

## President Dr. Arif Alvi reviews Development of Banking Sector



President, Dr. Arif Alvi has emphasized upon the banks to ensure foolproof security of account holders' deposits and their data in view of increasing cybercrimes all over the world.

He was presiding over a meeting of various heads of banks, including the Governor, State Bank of Pakistan, Dr. Reza Baqir and the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad held at Governor House in Karachi on March 29, 2022 to review the innovative and development of the banking sector, especially the digitalization, steps taken and systems introduced against cybercrimes.

The President said all kinds of complaints by customers be taken seriously and resolved at the earliest to their satisfaction to escape litigation leading to wastage of time, energy and money. Led by SBP Governor, the bankers' team included Presidents of National Bank of Pakistan, United Bank Lim-

ited, MCB Bank Limited, Allied Bank of Pakistan, Faysal Bank Limited, Habib Bank Limited, Soneri Bank Limited, Bank of Khyber Limited, Dubai Islamic Bank Limited, Meezan Bank and The Bank of Punjab.

He said the customers should be educated about banking procedures so as to protect them from electronic frauds. President, Dr. Arif Alvi said that, banks should strengthen their vigilance and internal control systems to effectively protect the interest of the customers.

The bankers updated the President about the policy and structural reforms in their banks with focus on transparency, efficiency and fast growth in financial inclusion mainly of the population living in remote and under-developed areas and women of the country. They informed the President that the banks had streamlined their system to quickly respond to the customers' complaints and justice was provided to them.

### BMP Provides Rs 224.83 (M) Relief to Banking Customers

The Banking Mohtasib Pakistan has provided monetary relief amounting to Rs 224.83 million to the banking customers by disposing of 6,563 complaints against commercial banks during the first quarter (January to March, 2022) of the current calendar year.

The Banking Mohtasib has received 8,845 new complaints, including 4,614 from Prime Minister's Portal from 1<sup>st</sup> January to 31<sup>st</sup> March, 2022.

With a view to protecting the people from fraudulent activities which are rampant now a days, the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad 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.

## Banking Mohtasib calls on the President



The Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad called on the President, Dr. Arif Alvi and presented him the Annual Report-2021 of BMP at Aiwan-e-Sadr on February 23, 2022.

The Banking Mohtasib briefed the President about the performance and achievements of his organization. He disclosed that BMP has provided relief worth Rs 709 million to account holders in over 37,000 cases related to banking frauds during last year.

The President expressed satisfaction over the perfor-

mance of BMP and emphasized the need for the implementation of the decisions of the Mohtasib to ensure the speedy provision of justice to banking customers.

The Banking Mohtasib informed the President that during the year 2021, 33,196 new complaints were received while 4,168 outstanding complaints were carried forward from the previous year. He highlighted that out of the total 37,364 complaints, over 18,000 complaints were received through the Prime Minister's Citizen Portal. He added that out of the total 37,364 complaints,

25,231 complaints were resolved amicably through reconciliation while 437 complaints were decided after formal hearings. He said that 87% of the total complaints were disposed of during the previous year and efforts had been made to improve the existing complaint management system to make it capable of incorporating 100% of complaints.

Appreciating the performance of BMP, the President said that the institution of Banking Mohtasib was playing a valuable role in providing inexpensive and expeditious justice to victims of bank fraud, particularly in cases involving electronic funds transfer scams. He underlined the need to create awareness through media about the services being provided by the Banking Mohtasib so that the maximum number of people could benefit from its services against the maladministration of bank officials. The President assured the Mohtasib of his support in further strengthening the institution to quickly redress the grievances of the account holders.



Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad hearing complaints at Multan Office.

### 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 presents Annual Report to SBP Governor

The Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad called on the Governor, State Bank of Pakistan, Dr. Reza Baqir on January 25, 2022. During the meeting, Mr. Kamran Shehzad presented the Annual Report of the Banking Mohtasib Pakistan for the year 2021 to Dr. Reza Baqir in terms of Section 82 G of the Banking Companies Ordinance 1962 (BCO).

