

President Upholds Banking Mohtasib's Orders



President of Islamic Republic of Pakistan, Dr. Arif Alvi has upheld the decision of the Banking Mohtasib in three similar cases wherein it

had ordered the banks to credit the lost money to their account holders in fraudulent digital transactions, says a press release issued by President's media office on September 20, 2021.

The complainants, Najma Sultana, a retired teacher and widow; Zahid Shah, a technician of Pakistan Air Force and Tariq Mehmood Chaudhry, a semi-literate person, had filed peti-

tions with the Banking Mohtasib against Habib Bank Limited and United Bank Limited on inadvertent transactions of Rs300,000, Rs750,000 and Rs250,000 from their accounts, respectively.

In their pleas, the complainants had maintained that they had never requested for activation of the Internet Banking Facility (IBF). Also, they stressed that they were not well-versed with the digital banking or capable of handling with such sophisticated banking products.

The Banking Mohtasib in his separate orders had advised the banks to make good the loss of complainants by crediting the amount, which had been unauthorizedly debited from their accounts.

Terming it a clear violation of the circulars under Payment System and Electronic Fund Transfer Act, 2007 of the State Bank of Pakistan, the Banking Mohtasib had said that the onus was upon the banks to educate the account holders regarding their consent and the threats and risks of mobile banking.

President Dr. Arif Alvi, in his written order on the representations of the banks assailing the decision of Banking Mohtasib, said the "strange and evasive stance" of the banks of denying their responsibility for the loss of its customers' money, was "just shrugging off its fiduciary duty to an innocent account holder".

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."

Banking Mohtasib Pakistan provides Rs 160.19 million relief to Banking Customers

The Banking Mohtasib Pakistan has provided monetary relief amounting to Rs 160.19 million to the banking customers by disposing of 9,416 complaints against commercial banks during the third quarter (July to September, 2021) of the current calendar year.

Over 30% increase in the number of complaints lodged with the Banking Mohtasib Pakistan against commercial banks has been observed in the third quarter of the current calendar year, 2021 as against the same period of the last calendar year, 2020. The Banking Mohtasib received 7,376 new complaints, including 3,689 from

Prime Minister's Portal, from 1st July to 30th September, 2021 while it had received 5,822 complaints during the same period of last year.

It may be recalled that the Banking Mohtasib had provided monetary relief amounting to Rs 132.616 million to the banking customers by disposing of 4,672 complaints during the first quarter (January-March, 2021) of the current calendar year. While in the second quarter (April-June, 2021), the Banking Mohtasib provided relief amounting to Rs 172.934 million to banking customers by disposing of 10,238 complaints.



Banking Mohtasib Pakistan Embarks upon a Project to Modernize and Upgrade its Complaint Processing System

The Banking Mohtasib Pakistan has signed an agreement with M/s. BenchMatrix, an I.T. Company to dig-

italize its operations. Senior Advisor, Banking Mohtasib Pakistan, Mr. Farhat Saeed and the CEO of M/s. BenchMa-

trix, Mr. Taimur Kaleem signed the agreement on behalf of their respective organizations at a simple but impressive ceremony held at BMP Secretariat, Karachi recently.

The signing ceremony was attended, among others, by the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad and Senior Advisors and Advisors of BMP as well as officials of M/s. BenchMatrix.

With the implementation of this project, the complaint processing and monitoring system of Banking Mohtasib Pakistan will be upgraded and modernized for the benefit of the aggrieved banking customers.

Bank Makes Payment of Rs 561,211/- to Complainant on Orders of Banking Mohtasib Pakistan

One of the leading commercial banks has made payment of Rs 561,211/-, being the difference of the profit from the agreed rate of return and the payment of profit earlier made by the Bank to the Complainant as per the Order of Banking Mohtasib Pakistan.

The Complainant had lodged a complaint with the Banking Mohtasib that the concerned Bank had approached

him to invest in Fixed Term Deposit at a fixed rate of 12.10% per annum on the assurance that upward or downward change in discount rate of State Bank of Pakistan will not affect his profit rate. Accordingly, he invested an amount of Rs 11.00 million in February, 2020 and got the profit in February and March, 2020 on the same rate. However, in the month of April, 2020, the Bank reduced

the rate of return. The Complainant approached the Bank to give him the agreed rate of profit i.e. 12.10%, but his request was declined.

