



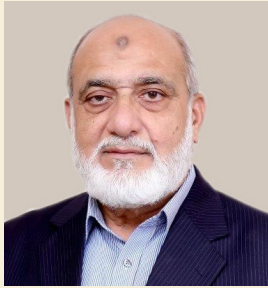
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BANKING MOHTASIB PAKISTAN

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FAREWELL

Mr. Muhammad Kamran Shehzad Retires



Mr. Muhammad Kamran Shehzad retired as Banking Mohtasib Pakistan on 18th July, 2023 after completion of his 4-year term.

Mr. Kamran Shehzad during his four-year tenure as Banking Ombudsman has disposed of 106,486 complaints and provided relief of over Rs 3 billion to banking customers.

He had joined BMP Office in April 2019. Earlier, he was Deputy Governor, State Bank of Pakistan (SBP). His distinguished professional & central/commercial banking career spreads over a period of more than 46 years.

During his tenure in SBP he served at different senior positions of Director, Executive Director and Managing Director, SBP-Banking Services Corporation, a wholly owned subsidiary of SBP, before he was appointed by the Prime Minister as Deputy Governor, SBP. He has played a vital/lead role in implementation of Financial Sector Reforms and transformation of banking system to an existing strong dynamic and vibrant banking sector.

WELCOME

Mr. Sirajuddin Aziz takes Oath as Banking Mohtasib Pakistan



The President of Islamic Republic of Pakistan, Dr. Arif Alvi administered the Oath of Office of Banking Mohtasib Pakistan to Mr. Sirajuddin Aziz at a simple but impressive ceremony held at Aiwan-e-Sadr, Islamabad on 18th July, 2023.

The appointment of Mr. Sirajuddin Aziz as Banking Mohtasib for a period of four years was notified by the Ministry of Law and Justice on 4th July, 2023. He has replaced Mr. Muhammad Kamran Shehzad, who has completed his four-year tenure as Banking Ombudsman.

Mr. Sirajuddin Aziz brings a lot of banking experience to his new assignment. He is professionally qualified and experienced banker, who has worked for different organizations in Pakistan, China, Hong Kong, United Kingdom, Nigeria and United Arab Emirates.

He was the President & Chief Executive Officer of financial institutions for almost two decades.

Mr. Sirajuddin Aziz is a Fellow of Institute of Bankers Pakistan

(IBP). He was also the Editor of the Journal of IBP for over a decade. He is also a Member of Pakistan Institute of International Affairs and of the English-Speaking Union of Pakistan.

He serves on the Board of Governors of various educational institutions and social organizations and is a regular speaker at prestigious universities and professional forums, where he conducts sessions on a diverse range of subjects.

Mr. Sirajuddin Aziz is a regular contributor to national and international dailies, journals and magazines on varied subjects. He actively participates in televised debates on economy, education and social issues. He is an accomplished author, with published works comprising "In Quest of Mirage," "Bitter & Sweet – Life & Times of Dad," "The Essence of Islam" and "Emerging Dynamics of Management", "Handbook for Effective Management" and "Corporate Pakistan (Insights into leadership)".

President directs banks to refund Rs 4.1 million to fraud victims by rejecting representations against the orders of Banking Mohtasib Pakistan



President Dr Arif Alvi has directed two private banks to return a collective sum of Rs 4.1 million to four customers, who were swindled out of their money by fraudsters.

The President gave these remarks while rejecting four representations filed by two different commercial banks against the Orders of the Banking Mohtasib directing these banks to refund the lost amount to victims of bank fraud.

The banks had activated the Electronic Funds Transfer (EFT) without obtaining the consent of the customers and were found negligent in complying with the State Bank of Pakistan's various regulations regarding online fund transfer facilities, disclosing the terms of fund transfer in a clear and simple language to customers, and assigning limits to fund transfer.

President Alvi said that the loss of money occurred due to the reason that the banks made EFT operational without the account holders' request, therefore, the banks committed maladministration and were liable to make good the loss of the customers.

As per details, the four complainants lost Rs 1,558,700, Rs 985,000, Rs 960,000, and Rs 598,000 respectively when these amounts were transferred

from their bank accounts without their consent.

One Complainant received a call from a number resembling the Bank's helpline and asked for his personal banking information to update the bank account. After he shared his banking information, Rs 598,000 were transferred from his account.

Two Complainants found out that huge amounts were missing from their bank accounts even though they hadn't shared their personal details with anyone.