Matters of mutual interest, particularly relating to opening of new offices of Banking Mohtasib at Faisalabad and Muzaffarabad and housing issues of Banking Mohtasib's Secretariat at Karachi were discussed in the meeting, which was attended by Senior Advisor, Banking Mohtasib Pakistan, Mr. Farhat Saeed and Director, SBP Governor's Office, Mr. Muhammad Amin Khan Lodhi.



Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad presenting the Annual Report-2021 of BMP to Governor, State Bank of Pakistan, Dr. Reza Baqir on January 25, 2022.

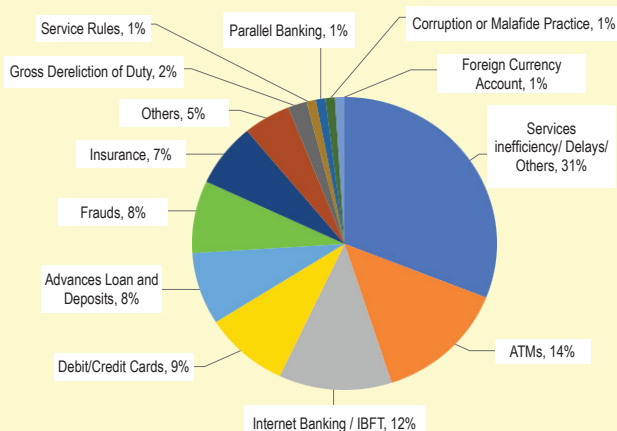


A view of the meeting between the Governor, State Bank of Pakistan, Dr. Reza Baqir and the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad at SBP, Karachi on January 25, 2022.

### Complaint Statistics

|   |                      |               |
|---|----------------------|---------------|
| Complaints carried forward from 2021        | 4,772                |               |
| New Complaints Received (Jan-Mar, 2022)     | 8,845                |               |
| <b>Total</b>                                |                      | <b>13,617</b> |
| Total Complaints disposed off               |                      | 6,563         |
| Complaints outstanding as of March 31, 2022 |                      | <b>7,054</b>  |
| <b>Relief Provided to the Complainants</b>  | <b>Rs 224.83 (M)</b> |               |

### Complaint Categories



## President upholds decision of Banking Mohtasib



President, Dr. Arif Alvi has upheld a decision of the Banking Mohtasib Pakistan directing a leading commercial bank to refund Rs 423,556 to the family of a deceased borrower which the Bank had “unilaterally and unfairly” recovered from his family. The President observed that the Bank had unnecessarily complicated a routine matter as its own standard operating procedures empowered it to give relief in such cases.

The Complainant had availed a loan of Rs 3 million in 2015 from the Bank and deposited Regular Income Certificates (RICs) issued by the Central Directorate of National Savings, valuing Rs 3.5m, as liquid security with the Bank.

On January 27, 2017, the Complainant passed away, and the Bank on its own encashed the RICs then worth Rs 4.155m and charged a mark-up of Rs 480,489 till October 22, 2018, while the accumulated mark-up at the time of his death was only Rs 57,294. The widow of the Complainant requested the

Bank to charge mark-up till the period her husband was alive and waive the mark-up thereafter. The Bank, however, did not accede to her request after which she approached the Banking Ombudsman.

After hearing the case and perusing the available record, the Banking Ombudsman noted that at the time of Complainant’s death the principal outstanding amount was Rs 2.889 million and the accumulated mark-up was Rs57,294 only. In the given circumstances, it was the fiduciary responsibility of the Bank to guide the legal heirs for adjustment of outstanding liability at this level against encashment of RICs, the Ombudsman observed.

The Ombudsman noted that instead of exercising its statutory obligation to set off the loan against liquid security, the Bank continued to linger on recovery and unnecessarily piled up mark-up on the principal outstanding amount which was unfair as per the State Bank of Pakistan’s guide-

lines. The Ombudsman said the Bank’s claim that the matter pertained to the year 2018 and its books had been closed and, therefore, it was not in a position to provide financial relief was ‘absurd’ and ‘unprofessional’. The Ombudsman added that no rule, regulation, law or accounting standard had been referred which barred the Bank from revisiting the old/closed cases and as such types of transactions were a routine matter.

