th May 2026 Due to the prevailing austerity measures the meeting was convened online. In the abse nce of President FPO, Mr. Zafar -ul-Haq Hijazi, the meeting was presided over by the Federal Ombudsman of Pakistan, Mr Naveed Kamran Baloch, and was hosted by the Executive Secretary of the OICOA & Forum of Pakistan Ombudsman, Mr Almas Ali Jovindah.

The meeting was also attended by Ms Fauzia Viqar, Federal Ombudsperson FOSPAH, Mr Sohail Rajput Ombudsman Sindh, Dr Najma Afzal Khan Ombudsperson Punjab, and Justice (R) Shahnawaz Tariq Sindh Ombudsman for Protection against Harassment. Representatives of Ombudsman and Ombudsperson institutions from Khyber Pakhtunkhwa, Azad Jammu and Kashmir, Punjab, Balochistan, and Sindh actively participated in the session.

The meeting focused on discussions relating to the bylaws of the Forum of Pakistan Ombudsman, proposed amendments, and measures aimed at strengthening institutional coordination and enhancing the collective effectiveness of ombudsman institutions across Pakistan.

Participants also exchanged views on improving public outreach, grievance redressal mechanisms, and inter institutional collaboration in order to promote administrative justice and citizen centric governance.

The session reaffirmed the Forum's shared commitment towards transparency, accountability, and accessible justice through stronger cooperation among member institutions.

Banking Mohtasib holds hearings at Jhelum

With a view to providing justice at the doorsteps of the complainants, the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz held first ever hearing of public complaints against banks at Jhelum on July 8, 2026.

Complaints from Jhelum city and its adjoining areas appeared on the occasion along with banks of the area. This step of Banking Mohtasib for listening to their grievances at their doorsteps was highly appreciated by both the stakeholders.

Capacity Building Workshop on Anti-Corruption, Good Governance and Complaint Redressal Mechanisms

A high-level capacity-building workshop on anti-corruption, good governance, and effective complaint redressal mechanisms was jointly organized by the Provincial Ombudsman Sindh and Transparency International Pakistan in Karachi.

The workshop was graced by Mohammad Sohail Rajput, Provincial Ombudsman Sindh; Justice R. Zia Pervez, Chairman Transparency International Pakistan; and François Valérian, Chair Transparency International, as special guests.

The workshop was held on 29th January, 2026 and featured expert interventions by Mr. Sirajuddin Aziz, Banking Ombudsman; Mr. Ahsan Qavi, CEO Sindh Healthcare Commission; Mr. Noor Muhammad Dayo, Information Commissioner Sindh; Ms. Sabqa Shah, Regional Head, Federal Ombudsperson Secretariat for Protection Against Harassment- Sindh Province; Kashif Ali, Executive Director TI Pakistan and Muhammad Akmal Naseem, IT Consultant, Ombudsman Office, among others, who shared practical tools and policy recommendations aligned with international best practices.

Obituary

The wife of Mr. Muhammad Ameen, Senior Office Assistant, BMP Karachi Secretariat passed away in Sukkur on May 13, 2026.

May Allah rest the departed soul in eternal peace and give courage and fortitude to the bereaved family to bear this irreparable loss. Aameen!

Fateha Khawani for the departed soul was held on 15th May, 2026 which was largely attended by officers and staff of the BMP Secretariat, Karachi.

Promotion/Upgradation of Officials/ Staff

The Banking Mohtasib Pakistan has allowed the promotion and upgradation of 13 officers/staff of Karachi Secretariat and Regional offices w.e.f. 1st July, 2026 as per recommendations of the Departmental Promotion Committee, and in terms of powers conferred on him under Section 17(1)(3) of Federal Ombudsmen Institutional Reforms Act, 2013.