They separately approached the banks for the refund of lost amounts but to no avail. Feeling aggrieved, they filed complaints with the Banking Mohtasib which ordered the banks to refund their amounts as maladministration had been established on the part of the banks. The banks, however, filed representations with the President against BMP's decisions.

The President observed that the complainants had not requested their respective banks to open EFT facilities and the banks also did not put in place adequate systems and controls to mitigate the risk of fraudulent activities.

He said that the fraudsters took advantage of banks' weak systems and controls and managed to get themselves registered and conducted disputed transactions.

He also noted that new devices for conducting online transactions were registered with the banks only a few days before the fraudulent transactions were conducted.

The President further stated

that the banks were found negligent and in non-compliance with SBP's rules and regulations on obtaining the consent of customers before opening online fund transfer facilities, informing the customers about the pros and cons of EFT facility in writing in simple language, and transaction limits.

He said that the banks' stance that OTP was utilized for conducting transactions and was considered as customers' consent was preposterous. He highlighted that the first step was obtaining the consent of the customer for opening the EFT facility and the second step was the customer's authentication for security before conducting the transaction. He added that the banks were mixing two separate steps with each other.

President Alvi concluded that the banks were given ample opportunity to controvert the claims of the customers and present evidence that customer consent was obtained.

He held that had the EFT channel not been opened without consent, the customers could have avoided financial loss.

'The banks failed to discharge the burden and statutory liability cast upon them under the law, hence, maladministration on the part of banks was established', he said.

The President, therefore, rejected the representations of banks and directed them to pay the collective sum of over Rs 4.1 million to the aggrieved customers.

Mr. Kamran Shehzad's farewell call on President



Mr. Muhammad Kamran Shehzad, the outgoing Banking Mohtasib Pakistan paid a farewell

call on President, Dr. Arif Alvi at Aiwan-e-Sadr, Islamabad on 17th July, 2023.

Mr. Kamran Shehzad informed the President that he had provided relief worth over Rs 3 billion to banking customers by handling 106,486 cases during his four-year tenure as Banking Ombudsman from April 2019 to July 2023.

The President appreciated his efforts for providing relief of more than 3 billion rupees to the public in a short period of time and wished him well in his future endeavours.

Dr. Arif Alvi chairs Meeting on Banking Issues, Disability Initiatives of Banks and Women Empowerment



The President of Islamic Republic of Pakistan, Dr. Arif Alvi presided over a follow up meeting on Banking Issues, Disability Initiatives of Banks and Women Empowerment at Governor House, Karachi on 28th August, 2023.

The meeting was arranged/organized by the institution of Banking Mohtasib Pakistan. CEOs and heads of various banks, including higher officials of State Bank of Pakistan, Pakistan Banks' Associ-

ation, FIA and PTA attended the meeting. The President was briefed about the steps taken by banks in respect of issues highlighted during the last meeting held on 15th February, 2023.

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz informed the President that BMP Office was resolving the cases of banking customers by redressing their grievances.

Representative of State Bank of Pakistan briefed the meeting about

the measures taken by SBP for financial inclusion of persons with disabilities.

Secretary General of Pakistan Banks' Association, Mr. Tawfiq A. Hussain highlighted the efforts of different banks by providing opportunities for employment to the differently abled people in the society.

Some CEOs of private commercial banks also briefed the meeting about the measures taken for more job opportunities to women.



Banking Mohtasib Mr. Sirajuddin Aziz is being welcomed on his first visit to Rawalpindi Regional Office on September 18, 2023.

Banking Mohtasib Holds Hearings at Karachi & Rawalpindi

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz held a series of hearings at Karachi and Rawalpindi.

The hearings at Karachi which began on 29th July continued up to 15th August, 2023.

The hearings at Rawalpindi

which began on 18th September continued till last day of the normal working day of the week i.e. 22nd September, 2023.



Services of 52 contractual employees of Banking Mohtasib regularized

On the Recommendation/ Direction of the "Special Committee on Affected Employees" constituted by the Federal Government under the Chairmanship of Mr. Qadir Khan Mandokhel, MNA, the Banking

Mohtasib Pakistan has approved the regularization of the services of 52 contractual employees of the organization. The employees regularized in equivalent to Government Pay Scales are as follows.

No. of Employees	Equivalent Government (Basic Pay Scales)
1	18
12	17
5	16
34	1-7

Learning Activities

To foster and build a learning culture, all staff members are being encouraged to not only acquire knowledge and skills, but are being proactively encouraged to share their experiences. To bolster this activity, Mr. Aamir Ali, Assistant Director, Investigation made a presentation on 'Electronic Fund Transfer – Investigation Perspective' on September 25, 2023.

