



بینکنگ موحتسب پاکستان

Banking Mohtasib Pakistan

PRESS RELEASE

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

KARACHI: 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 today, 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%.

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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.



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