The Complainant filed representation with the Banking Mohtasib Pakistan, who took up the matter with the Bank, and after formal hearing directed the Bank to re-calculate the profit and credit the balance amount to the Complainant's account. In compliance with the Order of Banking Mohtasib Pakistan, the Bank finally made payment of Rs 561,211/- as per findings of BMP to the Complainant by crediting his account.



Banking Mohtasib Pakistan Meets Consultant-Legal, President Secretariat

The Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad met Consultant-Legal, Pres-

ident Secretariat, Mr. Justice (R) Zahid Hussain on 12th August, 2021 in Islamabad. He was accompanied

by Mr. Saleem Akhtar, Senior Legal Advisor and Mr. Khalid Farooq, Deputy Director Regional Office, Rawalpindi. Fruitful and productive discussions were exchanged during the meeting. Mr. Justice (R) Zahid Hussain was apprised of the performance of the institution of Banking Mohtasib Pakistan and collaborative efforts made for the redressal of public grievances, which have been admired and appreciated by the Consultant-Legal, President Secretariat.

President Dr. Arif Alvi Chaired a Full Review Meeting of All Ombudsmen



President of Islamic Republic of Pakistan, Dr. Arif Alvi has called for strengthening and improving the institutions of Ombudsmen by using modern technology, amending existing laws and enhancing their outreach to provide speedy justice to people at district and sub-district levels against administrative injustices.

Emphasizing the need to protect the rights of people against administrative injustices, he urged the Ombudsmen to play their active role in addressing the grievances of the public.

He also underlined the need for enhancing the outreach of all Ombudsmen to remote areas and creating awareness among people about the useful role being played by Ombudsmen in dispensing free-of-cost and speedy justice to the aggrieved parties.

The President made these remarks while chairing a full review meeting of all Ombudsmen at Aiwan-e-Sadr, Islamabad on July 13, 2021.

The Ombudsmen briefed the President about the performance of their respective organizations in providing justice to the aggrieved parties.

The then Federal Ombudsman, Syed Tahir Shahbaz updated the President about the achievements of his organization. He informed the meeting that 133,521 complaints had been received in the Wafaqi Mohtasib in 2020, as against 73,069 in 2019, whereas 130,212 had been disposed of during the same year. He elaborated that steps were being taken to help address the grievances of the people of remote areas by establishing complaint cells and offices for their facilitation.

Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad apprised the meeting that the Banking Mohtasib had received 20,220 complaints during January-June 2021, as compared to 11,174 during the corresponding period of last year. He informed the meeting that Rs 305 million worth of relief had been provided to the complainants and 14,910 complaints had been disposed of during the same period.

Federal Tax Ombudsman (FTO), Mr. Mushtaq Ahmad Sukhera apprised the Chair of the measures taken by Tax Ombudsman to provide relief to the people against the maladministration

tion of tax authorities. He stated that FTO had facilitated a refund amount of Rs 8,242.45 million in 2020, as against Rs 5,865 million in the year 2019, to the aggrieved parties against the maladministration of tax functionaries. He informed the meeting that FTO had addressed 3,410 complaints out of 3,715 in 2020.

Federal Ombudsperson for Protection against Harassment of Women at Workplace (FOSPAAH), Ms. Kashmala Tariq highlighted that her organization was focusing on the protection of women against harassment at workplace. She said that FOSPAAH had received 1,241 complaints during 2018-20 as against 398 in 2013-17. She informed the meeting that FOSPAAH had disposed of 1,133 complaints out of 1,241 during 2018-20.

Federal Insurance Ombudsman (FIO), Dr. Muhammad Khawar Jameel briefed the meeting about the performance of FIO in providing relief to aggrieved insurance policy holders. He highlighted that 3,107 complaints had been received in 2020 as against 2,441 in 2019, and out of which 2,183 had been disposed of.

The President lauded the performance and achievements of the Ombudsmen in providing expeditious and free of cost justice to the people against administrative injustices. He appreciated the performance of all Ombudsmen who had done a remarkable job by providing expeditious and free-of-cost justice to the people against the maladministration of government organizations.