Banking Mohtasib attends Annual Conference of Forum of Pakistan Ombudsman

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz has attended the Forum of Pakistan Ombudsman (FPO) Annual Conference and General Body Meeting (GBM) which were held in Quetta

on 4th and 5th August, 2023. The Forum of Pakistan Ombudsman had organized the conference and the meeting in collaboration with the Provincial Ombudsman, Balochistan. The conference was

organized at the Governor House, Balochistan. Hon'ble Governor, Mr. Malik Abdul Wali Khan Kakar inaugurated the proceedings.

Mr. Sirajuddin Aziz briefed the participants of the meeting about the working of Banking Mohtasib Pakistan and its achievements and future plans to improve the efficiency of the institution.



Banking Mohtasib Provides Rs 432.613 (M) Relief to Banking Customers in Third Quarter

The Banking Mohtasib Pakistan has provided monetary relief amounting to Rs 432.613 million to the banking customers by disposing of 6,421 complaints against commercial banks during the third quarter (July-September,

2023) of the current calendar year.

The Banking Mohtasib has received 6,994 new complaints, including 1753 from Prime Minister's Portal from 1st July to 30th September, 2023.

With a view to protecting the people from fraudulent activities

which are rampant now a days, the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz has 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, he added.

Banking Customers Beware



"The Bank will never ask for your secure banking information (i.e. username / password/ login ID / PIN / OTP / Card number /CVV / Expiry date via on line phone banking, email, SMS, links or social media) or ask you to login to your account from an email link. Please remain cautious in order to protect yourself from fraudsters as sharing of financial credentials with any third person may cause you financial loss."

Complaint Statistics

Complaints Received during the period July - September, 2023	6994
Complaints disposed of during the period July - September, 2023	6421
Relief provided to Complainants	432.613 (M)

Obituary

• Mr. Muhammad Azeem, brother of Mr. Muhammad Saleem, Office Boy at Karachi Secretariat of Banking Mohtasib expired in Karachi on 9th September after a prolonged illness.

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

Distribution of certificates to officers/staff of Banking Mohtasib Secretariat on completion of training

The Forum of Pakistan Ombudsman has arranged two training sessions on “the Role of Registrars in Ombudsman Office” and “Investigation by Ombudsman Offices” at Federal Ombudsman Secretariat, Islamabad on July 20, 2023 and July 31, 2023 respectively.

The Organisation of Islamic Countries Ombudsman Association (OICOA) has also arranged its first training session on “Islamic Concept of Ombudsmanship” at its Secretariat situated at the headquarters of Federal Tax Om-

budsman Secretariat, Islamabad on August 1, 2023.

Mr. Shahan Sheikh, Deputy Director, Mr. Rana Irfan Shahid, Assistant Director and Mr. Farooq Hussain, Office Assistant attended the training session on the Role of Registrars in Ombudsman Office while Ms. Fouzia Salman, Consultant, Mr. Satish Inder Jesrani, Assistant Director, Ms. Humaira Hassan, Deputy Assistant Director, Ms. Nighat Jabeen, Deputy Assistant Director and Mr. Azeem Tariq, Office Assistant attended the training session

regarding Investigation by Ombudsman Offices.

Mr. Ali Hussain Brohi, Advisor, Mr. Muhammad Ikram, Deputy Director, Mr. Kazi Raheel Javed, Assistant Director and Ms. Khushbakht Mohsin, Office Assistant attended the training session on the Islamic Concept of Ombudsmanship.

The Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz distributed certificates to the above mentioned officers / staff of his organization at a ceremony held at BMP Secretariat, Karachi on 4th September, 2023.



بینکنگ محتسب پاکستان نے تیسری سہ ماہی کے دوران بینک صارفین کو 432.613 ملین روپے کی ادائیگی کے احکامات صادر کیے