S. No.	Employoee Name	Current Designation	New Designation
1.	Mr. Farman Ali Fazal Bhai	Deputy Director – Finance	Joint Director – Finance
2.	Mr. Shahan Sheikh	Deputy Director – HR/Admin	Joint Director – HR/Admin
3.	Mr. Muhammad Aun Abbas	Assistant Director – Investigation	Deputy Director – Investigation
4.	Mr. Abdul Qadeer Sheikh	Assistant Director – Investigation	Deputy Director – Investigation
5.	Mr. Rehmatullah	Assistant Director - (R. O. Peshawar)	Deputy Director - (R. O. Peshawar)
6.	Syed Khalid Jameel	Assistant Director – Protocol/Hospitality	Deputy Director – Protocol/Hospitality
7.	Mr. Essa Khan	Assistant Director (R. O. Quetta)	Deputy Director (R. O. Quetta)
8.	Mr. Muhammad Shafaqat Ali	Assistant Director (R. O. Multan)	Deputy Director (R. O. Multan)
9.	Mr. Mohsin Ali Khan	Assistant Director (R. O. Multan)	Deputy Director (R. O. Multan)
10.	Mr. Maqsood Ahmed	Senior Officer (R. O. Lahore)	Assistant Director (R. O. Lahore)
11.	Mr. Muhammad Nabil	Senior Office Assistant (Finance)	Officer (Finance)
12.	Mr. Khurram Badruddin	Senior Office Assistant (Investigation)	Officer (Investigation)
13.	Mr. Farooq Yaseen	Driver (R.O. Lahore)	Office Assistant (R.O. Lahore)
14.	Mr. Yasir Aziz	Office Boy (R.O. Rawalpindi)	Office Assistant (R.O. Rawalpindi)

Regional Office Peshawar starts handling complaints

The Regional Office, Peshawar has been authorized to handle complaints pertaining to the districts of Abbottabad, Mardan, and Swat of Khyber Pakhtunkhwa province with effect from 15 June 2026. This initiative follows the successful implementation of a similar arrangement made last year under which the Regional Office, Lahore began processing complaints received from Sialkot, Okara and Sheikhupura districts of the Punjab.

Previously, the Regional Office, Peshawar only received complaints for preliminary processing before forwarding them to Karachi Secretariat for disposal.

To ensure the smooth implementation of this initiative, the IT Department has extended the necessary technical support to facilitate the operational handling of complaints. In addition, the IT Department will provide all relevant weekly reports to Ms. Mehak Kiran, Assistant Director, for processing and onward submission to the concerned quarters, as mentioned in the Office Order issued on 15 June 2026.

Appointment of Officials on Contract

The Banking Mohtasib Pakistan has appointed the following officials on Contract for a period of one year w.e.f 1st July, 2026.

S. No.	Name	Designation
1	Mr. Aamir Ali	Advisor
2	Mr. Mahboob Azam Khan	Deputy Director (R. O. Peshawar)
3	Kazi Raheel Javed	Deputy Director
4	Mr. Muhammad Junaid Khan	Deputy Director
5	Ms. Beenish Khan	Deputy Director
6	Ms. Bibi Zareena	Deputy Director
7	Mr. Yaseen Noor Khan	Assistant Director
8	Ms. Mehak Kiran	Assistant Director
9	Mr. Hassan Ali	Assistant Director
10	Syed Mohiuddin	Assistant Director
11	Mr. Azeem Tariq	Officer – Investigation

Transfers/ Postings

The following transfer/posting arrangements were made during June, 2026.

S. No.	Name & Designation	Presently posted at	Transferred to
1	Mr. Sajid Hussain Thaheem (Assistant Director)	Investigation Unit No. 6	Investigation Unit No. 3
2	Mr. Sultan Ali Khawaja (Assistant Director)	Investigation Unit No. 3	Investigation Unit No. 6
3	Ms. Afshan Inam (Assistant Director)	Investigation Unit No. 3	Investigation Unit No. 6
4	Ms. Mehak Kiran (Officer Investigation)	Investigation Unit No. 6	Investigation Unit No. 3

بینکاری تنازعات کے حل کی اقتصادی کارکردگی سے ہم آہنگی: چیف جسٹس آف پاکستان کی اصلاحات سے متعلق مشاورتی اجلاس کی صدارت

عزت مآب چیف جسٹس آف پاکستان، جناب جسٹس یحییٰ آفریدی نے لاء اینڈ جسٹس کمیشن آف پاکستان (LJCP) کے چیئرمین کی حیثیت سے 30 اپریل، 2026 کو سپریم کورٹ آف پاکستان میں ایک اعلیٰ سطحی مشاورتی اجلاس کی صدارت کی جس کا بنیادی مقصد بینکاری کے شعبے میں قانونی اور طریقہء کار کی خامیوں بالخصوص ان خامیوں کی نشاندہی کرنا تھا جو طویل عدالتی مقدمہ بازی اور تنازعات کے حل کے سلسلے میں ناقص کارکردگی کا باعث بنتی ہیں۔

