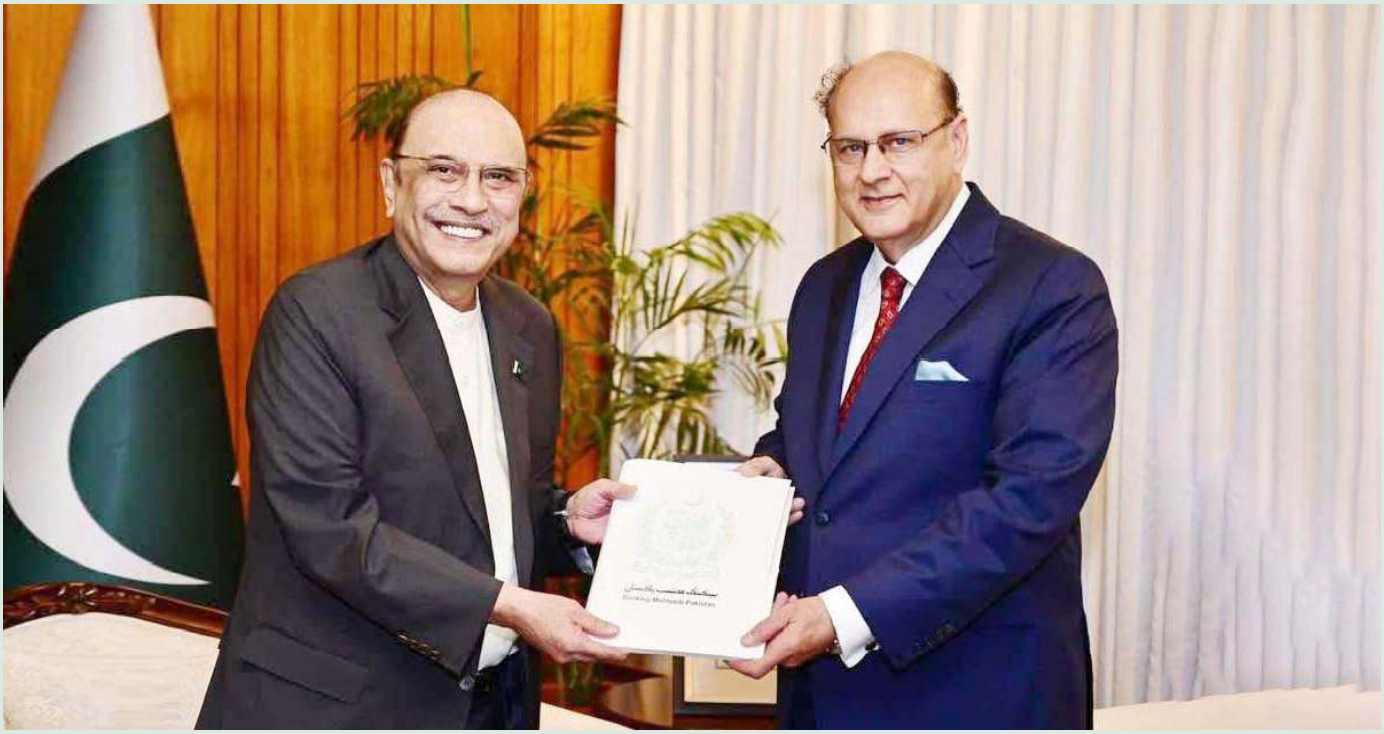
QUARTERLY NEWSLETTER JULY - SEPTEMBER 2026

# BANKING MOHTASIB PAKISTAN

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## President Urges Banking Mohtasib to Expand Public Awareness of Services



The President of Islamic Republic of Pakistan, Mr. Asif Ali Zardari has urged the Banking Mohtasib Pakistan to expand public awareness about the services of his institution to help banking customers protect themselves against fraudulent activities.

He said this while talking to Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz, who called on him at Aiwan-e-Sadr, Islamabad on 19th August, 2026, and presented him the Banking Mohtasib's Annual Report 2025.

The President noted that information technology is playing an important role in modern banking services, and lack of knowledge is making customers vulnerable to fraudulent activities.

He asked the Banking Mohtasib to especially facilitate women, persons with disabilities, senior citizens, low-income communities and other vulnerable groups in accessing justice.