بینکنگ محتسب پاکستان نے رواں سال کی تیسری سہ ماہی (جولائی تا ستمبر 2023) کے دوران کمرشل بینکوں کے خلاف 6421 شکایات کا ازالہ کر کے بینک صارفین کو 432.613 ملین روپے کی ادائیگی کے احکامات صادر کیے۔ بینکنگ محتسب کو یکم جولائی سے 30 ستمبر 2023 کے دوران 6994 نئی شکایات موصول ہوئی ہیں جن میں وزیراعظم کے پورٹل پر درج کرائی گئیں 1753 شکایات بھی شامل ہیں۔ بینکنگ محتسب پاکستان جناب سراج الدین عزیز نے عوام کو روز بروز بڑھتی ہوئی دھوکہ دہی کی سرگرمیوں سے بچانے کے لیے بینک صارفین پر زور دیا ہے کہ وہ اپنی ذاتی اور مالی معلومات کسی تیسرے شخص پر ظاہر نہ کریں۔ انہوں نے مزید کہا کہ مشکوک کالز کے موصول ہونے کی صورت میں انہیں فوری طور پر اپنے بینک کی قریبی برانچ یا بینک کی ہیلپ لائن پر رابطہ کرنا چاہیے۔

صدر مملکت ڈاکٹر عارف علوی نے بینک فراڈ کے متاثرین کو 4.1 ملین روپے واپس کرنے کی ہدایت بینکوں کو دی

بینک فراڈ سے متاثرہ صارفین کو 4.1 ملین روپے کی اجتماعی رقم واپس کریں، جنہیں جلساڑوں نے بینک کی ناقص سیکیورٹی کی وجہ سے خرد برد کر لیا تھا۔ صدر نے یہ رہمارکس دو مختلف کمرشل بینکوں کی صدر مملکت ڈاکٹر عارف علوی نے بینکنگ محتسب کے فیصلوں کے خلاف دو نجی بینکوں کی چاروں اپیل مسترد کر دیں اور بینکنگ محتسب کے فیصلے کو برقرار رکھتے ہوئے دونوں نجی بینکوں کو ہدایت کی ہے کہ

جانب سے بینکنگ محتسب کے فیصلے کے خلاف دائر کی گئی چاروں اپیل کو مسترد کرتے ہوئے ان بینکوں کو ہدایت کی کہ وہ بینک فراڈ کے متاثرین کو کھوئی ہوئی رقم واپس کریں۔

بینک فراڈ سے متاثرہ صارفین کو 4.1 ملین روپے کی اجتماعی رقم واپس کریں، جنہیں جلساڑوں نے بینک کی ناقص سیکیورٹی کی وجہ سے خرد برد کر لیا تھا۔ صدر نے یہ رہمارکس دو مختلف کمرشل بینکوں کی

بینکنگ محتسب پاکستان نے اپنے ادارے کے افسران/عملے کو ٹریننگ مکمل ہونے پر سرٹیفکیٹ تقسیم کیے

پاکستان محتسب فورم نے 20 جولائی 2023 اور 31 جولائی 2023 کو وفاقی محتسب سیکرٹریٹ اسلام آباد میں "محتسب آفس میں رجسٹراروں کا کردار" اور "محتسب کے دفاتر میں تحقیق" کے موضوع پر دو تربیتی سیشنز کا اہتمام کیا۔ اسلامی ممالک کی محتسب تنظیم (OICOA) نے یکم اگست 2023 کو وفاقی ٹیکس محتسب سیکرٹریٹ، اسلام آباد کے ہیڈ کوارٹرز میں (Islamic Concept of Ombudsmanship) کے موضوع پر اپنے پہلے تربیتی سیشن کا بھی اہتمام کیا۔

جناب شاہان شیخ-ڈپٹی ڈائریکٹر، جناب رانا عرفان شاہد-اسسٹنٹ ڈائریکٹر اور جناب فاروق حسین-آفس اسسٹنٹ نے محتسب آفس میں رجسٹرار کے کردار (Role of Registrars in Ombudsman Office) کے موضوع پر تربیتی سیشن میں شرکت کی جبکہ محترمہ فوزیہ سلمان-کنسلٹنٹ، جناب ستیش اندر جیسرانی-اسسٹنٹ ڈائریکٹر، محترمہ حمیرا حسن-ڈپٹی اسسٹنٹ ڈائریکٹر، محترمہ نگہت جبین-ڈپٹی اسسٹنٹ ڈائریکٹر اور جناب عظیم طارق-آفس اسسٹنٹ نے محتسب دفاتر میں تحقیق (Investigation by the Ombudsman Offices) کے تربیتی سیشن میں شرکت کی۔

جناب علی حسین بروہی-ایڈوائزر، جناب محمد اکرام-ڈپٹی ڈائریکٹر، جناب قاضی راجیل جاوید-اسسٹنٹ ڈائریکٹر اور محترمہ خوش بخت محسن-آفس اسسٹنٹ نے محتسب کے اسلامی تصور (Islamic Concept of Ombudsmanship) کے تربیتی سیشن میں شرکت کی۔