Coordination Meeting Between Officials of Banking Mohtasib Pakistan and State Bank of Pakistan

A coordination meeting was held between the officials of Banking Mohtasib Pakistan and the State Bank

of Pakistan via Zoom on 24th August, 2021. The main focus of the meeting was to discuss the proposed Com-

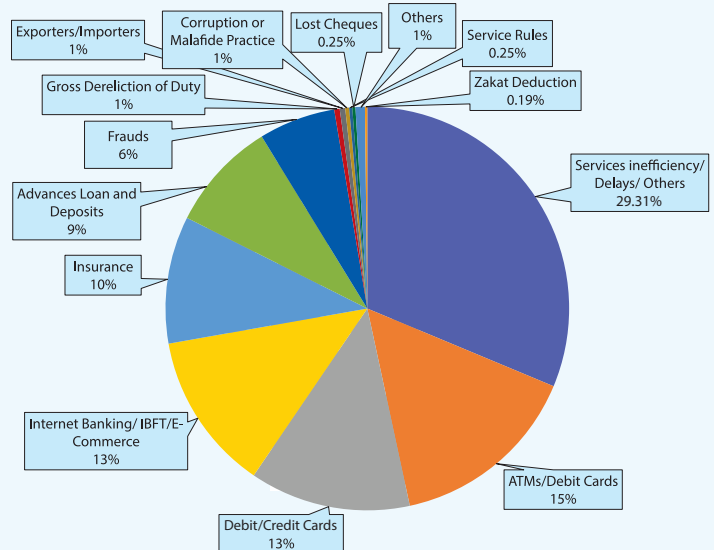
plaint Management Portal to be established by SBP and the framework to be followed while addressing the complaints received through the said portal.

Further, discussions were also held on different issues regarding payment system, inter-bank funds transfer, systemic deficiencies, third party sale (Bancassurance), legal issues relating to consumers and other matters of mutual interest. Discussions were also held for bringing further improvement in the services being provided by banks to their customers.

Complaints Statistics

Complaints Carried forward from June 2021	9,478	
Complaints Received during the third quarter (July-September, 2021)	7,376	
Total		16,854
Total Complaints disposed off		9,416
Complaints Outstanding as of September 30, 2021		7,438
Relief Provided to the Complainants	Rs 160.19 (M)	

Complaint Categories



Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad Hearing Complaints at Lahore Office.



Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad Hearing Complaints at Peshawar Office.

Webinar on Fintech and Financial Industry: Latest Developments And Their Impact

A webinar on FINTECH and Financial Industry: Latest Developments and their Impact was arranged by National Institute of Banking & Finance (NIBAF) in collaboration with London Institute of Banking and Finance (LIBF) on 28th July, 2021.

The webinar was arranged to address the challenges being faced by the financial industry from FIN-

TECH. Since the global financial industry has been undergoing major shifts driven by disruptive technologies and competition from emerging FINTECH and customers have now become comfortable with the use of online financial services. However, retaining them is now more challenging.

At the same time, regulatory and compliance requirements have become more restrictive in response

to data security concerns and privacy issues. All these changes are resulting into rapid transformation in the business models of financial institutions.

Mr. Noman Qureshi, Mr. You-suf Imran, Mr. Ali Hasan Brohi, Mr. Rehan Shuja Zaidi and Mr. Nawroz Mohammad Ali, (Advisors), Mr. Aoun Abbas, Kazi Raheel Javed, Mr. Satish Jesrani, Mr. Junail Zaidi, Ms. Beenish Khan, Ms. Naseema Yousuf and Ms. Khushbakht Mohsin (Investigation Officers) attended the webinar.

In-House Training Sessions



Interactive Session on "Conduct of E-commerce under 3D Secured and Non 3D Secured Mode"

Advisor, Banking Mohtasib Pakistan, Mr. Nawroz Muhammad Ali conducted an interactive session on the working of 3D secured site and e-commerce transactions at BMP Secretariat, Karachi on July 14, 2021.

The session covered various components of e-commerce and 3D transactions, including importance of 3D application in e-commerce transactions, security for

merchants and customers, concept of chargeback under visa and master card regulations and SBP regulations relating to provision of online banking services followed by practical demonstrations and examples while handling the complaints received at Banking Mohtasib Pakistan, Secretariat. The session was attended by Sr. Advisors/ Advisors and Investigation officers of BMP Secretariat, Karachi.