The President was informed that the Banking Mohtasib received 35,130 complaints in 2025, while 13,793 complaints had been brought forward from the previous year. Of the total 48,923 complaints in hand, 36,280 were addressed and disposed of, with relief amounting to Rs 1,879.766 million provided to banking customers.

The President was further informed that 21,392 new complaints were received from 1st January to 30th June 2026, compared with 16,915 complaints received during the same period last year. During the first half of 2026, 18,482 complaints were disposed of, providing monetary relief of Rs 762.76 million to banking customers.

Senator Saleem Mandviwalla was also present during the meeting.

## Forum of Pakistan Ombudsman reaffirms its commitment to Strengthen Accountability



The Forum of Pakistan Ombudsman (FPO) convened its 33rd meeting in Islamabad on 28th August, 2026. The meeting was presided over by the Federal Tax Ombudsman and President FPO, Mr. Zafar Hijazi. The meeting was moderated by Advisor Legal and Executive Secretary FPO, Mr. Almas Ali Jovindah.

The meeting was attended in person by Mr. Sirajuddin Aziz, Banking Mohtasib Pakistan; Ms. Fauzia Viqar, Federal Ombudsperson for Protection Against Harassment of Women at the Workplace (FOSPAH); Dr. Najma Afzal, Ombudsperson Punjab; Mr. Muhammad Arif Khan Rathore, Ombudsman Azad Jammu & Kashmir; Mr. Justice (R) Shahnawaz Tariq, Ombudsman Sindh; and Syed Asif Shah, Senior Advisor, Wafaqi Mohtasib Secretariat on behalf of Federal Ombudsman, Mr. Naveed Kamran Baloch.

Mr. Suhail Rajput, Provincial Ombudsman Sindh; Ms. Ayesha Hamid, Provincial Ombudsman Punjab; Mr. Mutahir Zeb, Provincial Ombudsman Khyber Pakhtunkhwa and Ms. Rubab Mehdi, Provincial Ombudsperson Khyber Pakhtunkhwa participated in the meeting online.

The meeting reaffirmed the FPO's commitment to strengthening ombudsman institutions, promoting good governance, ensuring accountability, and providing accessible and expeditious redressal of public grievances.

## Banking Mohtasib Provides Rs 446.05 (M) Relief to Banking Customers from 1st July to 30th September, 2026

The Banking Mohtasib Pakistan has provided relief amounting to Rs 446.05 (M) to banking customers by disposing of 10,519 complaints against commercial banks during the third quarter (July – September) of current calendar year 2026.

The Banking Mohtasib has received 12,233 new complaints, including 1,922 from Prime Minister's Portal, from 1st July – 30th September, 2026.

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.

## Complaint Statistics

| | |
|---|---|
| Complaints received during the period July - September, 2026 | 12,233 |
| Complaints disposed of during the period July - September, 2026 | 10,519 |
| **Relief provided to the Complainants (Rs)** | **Rs 446.05 (M)** |

## BMP Driver's Son Martyred



Constable Muhammad Awais Tanoli, son of Mr. Muhammad Yousuf, Driver Banking Mohtasib Pakistan was martyred in an exchange of fire between the police and the robbers near Korangi Bridge on 6th September, 2026. He along with his colleague was on a routine checking when they saw the robbers looting the people. They challenged them and an exchange of fire took place between them. Both the constables were injured. They were rushed to the Indus Hospital where constable Awais Tanoli succumbed to his injuries after a few hours. However, his colleague survived.

Namaz-e-Janaza of Shaheed Awais Tanoli was offered at Garden Police Headquarters at 11 a.m. on 7th September, 2026 which was attended by IG Sindh, Mr. Javed Alam Odho, Additional IG Karachi, MPA Sindh Assembly, Mr. Farooq Awan, DIG South, DIG East, DIG Traffic Karachi, SSPs East, Korangi and City; SP Headquarters investigations, besides a large number of relatives and friends.

IG Sindh, Mr. Javed Alam Odho has paid rich tributes to Shaheed Constable Awais Tanori for his extraordinary courage and sense of responsibility.

Mr. Odho offered condolences on behalf of Sindh Police to the bereaved family and added that by laying down his life while performing his duty martyred constable has kept the tradition of Sindh Police alive.