بینکنگ محتسب پاکستان جناب سراج الدین عزیز نے 4 ستمبر 2023 کو بینکنگ محتسب سیکرٹریٹ کراچی میں منعقدہ ایک تقریب میں اپنے دفتر کے مذکورہ بالا افسران/عملے میں سرٹیفکیٹ تقسیم کیے۔

جناب سراج الدین عزیز نے بینکنگ محتسب پاکستان کی حیثیت سے حلف اٹھایا

"In Quest of Mirage", "Bitter & Sweet- Life & Times of Dad", "The Essence of Islam", "Emerging Dynamics of Management", "Handbook of Effective Management", اور "Corporate Pakistan (Insights into Leadership)" شامل ہیں۔

اور مالیاتی اداروں کے لیے کام کیا ہے۔ جناب سراج الدین عزیز نے مالیاتی اداروں کے صدر اور چیف ایگزیکٹو آفیسر کی حیثیت سے تقریباً 20 سال کے عرصے تک خدمات انجام دیں۔ جناب سراج الدین عزیز انسٹی ٹیوٹ آف بینکرز پاکستان (IBP) سے بھی منسلک ہیں۔ وہ ایک دہائی سے زائد عرصے تک (IBP) کے سہ ماہی جریدے کے ایڈیٹر بھی رہے ہیں۔ وہ پاکستان انسٹی ٹیوٹ آف انٹرنیشنل افیئرز اور انگلش اسپیکنگ یونین آف پاکستان کے رکن بھی ہیں۔ انہوں نے مختلف تعلیمی اداروں اور سماجی تنظیموں کے بورڈ آف گورنرز میں خدمات انجام دیں اور ممتاز یونیورسٹیوں اور پیشہ ورانہ فورمز میں مختلف موضوعات پر سیشنز میں شرکت کرتے رہے ہیں۔ جناب سراج الدین عزیز قومی اور بین الاقوامی روزناموں اور جرائد کے بھی مستقل لکھاری ہیں۔ وہ ایک باکمال مصنف ہیں۔ ان کی قابل تحسین تصانیف میں

صدر اسلامی جمہوریہ پاکستان، ڈاکٹر عارف علوی نے 18 جولائی 2023 کو ایوان صدر اسلام آباد میں منعقد ایک پُر وقار تقریب میں جناب سراج الدین عزیز سے بینکنگ محتسب پاکستان کا حلف لیا۔ وزارت قانون و انصاف کی جانب سے مورخہ 4 جولائی 2023 کو جناب سراج الدین عزیز کی بطور بینکنگ محتسب چار سالہ تقرری کا نوٹیفیکیشن جاری کیا گیا تھا۔ جناب سراج الدین عزیز نے جناب محمد کامران شہزاد کی جگہ بینکنگ محتسب کے عہدے کا چارج سنبھالا ہے۔ جناب محمد کامران شہزاد 18 جولائی 2023 کو اپنے عہدے کی چار سالہ میعاد کے خاتمے پر ریٹائر ہو گئے۔ جناب سراج الدین عزیز بینکنگ کا وسیع تجربہ رکھتے ہیں۔ وہ ایک اعلیٰ اور تجربہ کار بینکر ہیں، انہوں نے پاکستان، چین، ہانگ کانگ، برطانیہ، نائجیریا اور متحدہ عرب امارات میں مختلف بینکنگ



بینک صارفین محتاط رہیں

"بینک آن لائن فون بینکنگ، ای میل، ایس ایم ایس، لنکس یا سوشل میڈیا کے ذریعے بینکاری سے متعلق آپ کے ذاتی کوائف مثلاً استعمال کیا جانے والا نام/پاس ورڈ/لاگ ان آئی ڈی/ذاتی شناخت نمبر (PIN)/کارڈ کا OTP/کارڈ نمبر/ CVV/کارڈ کے ختم ہونے کی تاریخ وغیرہ آپ سے کبھی بھی معلوم نہیں کرے گا اور نہ ہی ان کی طرف سے آپ کو کسی ای میل لنک کے ذریعے اپنے اکاؤنٹ سے لاگ ان کرنے کی ہدایت کی جائے گی۔ خود کو دھوکہ بازوں کی جھلساری سے محفوظ رکھنے کے لئے محتاط رہیں اور اپنی ذاتی مالیاتی معلومات کسی بھی غیر متعلقہ فرد کو فراہم نہ کریں کیونکہ اس سے آپ کو مالی نقصان پہنچ سکتا ہے۔"