The Banking Ombudsman held that unilaterally charging and recovering mark-up without justification beyond Rs57,294 was an injustice to the deceased borrower’s family. The Ombudsman observed that the Bank had committed maladministration and malpractice by not exercising its rights without any valid reason, even though it held fully cashable liquid security under the loan agreement documents and piled up mark-up liability unnecessarily.

The Bank, subsequently, filed a representation against the Ombudsman’s decision with the President. President, Dr. Alvi upheld the Ombudsman’s decision and held that the Bank had not provided any justification to upset the original order of the Ombudsman. “The representation is rejected as it is devoid of any merit and the Bank had failed to discharge the burden and statutory liability cast upon it under the law,” the President noted in his decision.



## CASE STUDIES

### **CASE 1: BANK CHARGED ANNUAL RENEWAL FEE ON BLOCKED CREDIT CARDS**

The Complainant has informed that on his retirement in the year 2020, the Bank blocked his Credit Card facility. However, despite the blockage of the Card, the Bank charged him annual renewal fee. He approached the Bank and asked them to either un-block his Credit Card facility or refund the annual renewal fee charged to him, but the complaint was declined by the Bank on the plea that the Credit Card facility cannot be renewed, being a pensioner account

and renewal charges were recovered as per procedure. He thus escalated the matter with the Banking Mohtasib Office for redressal of his grievance.

On taking up the matter with the Bank, they could not justify blocking of Credit Card facility and recovery of renewal fee. The Bank was advised to review the Complaint. After reviewing the Complaint, the Bank informed the BMP that blockage has been removed on Credit Card facility and necessary approval has been arranged for reversal of renewal fee of Rs4,640/- and

the same will be reflected in next Credit Card statement.

On contacting the Complainant over phone, he confirmed the resolution of his complaint and appreciated the support of BMP Office in resolving the issue to his entire satisfaction.



### **CASE 2: FRAUDULENT AND ILLEGAL TRANSACTIONS THROUGH DEBIT CARD**

The Complainant in her complaint stated that numerous transactions took place from her debit card on 10th May, 2021 despite the fact that the card was in her possession. She further stated that all transactions were carried out in Riyal in spite of the fact that she had never travelled to Saudi Arabia.

After waiting for almost 7 months, the Complainant re-

ceived a message from the Bank that out of 11 transactions, only the amount of three transactions will be refunded to her, while the amount of the remaining eight transactions is Complainant's liability. Upon raising the matter from BMP Office, the Bank declined to refund the amount of remaining eight transactions, whereas as per Visa card Rule chargeback is allowed up-to 35 transactions.

After a lengthy deliberation, the

Bank was made to realize that as per Master and Visa Card Schemes, charge backs are allowed without any arguments if the Merchant is non 3DS.

The Bank agreed to allow the amount of remaining 8 transactions. The Complainant confirmed to BMP Office that the Bank has credited the amount of 8 disputed transactions to her account.



A view of the meeting between the officials of IT department of Banking Mohtasib office and Ms. Bench Matrix and (application development vendor), held on March 17, 2022 to discuss the progress on development of new complaint management portal.

## Mr. Murtaza Naqvi Passes Away



Syed Muhammad Murtaza Naqvi, Ex-Manager/Assistant Director, Banking Mohtasib Pakistan died in Karachi on 9th January, 2022 after a prolonged illness. He was 76. He has left behind a widow, two sons and two daughters to mourn his death. He was buried in Wadi-e-Husain graveyard the same day and his burial ceremony was attended, among others, by the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad, Senior Advisors, Advisors, and

Officers of Banking Mohtasib Pakistan, besides his colleagues from State Bank of Pakistan, relatives and friends.

Mr. Naqvi served the Banking Mohtasib Pakistan for about ten years. Joining this Institution on 18<sup>th</sup> January, 2011, Mr. Naqvi said good bye to BMP on 30th June, 2021. Before his induction in Banking Mohtasib Pakistan, he had served the State Bank of Pakistan for over four decades. Joining the State Bank of Pakistan, Quetta in June 1966, he served the Karachi and Hyderabad Offices of SBP in different responsible capacities and had retired as Joint Director at SBP, Central Directorate on 22<sup>nd</sup> June, 2006. After retirement from SBP, he had also remained attached with the Bank of Punjab from 2006 to 2009.