His Namaz-e-Janaza was also held on 7th September, 2026 at Madina Jamia Masjid after Zohar prayers at Qayyumabad A Area, Karachi. Shaheed Awais Tanoli was buried in Qayyumabad Sector D Area Graveyard the same afternoon.

Mr. Sirajuddin Aziz, Banking Mohtasib Pakistan, along with the officers and staff of BMP, as well as a large number of relatives, friends,and family members attended the funeral prayers of Shaheed Awais Tanoli.

Fateha Khwani for the departed souls of the sister of Mr. Farman Ali and son of Mr. Muhammad Yousuf was held at BMP Secretariat, Karachi on 10th September, 2026 which was attended by all the officers and staff of BMP.





## BMP Driver Injured

Mr. Muhammad Yousuf, Driver, Banking Mohtasib Pakistan and Father of Martyred Constable Muhammad Awais Tanoli was seriously injured on 6th September, 2026 while crossing a road near Indus Hospital when he was hit by a speeding bike on Korangi Road.

He had gone to Indus Hospital to enquire about the condition of his son, Constable Muhammad Awais Tanoli (story above). He was taken to Indus Hospital, but later shifted to Saifee Hospital where his leg was operated upon. He is now recuperating at home.

## Obituary

The younger sister of Mr. Farman Ali, Joint Director – Finance, Karachi Secretariat, passed away on September 8, 2026.

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

## Mr. Sirajuddin Aziz Presides Over Session on Islamic Banking Professional Development Program



Mr. Sirajuddin Aziz, Banking Mohtasib Pakistan, presided over a session on Islamic Banking Professional Development Program held at the National Institute of Banking and Finance (NIBAF), Lahore on 24th September, 2026.

The five-day Program from 21st to 25th September, 2026 provided a professional learning platform for enhancing participants' understanding of Islamic Banking and its evolving role in Pakistan's financial sector.

Mr. Sirajuddin Aziz dealt at length on the subject with emphasis upon integrity, morality and character building.

The session presided over by Mr. Sirajuddin Aziz formed part of the Program's professional development activities, offering an opportunity to benefit from his extensive experience in banking, financial services and institutional leadership.

The Program reflected the importance of continuous professional learning, capacity building and the exchange of knowledge in strengthening the banking sector. Such initiatives contribute to the development of banking professionals and support greater awareness of the principles, practices and responsibilities associated therewith.



Group photograph taken on the occasion of a session on Islamic Banking Professional Development Program which was presided over by the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz at NIBAF, Lahore on 24th September, 2026.

## Public awareness video on services provided by Banking Mohtasib Pakistan

As part of ongoing efforts to enhance public awareness and disseminate information regarding mandate, services and complaint resolution mechanism, the Forum of Pakistan Ombudsman developed an AI generated awareness video which inter-alia included a segment on Banking Mohtasib also. In the said video Mr. Fahad Haq Nawaz and Ms. Beenish Khan, the two bright staff members of the Banking Mohtasib Pakistan, Karachi Secretariat effectively played their roles to describe the functionality and services of Banking Mohtasib Office.



## Appointments

- Ms. Bisma Aslam, who has been appointed as Advisor on contract at BMP Secretariat, Karachi for a period of one year, joined her duties with effect from 10th August, 2026. She has been attached to Investigation Unit No. 2.
- Ms. Salma Kanwal has been appointed as Assistant Director on contract at BMP Secretariat, Karachi for a period of one year with effect from 10th August, 2026.
- Mr. Shaukat Ali, on appointment as Officer on contract at BMP Secretariat, Karachi for a period of one year, has joined his duties w.e.f. 10th August 2026. He has been attached to Administration Unit No. 1.
- Ms. Ayesha has been appointed as Officer on contract at BMP Secretariat, Karachi for a period of one-year w.e.f. 7th September, 2026. She has been posted to Investigation Unit No. 3.
- Ms. Preet Inder has been appointed as Officer on contract at BMP Secretariat, Karachi for a period of one-year w.e.f. 1st September, 2026. She has been attached to the Investigation Unit No. 4.

## Resignation

Ms. Fouzia Salman, Deputy Director – Investigation BMP, Karachi Secretariat, on resignation, has been relived from the service w.e.f. close of business on 21st September, 2026.