Interactive Session on Electronic Funds Transfer (EFT)

An interactive session was conducted by Mr. Aamir Ali (Assistant Director Investigation) on Electronic Funds Transfer (EFT) at BMP Secretariat, Karachi on August 31, 2021.

The session covered most common complaints regarding EFT received at BMP Secretariat and how such complaints can be effectively taken up with banks in the light of SBP circulars/directives and EFT Act 2007. Further, recommendations to mitigate modern financial frauds were also discussed during the session.

The session was attended by Sr. Advisors/ Advisors and Investigation officers of BMP Secretariat, Karachi.

CASE STUDIES

CASE 1: FRAUDULENT AND ILLEGAL TRANSACTIONS THROUGH CREDIT CARD

The Complainant has reported that his credit card was fraudulently and illegally used by a miscreant person. He came to know from the credit card bill for the month of May 2021 that four transactions amounting to Rs1,748,000/- were made whereas his total limit was Rs 100,000/-.

He lodged a complaint with the Bank, but did not get any response. He, therefore, escalated the matter with the Banking Mohtasib Office for redressal of his grievance.

On taking up the matter and continuous follow up by BMP office, the Bank confirmed that the disputed transactions amounting

to Rs 1,748,000/- have been reversed and the amount credited to the Complainant's credit card account. Further, late payment charges of Rs 9,040/- and service charges of Rs 314,426.96 (which were charged due to non-payment) had also been reversed.

CASE 2: REPATRIATION OF STUCK UP EXPORT PROCEEDS

The Complainant stated that he got LC from a bank abroad for export of onion. He exported four containers and submitted all the shipping documents to the Bank for onward submission to the LC opening Bank, in compliance with the LC terms and conditions on 12th & 16th December, 2020. These documents have been received and accepted by the Bank abroad and payment against one container was received, whereas payment for three other containers amounting to US\$ 27,227/- approximately was stuck up and the negotiating Bank abroad

avoided repatriation of export proceeds on one pretext or the other. The Complainant by not receiving the export proceeds escalated his complaint before the Banking Mohtasib Pakistan Secretariat.

After examining all the relevant documents, the Banking Mohtasib Office was of the view that the negotiating Bank has misrepresented the facts and avoided payment with malafide legal excuse which is not tenable. The negotiating Bank was bound to make the payment of documents in terms of the LC for which there were lack of concentrated efforts from the Bank.

The Bank was advised to take up the matter with the Financial Institution Division and exert pressure on the negotiating Bank for repatriation of export proceeds to comply with the LC. Banking Mohtasib Office continuous follow up with the Bank, the export proceeds were received and the Complainant account was credited with an amount of Rs 4.047 (M). The Complainant has confirmed the receipt of the said amount and expressed satisfaction over the amicable resolution of his complaint.

CASE 3: : COMPLAINANT AND THE BANK RESOLVED THE ISSUE OF INVESTMENT IN MUTUAL FUNDS AMICABLY

The Complainant stated that he was maintaining a savings account with the Bank Branch in Lahore. The Branch Manager urged him and his wife to transfer Rs 10 million into one of the Bank's schemes which carries profit yield up to 45%. Based on the Branch Manager's assurance the amount of Rs 10 million was transferred from his account. The Complainant further stated that he was not provided any documents /receipt for more than one year by the Bank until his son approached the Manager and asked him for the receipts/ documents. The Manager after 4 weeks handed over him a certificate without any detail. After two years, he received a call from the Bank that the scheme has matured. When he contacted the branch, he was surprised to know that the matured value of the placement was PKR 8,335,439/- as against the principal amount of Rs 10 million. The Complainant sent a formal complaint to the Chairman of the Bank, but his grievances remained unaddressed.

Hence, he lodged a complaint with the Banking Mohtasib's Secretariat.

The Bank has submitted the relevant record and after analysis of the same the complaint was fixed for hearing at Banking Mohtasib, Regional Office, Lahore. The Complainant highlighted the case and informed that on maturity of the Mutual Funds it was a big shock for him that the invested Funds value was intimated to him was Rs 8,335,439/- which was less than the actual invested amount of Rs 10 million.

Having no other option, the Complainant on the advice of Branch Manager has requested him to transfer the maturity value into his account. However, when he again approached the Bank after a few days, the maturity value credited into his savings account was Rs 7,93,0590.00. Hence, he suffered a loss of Rs 2,069,410/- towards principal amount as well as loss of profit of three years, if the amount had remained in savings account.