اپنے ریمارکس میں عزت مآب چیف جسٹس نے اس بات پر زور دیا کہ بینکوں میں مقدمے بازی ایک ایسی بڑی رکاوٹ ہے جو مالیاتی نظم و ضبط، قرضوں کے بہاؤ اور مجموعی معاشی استحکام کو متاثر کرتی ہے۔ انہوں نے قانونی اصلاحات، ہموار طریقہء کار اور تنازعات کے حل کے ادارہ جاتی فریم ورک کی ضرورت پر زور دیا تاکہ روایتی قانونی چارہ جوئی پر انحصار کو کم کیا جاسکے اور بینکنگ تنازعات کے بروقت حل کو فروغ دیا جاسکے۔

بینکنگ محتسب پاکستان، جناب سراج الدین عزیز نے اپنی ٹیم کے ہمراہ اس اجلاس میں آن لائن شرکت کی۔ اجلاس کے دوران بینکنگ محتسب نے سفارش پیش کی کہ بینکنگ کمپنیز آرڈننس، 1962 میں مناسب ترامیم کے ذریعے بینکنگ محتسب پاکستان کے دائرہٗ اختیار میں توسیع کی جائے اور مائکرو فنانس کمپنیز، کارپوریشنز اور اداروں کو بھی ادارے کے دائرہٗ اختیار میں شامل کیا جائے تاکہ اِن مالیاتی کمپنیز، کارپوریشنز اور اداروں اور ان کے صارفین کے مابین تنازعات کو جلد حل کیا جاسکے۔

اجلاس میں ہونے والی بحث ان نکات پر مرکوز رہی:

- شعبۂ بینکاری کے ریکوری اور انفورسمنٹ کے نظام میں مخصوص قانونی اور طریقہ کار کی رکاوٹوں کو شناخت کرنا۔
- تاخیر کا باعث بننے والے قانونی چارہ جوئی کے عمل کو سادہ اور معقول بنانا۔
- ایف بی آر ماڈل کی طرز پر بینکنگ تنازعات کے سلسلے میں تنازعات کے حل کے (ADR) میکینزم کو مضبوط بنانا۔
- ریگولیٹرز، مالیاتی اداروں اور تنازعات کو حل کرنے والے فورمز کے مابین ہم آہنگی کو بہتر بنانا۔

لاء اینڈ جسٹس کمیشن آف پاکستان ان تجاویز کو ایک جامع اصلاحات کے فریم ورک کی صورت دے کر، تیکنیکی جانچ کے لئے ایک ایکسپرٹ کمیٹی کے حوالے کرے گا۔ اس عمل کے بعد، اِن سفارشات کو منظوری کے لئے (LJCP) کے سامنے پیش کیا جائے گا جہاں سے انہیں ضروری پالیسی اقدامات کے لئے وزارتِ قانون اور انصاف کو بھیج دیا جائے گا۔ یہ مشاورتی عمل تنازعات کے متبادل اور قابل عمل حل کی صورت میں پاکستان میں بینکنگ کے شعبے کے تنازعات کے حل کے سلسلے میں کی جانے والی اصلاحات کی سمت میں ایک اہم اور نمایاں قدم ہونے کے ساتھ ساتھ قانون کی عملداری اور اقتصادی گورننس کو مضبوط بنانے کے لئے کی جانے والی وسیع کوششوں سے بھی ہم آہنگ ہے۔

اسٹیٹ بینک آف پاکستان کی جانب سے بینکوں کو کسی قانونی جواز کے بغیر بینک اکاؤنٹس کو بلاک نہ کرنے کی ہدایت

اسلام آباد ہائی کورٹ کو 30 جون، 2026ء کو بتایا گیا کہ اسٹیٹ بینک آف پاکستان کی جانب سے بینکوں کو ہدایات جاری کردی گئی ہیں کہ وہ قانونی جواز، مجاز اتھارٹی کی منظوری اور مناسب تصدیق کے بغیر صارفین کے بینک اکاؤنٹس بلاک نہ کریں۔

