

بینک محاسب پاکستان Banking Mohtasib Pakistan

PRESS RELEASE

PR No-03/25

October 4, 2025

Banking Mohtasib Pakistan holds 2nd Annual Conference on 20 years of its Establishment

The former Governor, State Bank of Pakistan, Dr. Ishrat Husain has urged the Banking Mohtasib Pakistan to expand his outreach to smaller towns and rural areas where public awareness is low and banking issues are often more severe than in major cities. Emphasizing that administrative focus in Pakistan is overly concentrated in Karachi, Lahore, and Islamabad, he called for stronger engagement at the grassroots level.

At the event held in Karachi on 4th October 2025 to commemorate the 20th anniversary of the Banking Mohtasib Pakistan, he congratulated the Banking Mohtasib Pakistan on two decades of dedicated service and appreciated the institution's critical role in providing affordable and timely justice through a quasi-judicial framework. Highlighting the origins of the Ombudsman concept from developed nations, he emphasized its importance in offering citizens an alternative to lengthy and expensive litigation processes.

While commending BMP's achievements, he stressed the need to expedite complaint resolution to avoid delays similar to the judicial system. He encouraged BMP to focus less on monetary figures and more on maximum redressal of complainants' grievances.

Dr. Ishrat Husain emphasized the importance of IT literacy across all levels of staff to improve productivity, regardless of age or technical background.

Regarding the BMP Annual Report, he praised its quality but proposed deeper analytical insights, including frequency and nature of complaints. He also urged upon inclusion of microfinance banks under BMP's jurisdiction. He recommended the Annual Report be



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discussed with stakeholders and submitted to the President for potential policy improvements.

He further suggested engaging with the Pakistan Banks' Association (PBA) on sector wise issues and initiating bilateral discussions with individual banks facing higher complaint volumes to safeguard their reputations.

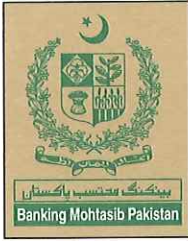
Mr. Justice (R) Irfan Qadir Consultant (Legal Affairs) to the President of Pakistan, while recording his appreciation for the Banking Mohtasib Pakistan, speaking at its 20th anniversary event, praised BMP's remarkable efforts in protecting the rights of banking customers and emphasized the importance of legal integrity, speedy justice, and ethical conduct in public institutions.

Mr. Justice (R) Qadir reflected on his experience over one and a half years as a Legal Consultant, during which he reviewed and adjudicated more than 500 representations covering a wide range of banking issues. These included spoofed calls, ATM fraud, digital banking transactions, IBFT issues, staff misconduct, loan and locker disputes, account blockages, succession matters, dormancy, and service deficiencies. He noted that in nearly all cases, BMP had already provided thorough relief, and he was able to further enhance outcomes by including applicable mark-up or KIBOR, thereby reinforcing citizens' rights.

He was in view that both BMP and the President's Office were torchbearers of justice, ethics, and protection of fundamental rights.

Mr. Justice (R) Qadir also spoke on the importance of **work ethics**, sharing several personal anecdotes from his career. He recalled a lesson from his father, who taught him the value of humility and ethical conduct early in life.

He cited examples of professional integrity, such as refusing to cash a blank cheque offered in gratitude by a client and taking on pro bono cases, including support for an acid attack survivor who later received treatment abroad. These, he said, were true reflections of ethical practice.



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Mr. Justice (R) Qadir concluded by urging all public servants and legal professionals to act with a clean conscience and clear intent, drawing inspiration from the dedication shown by BMP and its leadership.

Earlier, the Banking Mohtasib Pakistan, Mr. Sirajuddin Aziz presented the welcome address.

Mr. Zafar Masud, President Bank of Punjab and Chairman of Pakistan Banks' Association spoke on IC- Miraculous Escape and Work Ethics at the conference. He was floored with questions about his near to death experience and he very elaborately redraw a picture of his near handshake with death.

Dr. Moiz Hussain founder of Institute of Mind & Science/ Motivational Specker, spoke on "A bigger / higher purpose in life".

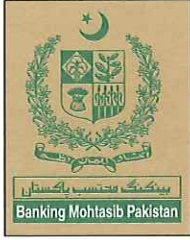
Mr. Khawar Khaldon Rana, Director, Legal Department, State Bank of Pakistan spoke on Mediation, Arbitration & Adjudication.

An opportunity was also provided to complainant Ms. Syedah Batool Hasan Rizvi to share her experience at the office of BMP. She paid rich tributes to Mr. Sirajuddin Aziz and his team at Banking Mohtasib for their efforts to the resolution of her grievance and she also praised Mr. Irfan Qadir who had very efficiently handled her complaint.

Mr. Yameen farooqui Advisor BMP presented the vote of thanks at the conclusion of the conference.

As part of conference and with the view to keeping its staff abreast the advanced technical skills and practices, the institution of Banking Bohtasib Pakistan held five workshops at the National Institute of Banking and Finance at Karachi on 3rd October 2025 on the following topics:

1. Mediation, Arbitration & Adjudication
2. Basic of investigation & how to conduct Investigation
3. Complaint Management System (CMS)
4. Digital Banking
5. Crypto Currency



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These workshops were great success and hopefully would help the staff in proper discharge of their duties as well as to bring efficiency in the working and for smart decision making. Besides with the officials / staff of Karachi Secretariat, the staff members from all the seven regional offices of the BMP also participated in the day-long workshops.

The presentations made after the groups' discussions were highly appreciated by the Banking Mohtasib Pakistan.

