

BANKING MOHTASIB PAKISTAN STAFF SERVICE REGULATIONS – 2025

PART I

PREAMBLE

In exercise of the powers conferred by Section 22 of the Federal Institutional Reforms Act, 2013 (XIV of 2013) read with Section 82B of Banking Companies Ordinance, 1962 (LVII of 1962) the Federal Government is pleased to make the following rules, namely:

1. Short Title and Commencement:

(1) These Rules may be called the 'Banking Mohtasib Service Rules 2025'.

(2) These rules shall come into force with immediate effect.

2. Definitions: In these Rules, unless there is anything repugnant in the subject or context,

(i) 'Competent Authority' means Banking Mohtasib Pakistan

(ii) "Employee" means all staff and officers

(iii) "Salary" means the gross amount paid per month to an employee;

3. Funds and Schemes etc. All employees other than those on contract shall become a member of following Funds and schemes etc, as per the Federal Government Rules applicable.

(i) Contributory Provident Fund;

(ii) Gratuity;

(iii) Group Term Assurance Scheme; and

(iv) Employees presently in services and appointed thereafter shall be governed by these Rules and Regulations.

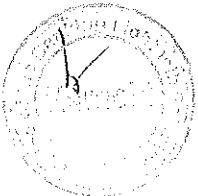
4. Number and Designation of Posts: The Mohtasib may determine the number and designation of each post in the Secretariat depending upon the need and budgetary allocation received from year to year from the Federal Consolidated Fund of the Federal Government.

5. The Mohtasib shall determine and prescribe from time to time the salary, benefits and other facilities of the employees.

6. Notwithstanding anything in these Rules, the Banking Mohtasib may employ person on daily wages subject to such general or special directions, as may be prescribed by the Banking Mohtasib, from time to time.

7. Appointments

(1) Appointment to the Secretariat shall be made on the basis of need, professional qualifications and experience for the work of the Secretariat and Regional Offices.



(2) Appointment to the service of the Mohtasib shall be made by direct recruitment and or by promotion of regular employee from a lower cadre or a grade in accordance with the laid down policy, as approved by the Banking Mohtasib.

(3) All direct recruitment of employees under these Rules shall be made under the authority of the Banking Mohtasib in accordance with the approved policy.

(4) The contract employee may be appointed in the service with the Secretariat and Regional Offices at the absolute discretion of the Mohtasib, keeping in view their professional qualification.

(5) The employee appointed on regular basis shall serve the Banking Mohtasib till completion of 60 years of age.

(6) The recruitment, except for those on contract basis, shall be made strictly in accordance with the quota required as per the Rules of the Federal Government.

(7) Subject to any law for the time being in force, a person selected for appointment to the service of Banking Mohtasib shall not be appointed unless:

(i) he is a citizen of Pakistan, and

(ii) his character and antecedents have been verified to the satisfaction of the Banking Mohtasib Secretariat in accordance with the laid down policy of the Federal Government:

Provided, that the service of a person appointed, shall not be retained if the character and antecedents of such person are found to be unsatisfactory at any time, subsequent to the appointment.

(8) All appointments, except those made by promotion, shall ordinarily be made at the gross salary as incorporated in the offer letter. However, the Mohtasib may determine raise in gross salary on which an appointment is made on the basis of the incumbent's experience, competence and ability.

8. Promotion

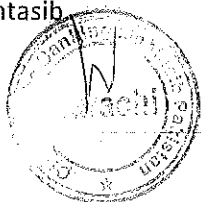
(1) The Mohtasib shall determine promotion of regular employees, other than employees on contract basis, as per framed promotion policy.

(2) No employee can claim promotion as his/ her right.

9. **Commencement of Service:** Active service can commence from the working day on which an employee reports for duty in an appointment covered by these rules at the place and time intimated to him by appointing authority.

10. Period of Probation

(1) A regular employee shall be on probation normally for a period of six months from the date of active service, which may be extended for further period of six months. During the probation period, the employee shall be liable to be immediately discharged without serving any notice at the discretion of the Mohtasib.



- (2) Upon satisfactory completion of probationary period, the regular employee shall be appointed with effect from the date of joining for appointment which date shall be treated as the first and final date of appointment of the employee in the service of the (BMP Secretariat).
- (3) During the period of probation, the regular employee shall be entitled for leave on pro-rata basis.

11. Termination of Service

- (1) A regular employee shall retire from the service of Banking Mohtasib on completion of sixtieth years of age. On such retirement he shall be entitled for retirement benefits as applicable to him under the prescribed rules or regulations of the Federal Government.
- (2) An employee desiring to leave the service of Banking Mohtasib shall have to give at least one month's prior notice in writing to this effect. In case of failure to give the required notice, he shall be liable to pay to the Banking Mohtasib a sum equal to his salary for the said period of notice. Banking Mohtasib may, at his absolute discretion, waive requirement of payment of salary for the notice period.

Provided that an employee shall not leave or discontinue his service before the expiry of the period of his notice or the permission of BMP, whichever is earlier;

Provided further that the notice period specified in the rules or regulations shall commence from the day on which notice is received.

- (3) Nothing in sub-rule (2) shall affect the authority of the Banking Mohtasib:
 - (a) to retire, relieve or dismiss an employee without notice or salary in lieu thereof;
 - (b) to determine the services of an employee without notice or salary in lieu thereof, on his being certified by Medical Board of Government Hospital to be permanently incapacitated for further service in the Banking Mohtasib.

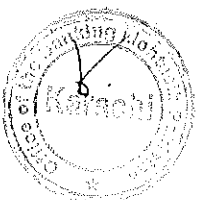
12. **Leave Rules:** (1) Every employee other than the contractual employees shall be entitled for leave as per Federal Government Rules.