He attended Central Banking Course organized by Banking Training Institute, State Bank of

Pakistan, Karachi. He received Off Site, On-Site Surveillance Training at World Bank Programme in 1999 in the United States of America.

### Obituary

- Mr. Zakaria Jangda, elder brother of Mr. Muhammad Ali Jangda, Senior Advisor, Banking Mohtasib Pakistan expired in the month of December, 2021 after a prolonged illness. He was buried in a graveyard in Karachi.

- Mr. Tahir Mansoor, elder brother of Mr. Shahid Mahmud Khan, Legal Advisor, Banking Mohtasib Pakistan died on 18th January, 2022. He was buried in Sahiwal.

## Working Group for Awareness Raising on Online Child Abuse Constituted

The Provincial Ombudsman, Punjab has approved the constitution of a 16 - member Working Group for Awareness Raising on Online Child Abuse. Ms. Tabana Sajjad Naseer, Chief Provincial Commissioner for Children is the Chairperson of the Working Group while its members include: Ms. Shaheen Atiq-ur-Rehman, Chairperson, National Committee on Children (Wafaqi

Mohtasib); Vice Chairperson of Bunyad Foundation, Lahore; Syeda Viqar-un-Nisa Hashmi, Hon. Advisor, Grievance Commissioner for Children (Wafaqi Mohtasib), Member / Secretary (National Committee on Children); Director, Cyber Crime Punjab, Federal Investigation Agency (FIA); Special Secretary, Government of the Punjab, Home Department; Special Secretary, Government of Punjab, School

Education Department; Special Secretary, Government of the Punjab, Higher Education Department; Secretary Government of the Punjab, Information, Culture & Youth Affairs Department; Additional IGP (Operations), Punjab; Director General, (Religious Affairs), Auqaf and Religious Affairs Department; Director General, Social Welfare & Baitu-ul-Maal; Director General, Child Protection & Welfare Bureau; Ms. Shamsa Ali, MPA, Provincial Assembly of Punjab, Ms. Zainab Lodhi, MPA, Provincial Assembly of Punjab; Head of HRCP; Dr. Naeem Zafar, President, PAHCHAAN (NGO).

## بینکنگ محتسب کی صدر مملکت سے ملاقات

جناب کامران شہزاد نے کہا کہ سو فیصد شکایات کے حل کیلئے شکایات کے موجودہ نظام کو بہتر بنانے کے لیے کوششیں کی گئیں۔ صدر مملکت نے بینکنگ محتسب کی کارکردگی پر اطمینان کا اظہار کیا۔ صدر مملکت کی جانب سے بینک صارفین کی شکایات کے فوری ازالے، بینکنگ محتسب کے ادارے کو مضبوط بنانے کیلئے تعاون کی یقین دہانی کرائی۔



بینکنگ محتسب پاکستان جناب محمد کامران شہزاد صدر مملکت ڈاکٹر عارف علوی کو اپنے ادارے کی سالانہ رپورٹ 2021 پیش کر رہے ہیں۔

صدر مملکت نے کہا کہ، بینکنگ محتسب کی خدمات بارے میڈیا کے ذریعے آگاہی پیدا کرنے کی ضرورت پر زور دیا۔ جناب کامران شہزاد صاحب نے بتایا کہ سال 2021 کے دوران 33,196 نئی شکایات موصول ہوئیں۔ اعداد و شمار کے مطابق، کل 37,364 شکایات میں سے 18,000 سے زائد شکایات وزیراعظم کے سٹیزن پورٹل کے ذریعے موصول ہوئیں۔ کل 37,364 شکایات میں سے 25,231 شکایات کو مصالحت کے ذریعے حل کیا گیا۔ گزشتہ سال کے دوران کل شکایات میں سے 87 فیصد کو نمٹا دیا گیا۔