Female employees of BMP, Karachi Secretariat hosted a farewell lunch in honour of Ms. Fouzia on 21st September, 2026.

A farewell party was also held in honour of Ms. Fouzia by Investigation Unit No. 2, which is headed by Sr. Advisor, Mr. Farhat Saeed at BMP, Karachi Secretariat on 21st September, 2026.



Deputy Director, Ms. Beenish Khan presenting a bouquet to Ms. Fouzia Salman on the occasion of a farewell party held in her honour by Investigation Unit No. 2 on September 21, 2026.



Photograph taken on the occasion of a farewell lunch hosted in honour of Ms. Fouzia Salman by the female employees of BMP on September 21, 2026.

## Transfer/Posting Arrangements

The following transfer/ posting arrangements have been made w.e.f. 17th August, 2026.

| S. No. | Names & Designation | Posted at |
|---|---|---|
| 1 | Ms. Sadaf Fatima<br>(Assistant Director) | Investigation Unit No. 7<br>Mr. Muhammad Yousaf Imran<br>(Senior Advisor) |
| 2 | Ms. Salma Kanwal<br>(Assistant Director) | Investigation Unit No. 6<br>Mr. Mushtaq Ahmed<br>(Senior Advisor) |
| 3 | Syed Farooq Hussain<br>(Senior Office Assistant) | Investigation Unit No. 4<br>Syed Faheemuddin Ahmed<br>(Senior Advisor) |

## 24th Future Banking Summit & Expo 2026 held in Karachi




The 24th Future Banking Summit & Expo 2026, organized by Total Communications, was held on 16th September 2026 at a local hotel in Karachi. The Summit provided a platform for senior representatives from the banking, financial services, technology and fintech sectors to deliberate upon emerging trends and innovations shaping the future of the banking industry in Pakistan.

The discussions focused on the evolving landscape of digital and intelligent banking, with particular emphasis on Artificial Intelligence, digital payments, cybersecurity, core banking transformation, trade finance, cloud technologies, Agentic AI and the application of emerging technologies in financial services. The Summit also provided an opportunity for participants to exchange views on the challenges and opportunities associated with technological advancement and the transformation of banking services.

The Summit featured a number of prominent industry speakers, including Mr. Shahzad Shahid, Group CEO, TPS Worldwide, and senior representatives from leading banks and financial institutions. Representatives from Bank Alfalah, HBL, Faysal Bank, Meezan Bank, National Bank of Pakistan and Raqami Islamic Digital Bank, among others, participated in the proceedings and shared their perspectives on the rapidly changing banking and financial technology landscape.

Six Deputy Directors from Banking Mohtasib Pakistan including Bibi Zareena, Ms. Beenish Khan, M/s Muhammad Junaid, Kazi Raheel Javed, Rana Irfan Shahid and Syed Subhan Ali Rizvi attended the Summit.

## Webinar on "Hearing the Silent Complainant: Reaching the Unheard, Unaware, and Unrepresented"

The OIC Ombudsman Association (OICOA) has arranged a Webinar on "Hearing the Silent Complainant: Reaching the Unheard, Unaware, and Unrepresented" on July 15, 2026.

The Webinar was conducted by Mr. Ahmed Yar Khan, Advisor for the Research & Development Wing at the Ombudsman of Punjab.

The following Officials of the Banking Mohtasib Pakistan attended the Webinar.

M/s Muhammad Yousuf Imran & Mushtaq Ahmed (Senior Advisors), M/s Yameen Farooqui, Ali Hussain Brohi & Aamer Ali (Advisors), Ms. Fouzia Salman, M/s Abdul Qadeer Shaikh, Muhammad Ikram (Deputy Directors), Mr. Fahad Haqnawaz & Ms. Mehak Kiran (Assistant Directors) & Mr. Khurram Badruddin Tharani (Officer – Investigation).

## Banking Mohtasib Second Internship Programme

The Banking Mohtasib Pakistan has allowed internship to Syed Muhammad Ausaija Jaffri and Ms. Dania Hussain for a period of three months starting from 1st September, 2026 to 30th November, 2026.