- (2) Contractual employees shall be entitled for leave on the basis of 2.5 days for every calendar month in a manner that leave for one year will be (30) days at maximum. The unutilized leave shall be deemed to have lapsed on expiry of contract and no encashment there against would be admissible.

13. **Record of Service:** Service record shall be maintained by the Banking Mohtasib Secretariat as prescribed by the Mohtasib. The record shall contain inter-alia the names of employees in order of seniority, their date of birth, place of domicile, date of appointment, grade, designation, salary, length of service, the date of their attaining the age of superannuation.

14. **Discipline** (1) All the employees while they are in the Banking Mohtasib Secretariat service shall serve, the BMP Secretariat in its business in such capacity and at such place or office as they may, from time to time, be directed.

- (2) An employee of BMP Secretariat shall maintain the strict secrecy regarding the BMP Secretariat's affairs and the affairs of its constituents and shall not communicate directly or indirectly to his colleagues or employees belonging to other departments or profession or to the press or public, any document or information which has come into his possession during the course of his official



duties, or has been come prepared or collected by him in the course of the duties, whether from official sources or otherwise, unless asked to do so by judicial authority, or unless instructed to do so by Mohtasib in writing in the discharge of his duties.

- (3) No employee shall, without the prior permission of the Banking Mohtasib, leave the office or the station (place of posting) or absent himself from his duty.

Provided, that in the case of sickness or accident, an employee may not absent himself for a period exceeding ten (10) days, subject to producing at the earliest possible time, a medical certificate acceptable to the competent authority;

Provided; further that in the case of temporary indisposition, the competent authority may, at his absolute discretion, dispense with the production of medical certificate acceptable to the competent authority.

- (4) In case of breach of sub-regulation (3) or where an employee remains absent after the expiry of his scheduled leave, unless written request for extension in leave is made. Such unauthorized absence shall be treated as leave without salary.
- (5) In situations when an employee remains absent for a period of more than fifteen consecutive days, the Banking Mohtasib Secretariat shall serve a notice to the employee for resumption of duty. In case of employee fails to resume duty or give a satisfactory reply within fifteen (15) days from the date of receipt of such notice, the employee shall be dismissed from service without any further notice.
- (6) Every employee shall devote whole of his time to work with Banking Mohtasib Secretariat to the best of his/her ability and shall attend office on time:
- (7) An employee shall not accept directly or indirectly on his own behalf or on behalf of any other person, or permit any member of his family to accept any gift, gratuity or reward or any offer of a gift, gratuity, or reward from any one with whom he is connected in any way in his official dealings.
- (8) An employee may not without the previous sanction of the competent authority engage in any business, trade, or undertake any employment other than his official duties. An employee may, however, undertake occasional work of a literary, scholarly, religious or artistic character (where he may be serving voluntarily and without any monetary benefit etc), provided that his official duties do not suffer thereby; but the BMP may in its discretion, at any time forbid him to undertake or require him to abandon such work which in his opinion is or has become detrimental to the interest of the Banking Mohtasib.
- (9) (i) An employee may not, without the previous sanction of the Mohtasib, have recourse to any court or to the press, Electronic and Social Media.
- (ii) Employees of BMP discharging supervisory functions on behalf of the Secretariat shall take every possible care to act within the limits as provided by any law, rules or regulations under which such officers may purport to act.



(iii) Save as provided in clause (ii) hereof, no employee or the Banking Mohtasib Secretariat discharging such functions shall incur any personal liability for anything done on behalf of the BMP in good faith in pursuance of any law or rule, regulation or order made there under, and in case of any suit, claim or legal proceedings instituted against him for anything done or omission committed by him, he shall be fully indemnified by the Banking Mohtasib for any loss, damage or liability suffered or incurred by him, as may be approved by the competent authority.

(10) No employee shall raise a clean loan or seek other financial accommodation exceeding his six months' salary in his own name or in the name of his wife/her husband or other dependents from any bank or financial institution without the prior permission of the Banking Mohtasib Pakistan.

15. Punishment (1) Any regular employee who commits a breach of any of the rules and/or displays negligence, inefficiency or indolence or who knowingly does anything detrimental to the interest of the Banking Mohtasib or in conflict with its instructions or who commits a breach of discipline or is guilty of any other act of misconduct, or who is convicted of a criminal offence, shall be liable to one or more of the following penalties:

- (a) Reprimand;
- (b) Reversion to a lower post or salary scale;
- (c) Compulsory retirement;
- (d) Termination from service;
- (e) Dismissal from service;

(2) No employee shall be subjected to the penalties mentioned at (b), (c), (d), (e) and (i) of sub-rule (1) except by an order in writing signed by the Banking Mohtasib or an officer authorized by him in this behalf. No such order shall be passed without (i) the charge or charges having been formulated in writing and given to the said employee so that he/she shall have reasonable opportunity to answer them in writing or in person, as he/she prefers, and in the latter case his/her defense shall be taken down in writing and read to him/her by the Inquiry Officer appointed for the purpose by the officer empowered to pass the final order under this Rules and (ii) Receipt of Enquiry Officer's report.

Provided that the requirements of this sub-rules may be waived if the facts on the basis of which action is to be taken have been established in a court of law, or where the employee has absconded or where it is for any other reason impractical to communicate with him or where there is difficulty in observing them and the requirements can be waived without injustice to the employee. In every case where all or any of the requirements of this Sub-Rules are waived, the reasons for so doing shall be recorded in writing.

16. Gratuity, Funds and Benefits: All the regular employees of the Banking Mohtasib Secretariat and its Regional Office except those on contracts will have to contribute to the Provident Fund/ Gratuity and other benefits of the Federal Government in line with the rules of the Federal Government.



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