بینکنگ محتسب پاکستان جناب محمد کامران شہزاد نے صدر پاکستان ڈاکٹر عارف علوی سے 23 فروری 2022 کو ایوان صدر میں ملاقات کی اور انہیں اپنے ادارے کی سالانہ رپورٹ 2021 پیش کی۔ اپنے ادارے کی کارکردگی سے آگاہ کرتے ہوئے جناب کامران شہزاد نے صدر مملکت کو بتایا کہ گزشتہ سال فراڈ سے متعلق 37,000 سے زائد کیسز میں بینک صارفین کو 70 کروڑ روپے کی ریلیف فراہم کی۔ صدر مملکت نے کہا کہ، بینکنگ محتسب بینک فراڈ کے متاثرین کو سستے اور فوری انصاف کی فراہمی میں قابل قدر کردار ادا کر رہا ہے، صدر مملکت بینک صارفین کو انصاف کی جلد فراہمی کیلئے محتسب کے فیصلوں پر عمل درآمد پر زور دیا۔ صدر مملکت نے کہا کہ، بینکنگ محتسب فنڈز کی الیکٹرانک ذرائع سے منتقلی سے متعلق فراڈ کیسز میں انصاف فراہم کر رہا ہے۔

## بینکنگ محتسب نے اسٹیٹ بینک کے گورنر کو سالانہ رپورٹ 2021 پیش کی



بینکنگ محتسب پاکستان جناب محمد کامران شہزاد 25 جنوری 2022 کو گورنر اسٹیٹ بینک آف پاکستان ڈاکٹر رضا باقر کو اپنے ادارے کی سالانہ رپورٹ 2021 پیش کر رہے ہیں۔

ملاقات میں باہمی دلچسپی کے امور بالخصوص فیصل آباد اور مظفر آباد میں بینکنگ محتسب کے نئے دفاتر کھولنے اور کراچی میں بینکنگ محتسب کے سیکریٹریٹ کے مسائل پر تبادلہ خیال کیا گیا۔ اس ملاقات میں سینئر ایڈوائزر بینکنگ محتسب پاکستان، جناب فرحت سعید اور ڈائریکٹر، ایس بی پی گورنر آفس، جناب محمد امین خان لودھی نے بھی شرکت کی۔

بینکنگ محتسب پاکستان، جناب محمد کامران شہزاد نے 25 جنوری 2022 کو گورنر اسٹیٹ بینک آف پاکستان ڈاکٹر رضا باقر سے ملاقات کی۔ ملاقات کے دوران جناب محمد کامران شہزاد نے جناب ڈاکٹر رضا باقر کو سیکشن 82 جی بینکنگ کمپنیز آرڈیننس 1962 کے تحت بینکنگ محتسب پاکستان کی سالانہ رپورٹ برائے 2021 پیش کی۔

## بینکنگ محتسب پاکستان نے بینکنگ صارفین کو 22 کروڑ 48 لاکھ روپے کی ادائیگی کے احکامات صادر کیے۔

زور دیا ہے کہ وہ اپنی ذاتی اور مالی معلومات کسی تیسرے شخص پر ظاہر نہ کریں۔ انہوں نے مزید کہا کہ مشکوک کالز کے موصول ہونے کی صورت میں انہیں فوری طور پر اپنے بینک کی قریبی برانچ یا بینک کی ہیلپ لائن پر رابطہ کرنا چاہیے۔

کے دوران 8,845 نئی شکایات موصول ہوئیں جن میں وزیراعظم کے پورٹل پر درج کرائی گئی 4,614 شکایات بھی شامل ہیں۔ بینکنگ محتسب پاکستان جناب محمد کامران شہزاد نے عوام کو روز بروز بڑھتی ہوئی دھوکہ دہی کی سرگرمیوں سے بچانے کے لیے بینکنگ صارفین پر

بینکنگ محتسب پاکستان نے رواں سال کی پہلی سہ ماہی (جنوری تا مارچ 2022) کے دوران کمرشل بینکوں کے خلاف 6,563 شکایات کا ازالہ کر کے بینکنگ صارفین کو 22 کروڑ 48 لاکھ روپے کی ادائیگی کے احکامات صادر کیے۔ بینکنگ محتسب کو یکم جنوری سے 31 مارچ 2022