جسٹس ارباب محمد طاہر کی ایک سنگل بینچ کے روبرو ایک تعمیلی رپورٹ پیش کی گئی جس کے مطابق مرکزی بینک نے ملک بھر کے بینکوں کو ہدایات جاری کی ہیں کہ وہ اس بات کو یقینی بنائیں کہ کوئی بھی بینک اکاؤنٹ اس وقت تک بلاک نہ کیا جائے جب تک اس سلسلے میں کوئی قانونی جواز موجود نہ ہو اور ساتھ ہی متعلقہ مجاز اتھارٹی کی اجازت کے علاوہ اس بابت مکمل جانچ نہ کرلی گئی ہو۔ جسٹس ارباب محمد طاہر نے مقدمے کی گذشتہ سماعت کے دوران اسٹیٹ بینک آف پاکستان کو ہدایت کی تھی کہ وہ مالیاتی اداروں کی من مانی کاروائیوں کے سدّباب کے لئے ایک داخلی نظام وضع کرے اور جامع ہدایات جاری کرے۔

عدالت عالیہ کے اِن احکامات کی تعمیل میں اسٹیٹ بینک آف پاکستان نے تمام بینکوں کو نئی ہدایات جاری کیں ہیں جن میں اس بات پر زور دیا گیا ہے کہ مناسب قانونی جواز کے بغیر غیر ارادی یا احتیاطی پابندیوں کی وجہ سے کھاتے داروں کو کوئی نقصان یا زحمت کا سامنا کرنا پڑے۔

رپورٹ کے مطابق بینکوں کو ہدایت کی گئی ہے کہ کسی بھی بینک اکاؤنٹ پر پابندی تمام قانونی ضروریات کو پورا کرنے اور مجاز اتھارٹی کی منظوری حاصل کرنے کے بعد ہی عائد کی جاسکتی ہے۔

اسٹیٹ بینک نے بینکوں کو مزید ہدایت کی وہ اس بات کو یقینی بنائیں کہ کسی قانونی جواز کے بغیر عائد کی جانے والی من مانی یا احتیاطی پابندیوں کے باعث کھاتے داروں کو کسی قسم کے نقصان کا سامنا کرنا پڑے۔ (بزنس ریکارڈر، یکم جولائی 2026)

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بینکنگ محتسب نے 2025ء میں بینک صارفین کو 1.87 بلین روپے سے زائد کا ریلیف فراہم کیا

بینکنگ محتسب پاکستان نے 2025ء کے دوران تجارتی بینکوں کے خلاف 36,280 شکایات کا تصفیۂ کرکے بینک صارفین کو 1.87 بلین روپے سے زائد کا ریلیف فراہم کیا۔ واضح رہے کہ گذشتہ سال (2024ء) 27,753 شکایات کو نمٹاتے ہوئے متاثرہ صارفین کو 1.65 بلین روپے کا ریلیف فراہم کیا گیا تھا۔

11 مئی، 2026 کو جاری کی جانے والی بینکنگ محتسب پاکستان کی سالانہ رپورٹ برائے سال 2025ء کے مطابق سال کے دوران نمٹائی جانے والی 36,280 شکایات میں سے 32,002 شکایات کو باہمی افہام و تفہیم کے ذریعے حل کیا گیا جبکہ 1,973 شکایات کا فیصلہ باقاعدہ سماعت کے بعد کیا گیا۔ اس سلسلے میں بینکنگ محتسب پاکستان کے ملک بھر میں مختلف مراکز میں ریکارڈ 2,206 سماعتیں ہوئیں۔ علاوہ ازیں، 2,305 شکایات نامکمل، غیر اہم ہونے اور بینکنگ محتسب کے اختیار سماعت میں نہ ہونے کے باعث مسترد کردی گئیں۔ سالانہ رپورٹ کے مطابق، زیرِ جائزہ سال کے دوران 35,130 شکایات موصول ہوئیں جبکہ 13,793 شکایات وہ تھیں جو گذشتہ برس تصفیۂ طلب رہ گئی تھیں۔

زیرِ جائزہ سال کے دوران وزیرِ اعظم پورٹل کے توسط سے موصول ہونے والی بینکنگ سیکٹر سے متعلق شکایات کی مجموعی تعداد 7,342 رہی جو گذشتہ سال (2024) کے دوران موصول ہونے والی 7,193 شکایات کے مقابلے میں 2 فیصد اضافے کی نشاندہی کرتی ہے۔