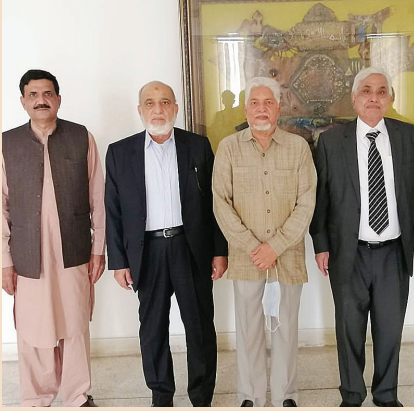
The Bank representative submitted that the former Branch Manager had been transferred to another branch and stated

that funds were invested on the request of the Complainant after he had provided authority letter and application for investment. He further stated that the mutual funds return is not fixed and there was a possibility of losses for which the Complainant was aware of. On a query whether the Bank has followed the directives as laid down in SBP Circular # CPD 02 of 2012, the Bank representative had no clue about the directive of the SBP regarding the Sale of Third Party Products by Banks.

After hearing the arguments from both sides, both the parties were advised to settle the issue amicably. The Bank reported to BMP that both parties have arrived at an amicable settlement.

Based on the amicable resolution of the matter, an Order dated 02.08.2021 was passed by the Banking Mohtasib of Pakistan and the complaint was disposed of.

In compliance with the BMP Order, the Bank confirmed that an amount of Rs 2,069,410/- has been credited to Complainant's account.



بینکنگ محتسب پاکستان کی قانونی مشیر، جناب جسٹس (ریٹائرڈ) زاہد حسین سے ملاقات

ملاقات میں باہمی دلچسپی کے کئی امور پر تفصیلی گفتگو کی گئی۔ ملاقات کے دوران جناب جسٹس (ریٹائرڈ) زاہد حسین کو بینکنگ محتسب پاکستان کے ادارے کی کارکردگی اور عوام کی شکایات دور کرنے کے لئے ادارے کی کوششوں سے آگاہ کیا گیا۔ جناب جسٹس (ریٹائرڈ) زاہد حسین نے ادارے کی کارکردگی کو سراہا۔

بینکنگ محتسب پاکستان، جناب محمد کامران شہزاد نے جناب جسٹس (ریٹائرڈ) زاہد حسین، قانونی مشیر، پریذیڈنٹ سیکریٹریٹ سے اسلام آباد میں ملاقات کی۔ 12 اگست 2021ء کو ہونے والی اس ملاقات میں سینئر لیگل ایڈوائزر، جناب سلیم اختر اور ڈپٹی ڈائریکٹر، ریجنل آفس، راولپنڈی، جناب خالد فاروق بھی بینکنگ محتسب کے ہمراہ تھے۔ اس

بینکنگ محتسب پاکستان کے حکم پر بینک نے شکایت کنندہ کو پانچ لاکھ اکسٹھ ہزار سے زائد کی رقم ادا کر دی

نے ان کی اس درخواست کو مسترد کر دیا۔ شکایت موصول ہونے پر بینکنگ محتسب پاکستان نے متعلقہ بینک کے ساتھ یہ معاملہ اٹھایا اور شکایت کی باقاعدہ سماعت کے بعد بینکنگ محتسب کی جانب سے بینک کو حکم دیا گیا کہ وہ منافع کی رقم کا دوبارہ حساب کر کے اس سلسلے میں فرق کی رقم شکایت کنندہ کو ادا کرے۔ بینکنگ محتسب کے حکم کی تعمیل کرتے ہوئے بینک نے شکایت کنندہ کے اکاؤنٹ میں پانچ لاکھ اکسٹھ ہزار دو سو گیارہ روپے (Rs.561,211) کی رقم جمع کر دی۔