سہ ماہی نیوز لیٹر جنوری - مارچ 2022

# بینکنگ محتسب پاکستان

www.bankingmohtasib.gov.pk



## صدرِ مملکت ڈاکٹر عارف علوی نے بینکنگ سیکٹر میں ہونے والی تبدیلیوں کا جائزہ لیا



دیکھا گیا۔ صدرِ مملکت نے خواتین کی مالی شمولیت کے لیے بینکوں کے اقدامات کو سراہا۔

### 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 کوآف 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 مجلسازی سے محفوظ رکھنے کے لئے محتاط رہیں اور اپنی ذاتی مالیاتی معلومات کسی بھی غیر متعلقہ فرد کو فراہم نہ کریں کیونکہ اس سے آپ کو مالی نقصان پہنچ سکتا ہے۔"

کم کرنے کیلئے بینکس شکایات خود حل کریں، ڈاکٹر عارف علوی نے کہا کہ بینک صارفین کے مفادات کو مؤثر طریقے سے تحفظ فراہم کرنے کیلئے اندرونی کنٹرول کے نظام کو مضبوط کریں۔ صدرِ پاکستان نے کہا کہ بینک الیکٹرانک فراڈ اور سائبر کرائم کو روکنے کے لیے وفاقی تحقیقاتی ایجنسی کے سائبر کرائم سیل اور دیگر قانون نافذ کرنے والے اداروں کے ساتھ تعاون کریں۔

اجلاس میں صدرِ مملکت کو بینکنگ سیکٹر کی کارکردگی اور شفافیت بڑھانے کیلئے پالیسی اور بنیادی اصلاحات کے بارے میں بریفنگ دی گئی۔

اجلاس میں خواتین کے ساتھ ساتھ ملک کے دور دراز اور پسماندہ علاقوں میں رہنے والے لوگوں کی مالی شمولیت کو یقینی بنانے کے بارے میں بھی بریفنگ دی گئی اور اجلاس میں بتایا کہ بینکوں نے صارفین کی شکایات کا فوری ازالہ کرنے کے لیے اپنے نظام کو بہتر کیا ہے۔

اجلاس میں بتایا گیا کہ رواں مالی سال کی پہلی سہ ماہی کے دوران موبائل بینکنگ میں گزشتہ مالی سال کی اسی مدت کے مقابلے میں 29 فیصد اضافہ دیکھا گیا۔ اسی عرصے میں انٹرنیٹ بینکنگ میں 31 فیصد اضافہ

صدرِ مملکت ڈاکٹر عارف علوی کی زیر صدارت گورنر ہاؤس میں اسٹیٹ بینک آف پاکستان، بینکنگ محتسب پاکستان سمیت مختلف بینکوں کے سربراہان کا اجلاس 29 مارچ 2022 کو کراچی میں ہوا۔ اجلاس میں بینکنگ سیکٹر میں ہونے والی تبدیلیوں، ڈیجیٹلائزیشن اور سائبر کرائمز کی روک تھام کے لیے اٹھائے گئے اقدامات کا جائزہ لیا گیا۔ اجلاس میں صدرِ مملکت نے بینکوں پر زور دیا

کہ دنیا بھر میں بڑھتے ہوئے سائبر جرائم کے پیش نظر کھاتہ داروں کی رقوم اور ذاتی ڈیٹا کی فول پروف سیکیورٹی کو یقینی بنائیں، صدرِ مملکت نے کہا کہ تاخیر، غیر ضروری قانونی چارہ جوئی، وقت اور پیسے کے ضیاع سے بچنے کیلئے بینک صارفین کی شکایات کو سنجیدگی سے لیا جائے۔ ڈاکٹر عارف علوی نے کہا کہ بینک صارفین کے پیسوں کے امانت دار ہیں بینک صارفین کی شکایات کو ترجیحی بنیادوں پر حل کریں۔ انہوں نے کہا کہ الیکٹرونک فراڈ سے صارفین کو محفوظ بنانے کیلئے صارفین کو بینکنگ کے طریقہ کار کے بارے میں آگاہی دی جائے۔

صدرِ مملکت نے کہا کہ بینکنگ محتسب کا ادارہ بینکنگ کورٹس اور ایوانِ صدر پر کیسز کا بوجھ