علاوہ ازیں، 2025ء کے دوران بینکنگ محتسب پاکستان کے دفتر میں براہ راست جمع کرائی جانے والی شکایات کی تعداد 27,788 تھی، جو گذشتہ سال موصول ہونے والی 23,409 شکایات کے مقابلے میں 18 فیصد اضافے کو ظاہر کرتی ہے۔

سالانہ رپورٹ کے مطابق، 2025ء کے دوران موصول ہونے والی کل شکایات کی تعداد میں گذشتہ برس کے مقابلے میں مجموعی طور پر 15 فی صد اضافہ ہوا۔ تاہم شکایات کو نمٹائے جانے کی شرح میں 31 فی صد اضافے سے ایک واضح بہتری سامنے آئی جبکہ زیرِ التواء رہنے والی شکایات کی شرح میں 8 فی صد کمی واقع ہوئی۔

رپورٹ کے مطابق ڈیجیٹل اور الیکٹرانک ذرائع کے بڑھتے ہوئے استعمال کے ساتھ ساتھ موبائل اور ڈیجیٹل ایپلیکیشنز کی تعداد میں اضافے کے باعث 2025ء کے دوران موصول ہونے والی شکایات کی تعداد میں بہت زیادہ اضافہ ہوا۔

قانونی تقاضوں کی تعمیل میں بینکنگ محتسب پاکستان اپنے ادارے کی سالانہ رپورٹ برائے 2025ء گورنر، اسٹیٹ بینک آف پاکستان، جناب جمیل احمد کو پیش کر چکے ہیں۔

سالانہ رپورٹ کے مطابق، انٹرنیٹ بینکنگ/بینکوں کے مابین رقوم کی منتقلی (IBFT)//ای کامرس/موبائل ایپلیکیشن/ڈیجیٹل بینکنگ دھوکہ دہی سے متعلق شکایات میں بہت زیادہ اضافہ ہوا اور اِن شکایات کی تعداد جو 2024ء میں 4535 تھی، 2025ء میں بڑھ کر 5345 ہوگئی۔ دھوکہ دہی سے متعلق شکایات کی تعداد بھی گذشتہ سال (2024) کی 4171 شکایات سے بڑھ کر 2025ء میں 4615 ہوگئی۔ اکاؤنٹس کی بندش/غیر فعال قرار دیئے جانے سے متعلق شکایات کی تعداد 2025ء میں بڑھ کر 4766 ہوگئی جبکہ 2024ء میں ان شکایات کی تعداد 3208 تھی۔ اس کے علاوہ غیر تسلی بخش خدمات/تاخیر اور دیگر معاملات سے متعلق شکایات کی تعداد میں بھی اضافہ ہوا اور اِن کی تعداد 2024ء کی 2673 شکایات سے بڑھ کر 2025ء میں 3596 ہوگئی۔

اس کے بر عکس، کنزیومر پروڈکٹس (کریڈٹ/ڈیبٹ کارڈز، ذاتی/آٹو/زرعی قرضے) سے متعلق شکایات کی تعداد میں کمی واقع ہوئی اور اِن کی تعداد 2024 کی 2871 شکایات کے مقابلے میں کم ہوکر 2025 میں 2315 ہوگئی۔ اے ٹی ایمز (ATMs) سے متعلق شکایات کی تعداد میں بھی کمی واقع ہوئی اور یہ تعداد 2024 کی 2144 شکایات سے کم ہوکر 2025 میں 1839 ہوگئی۔ عوام کو دھوکہ دہی کی بڑھتی ہوئی سرگرمیوں سے محفوظ رکھنے کے لئے، بینکنگ محتسب پاکستان، جناب سراج الدین عزیز نے بینکوں کے صارفین پر زور دیا ہے کہ اپنی ذاتی اور مالی معاملات سے متعلق معلومات کسی تیسرے فریق کو ہرگز فراہم نہ کریں۔ انہوں نے مزید کہا کہ کوئی مشکوک ٹیلیفون کال موصول ہونے پر وہ فوری طور پر اپنے بینک کی قریب ترین شاخ یا متعلقہ بینک کی ہیلپ لائن پر رابطہ کریں۔