بینک آف پاکستان کی جانب سے شرح سود (ڈسکاونٹ ریٹ) میں ہونے والی کمی بیشی اُن کو ملنے والی شرح منافع پر اثر انداز نہیں ہوگی جس پر شکایت کنندہ نے فروری 2020ء میں بینک میں ایک کروڑ دس لاکھ روپے کی سرمایہ کاری کی۔ شکایت کنندہ کے مطابق فروری اور مارچ 2020ء میں انہیں طے شدہ شرح سے منافع ادا کیا گیا، لیکن اپریل 2020ء میں بینک نے یہ شرح منافع کم کر دیا۔ انہوں نے بینک سے رابطہ کر کے مطالبہ کیا کہ انہیں طے شدہ شرح منافع یعنی 12.10 فی صد کی شرح سے منافع ادا کیا جائے تاہم بینک

بینکنگ محتسب پاکستان کے فیصلے کے نتیجے میں ملک کے ایک بڑے بینک نے پہلے سے طے شدہ شرح سے واجب الادا منافع اور اصل میں ادا کئے گئے منافع کے فرق کی رقم پانچ لاکھ اکسٹھ ہزار سے زائد شکایات کنندہ کو ادا کر دی۔ تفصیلات کے مطابق، شکایت کنندہ نے بینکنگ محتسب پاکستان کے دفتر میں شکایت جمع کرائی کہ متعلقہ بینک نے ایک سال کے لئے فکڈ ٹرم ڈپازٹ میں سرمایہ کاری کے لئے اُن سے رابطہ کیا جس کی طے شدہ شرح منافع 12.10 فی صد سالانہ تھی۔ بینک نے انہیں یہ یقین دہانی کرائی تھی کہ اسٹیٹ

بینکنگ محتسب پاکستان کے افسران کی اسٹیٹ بینک آف پاکستان کے حکام کے ساتھ ملاقات

منتقلی، نظام کی خامیوں، تھرڈ پارٹی سیل (بینک اشورنس) سے متعلق مسائل، صارفین سے متعلق قانونی معاملات اور باہمی دلچسپی کے کئی امور پر گفتگو کی گئی۔ اجلاس کے دوران بینکوں کی جانب سے اپنے صارفین کو فراہم کی جانے والی خدمات کو مزید بہتر بنانے پر بھی گفتگو ہوئی۔

(کمپلیٹ منجمنٹ پورٹل) اور اس پورٹل کے ذریعے موصول ہونے والی شکایات کو نمٹانے کے لئے اختیار کئے جانے والے طریقہ کار پر تفصیلی بحث کی گئی۔ علاوہ ازیں، اجلاس میں ادائیگی کے نظام، بینکوں کے مابین رقومات کی

بینکنگ محتسب پاکستان اور اسٹیٹ بینک آف پاکستان کے افسران کے درمیان ZOOM کے ذریعے 24 اگست 2021 کو ایک کوآرڈینیٹیشن اجلاس منعقد ہوا۔ اس اجلاس کا بنیادی مقصد اسٹیٹ بینک آف پاکستان کی جانب سے شکایات نمٹانے کے مجوزہ پورٹل

جولائی - ستمبر 2021

سہ ماہی نیوز لیٹر

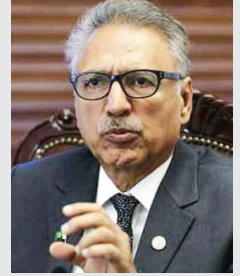
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Banking Mohtasib Pakistan

صدر مملکت نے بینکنگ محتسب کے فیصلوں کو برقرار رکھا



اجازت اکاؤنٹس سے رقم ٹرانسفر کرنے پر بینکنگ محتسب نے پرائیویٹ بینکوں کو رقم واپس کرنے کا حکم دیا تھا۔ صارفین کو اجازت کے بغیر بینکوں کی جانب سے الیکٹرانک فنڈ ٹرانسفر کی سہولت فراہم کرنے کی وجہ سے رقم کا نقصان برداشت کرنا پڑا۔ بینک صارفین کو اپنی مصنوعات کے بارے میں آگاہی اور تعلیم دینا بینکوں کی ذمہ داری ہے۔ بینک قانون پر عمل درآمد کے حوالے سے کوئی بھی دستاویز پیش کرنے میں ناکام رہے۔