This is the second Internship Programme of the Banking Mohtasib Pakistan which is aimed at providing practical exposure and professional grooming of students in the fields of Law, Banking, Finance, and Business Administration.

The first three months programme of the Banking Mohtasib Pakistan was held from 1st December, 2025 to 28th February, 2026.

The Internship Programme has been designed to provide interns with comprehensive institutional exposure through a structured rotation across six different units to gain hands on experience and broader understanding of the organization's functions.

The interns are selected through an interview process at Banking Mohtasib Pakistan after inviting nominations from different universities of Karachi.

# Children's Day Celebrated at Karachi Secretariat



Children's Day was celebrated at Karachi Secretariat of Banking Mohtasib Pakistan on 28th July, 2026 with enthusiasm.

Eighteen children of the officers and staff of Karachi Secretariat participated in various activities chalked out by the management and the organizing committee for making the event a success.

The Children's Day celebration was a memorable occasion filled with joy, laughter and wonderful moments for the children, who enjoyed each and every moment of the event. It was heartwarming to witness the enthusiasm with which the children participated in various activities.

The children also met the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz, Senior Advisors, Advisors, officers and staff during their day long stay at the Karachi Secretariat.

The management and organizing team deserved appreciation for creating an atmosphere where the children could experience the workplace environment in a joyful mood.

The event, which included a magic show also, was a remarkable and unforgettable experience for the children.



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سہ ماہی نیوز لیٹر جولائی-ستمبر 2026

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بینکنگ محتسب پاکستان
Banking Mohtasib Pakistan

## صدر آصف علی زرداری کی بینکنگ محتسب پاکستان کو عوامی آگاہی بڑھانے کی ہدایت



صدرِ پاکستان اسلامی جمہوریہ پاکستان، جناب آصف علی زرداری نے بینکنگ محتسب پاکستان سے کہا ہے کہ وہ اپنی خدمات کے بارے میں عوامی آگاہی میں اضافہ کریں تاکہ بینکنگ صارفین کو دھوکہ دہی کی سرگرمیوں سے محفوظ رہنے میں مدد مل سکے۔

انہوں نے یہ ہدایت اُس وقت کی جب بینکنگ محتسب پاکستان، جناب سراج الدین عزیز نے صدرِ پاکستان، جناب آصف علی زرداری سے ایوانِ صدر، اسلام آباد میں مورخہ 19 اگست 2026 کو ملاقات کی اور بینکنگ محتسب نے اپنے ادارے کی سالانہ رپورٹ 2025 صدرِ مملکت کو پیش کی۔

صدرِ پاکستان نے مزید کہا کہ جدید بینکاری خدمات میں انفارمیشن ٹیکنالوجی اہم کردار ادا کر رہی ہے، اور معلومات کے فقدان کی وجہ سے صارفین دھوکہ دہی کی کارروائیوں کا شکار ہو رہے ہیں۔ انہوں نے بینکنگ محتسب سے کہا کہ وہ انصاف کے حصول میں خواتین، معذور افراد، بزرگ شہریوں، کم آمدنی والے طبقات اور کم تعلیم یافتہ پسماندہ افراد کی خصوصی معاونت کریں۔

صدر کو آگاہ کیا گیا کہ بینکنگ محتسب کو 2025 میں 35,130 شکایات موصول ہوئیں، جبکہ 13,793 شکایات گزشتہ سال سے زیرِ التوا تھیں۔ کل 48,923 زیرِ سماعت شکایات میں سے 36,280 شکایات کا ازالہ کیا گیا، اور بینکنگ صارفین کو 1,879.766 ملین روپے مالیت کا ریلیف فراہم کیا گیا۔ یکم جنوری سے 30 جون 2026 کے دوران مجموعی طور پر 21,392 نئی شکایات موصول ہوئیں، جبکہ گزشتہ سال اسی عرصے کے دوران یہ تعداد 16,915 تھی۔ سال 2026 کی پہلی ششماہی کے دوران 18,482 شکایات نمٹائی گئیں اور بینکنگ صارفین کو 762.76 ملین روپے کا مالی ریلیف فراہم کیا گیا۔

اجلاس میں صدر کے مشیر جناب جسٹس (ریٹائرڈ) عرفان قادر کے ہمراہ سینیٹر سلیم مانڈوی والا بھی موجود تھے۔