صدر مملکت ڈاکٹر عارف علوی کی جانب سے بینکنگ محتسب کا پرائیویٹ بینکوں کو شکایت کنندگان کے اکاؤنٹ میں 12 لاکھ کی رقم جمع کرانے کا فیصلہ برقرار رکھا۔ پرائیویٹ بینکوں نے بینکنگ محتسب کے فیصلے کے خلاف صدر مملکت کو درخواست دائر کر رکھی تھی۔ نجمہ سلطانہ، زاہد شاہ اور طارق محمود چوہدری نامی شہریوں کے حبیب بینک لمیٹڈ اور یونائیٹڈ بینک لمیٹڈ کے اکاؤنٹس سے دھوکہ دہی سے 12 لاکھ سے زائد کی رقم نکال لی گئی تھی۔

نوسر بازار فرد نے شکایت کنندگان سے ٹیلی فون پر بینک اکاؤنٹس کی تفصیلات حاصل کی تھیں۔ شکایت کنندگان نے اپنے بینکس کی جانب سے آن لائن بینکنگ کی سہولت حاصل نہیں کر رکھی تھی۔ بلا

یکم جولائی تا 30 ستمبر، 2021ء کے دوران بینکنگ محتسب پاکستان کو بینکوں کے خلاف 7,376 نئی شکایات موصول ہوئیں جن میں وزیراعظم پوٹل پر بینک صارفین کی جانب سے درج کرائی گئیں 3,689 شکایات بھی شامل ہیں۔ جبکہ گزشتہ سال کے اسی عرصے کے دوران بینکنگ محتسب پاکستان کے دفتر میں 5,822 درج کرائی گئی تھیں۔

بینکنگ محتسب پاکستان کی کوششوں کی بدولت بینکوں کے صارفین کو 160-19 ملین روپے کے زریعات کی ادائیگی

رواں کیلنڈر سال، 2021ء کی تیسری سہ ماہی کے دوران بینکنگ محتسب کو بینکوں کے خلاف موصول ہونے والی شکایات کی تعداد میں گزشتہ سال (2020ء) کے اسی عرصے کے دوران درج کرائی گئیں شکایات کے مقابلے میں 30 فی صد اضافہ دیکھا گیا۔

بینکنگ محتسب پاکستان نے رواں کیلنڈر سال کی تیسری سہ ماہی (جولائی - ستمبر، 2021ء) کے دوران بینکوں کے صارفین کی 9,416 شکایات کو نمٹاتے ہوئے انہیں 160.19 ملین روپے کے زریعات کی ادائیگی ممکن بنائی۔

بینکنگ محتسب پاکستان کے دفتر میں شکایات نمٹانے کے عمل کو جدید اور بہتر بنانے کے لئے پراجیکٹ کا آغاز

حال ہی میں منعقد ہونے اس تقریب میں بینکنگ محتسب پاکستان، جناب محمد کامران شہزاد، محتسب ادارے کے سینئر ایڈوائزرز، ایڈوائزرز کے علاوہ بیچ میٹرکس کے افسران نے بھی شرکت کی۔ اس پراجیکٹ پر عمل درآمد شروع ہونے کے بعد بینکنگ محتسب کے ادارے کا شکایات کو نمٹانے اور ان کو مانیٹر کرنے کا نظام جدید خطوط پر منظم ہو سکے گا جس سے صارفین کے مسائل کو بہتر انداز میں حل کرنے میں مدد ملے گی۔

بینکنگ محتسب پاکستان کے ادارے نے اپنے نظام کو ڈیجیٹائز کرنے کے لئے انفارمیشن ٹیکنالوجی کی فرم، بیچ میٹرکس کے ساتھ ایک معاہدہ کیا ہے۔ بینکنگ محتسب سیکرٹریٹ، کراچی میں ہونے والی ایک سادہ اور پروڈاکر تقریب میں بینکنگ محتسب کے سینئر ایڈوائزر، جناب فرحت سعید اور بیچ میٹرکس کے سی ای او، جناب تیور کلیم نے اپنے اداروں کی جانب سے اس معاہدے پر دستخط کئے۔

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 کریگا اور نہ ہی ان کی طرف سے آپ کو کسی ای میل لنک کے ذریعے اپنے اکاؤنٹ سے لاگ ان کرنے کی ہدایت کی جائیگی۔ خود کو دھوکہ بازوں کی جعل سازی سے محفوظ رکھنے کے لئے محتاط رہیے اور اپنی ذاتی مالیاتی معلومات کسی بھی غیر متعلقہ فرد کو فراہم نہ کریں کیونکہ اس سے آپ کو مالی نقصان پہنچ سکتا ہے۔"