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BANKING MOHTASIB PAKISTAN

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Banking Mohtasib to open two new Regional Offices shortly

The Banking Mohtasib Pakistan has decided to establish two new Regional Offices in the country within this year. One Regional Office will be established in Faisalabad and the other at Muzaffarabad, Azad Kashmir. With the setting up of theses Offices, the banking customers of the above-mentioned areas will benefit from the services being offered by the Banking Mohtasib Pakistan as they have to travel to Lahore/ Multan in case of Faisalabad and to Rawalpindi in case of AJK. This step is in the direction of Banking Mohtasib's vision to provide justice at the doorsteps of the complainants. It may be added here that services of Banking Mohtasib are free of cost and the complainants did not need to engage an advocate to plead their case.

At present, the Banking Ombudsman has five Regional Offices, which are located in Lahore, Peshawar, Quetta, Rawalpindi and Multan, besides a Secretariat in Karachi. With the establishment of new offices, the number of Regional Offices will rise to seven.

BMP Provides Rs 262.72 Million Relief to Banking Customers

The Banking Mohtasib Pakistan has provided monetary relief amounting to Rs 262.72 million to the banking customers by disposing of 7505 complaints against commercial banks in the second quarter (April to June 2022) of the current calendar year, 2022.

The Banking Mohtasib received 7198 new complaints, including 2886 from Prime Minister's Portal from 1st April to 30th June, 2022 while it had received 8845 complaints during the same period of last year.

With a view to protecting people from fraudulent activities which are rampant now a days, the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad has emphasized upon the banking customers no 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 Pakistan visits Muzaffarabad

The Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad paid a two day visit to Muzaffarabad on June 9 & 10, 2022.

During his visit to Muzaffarabad, he was accompanied by Senior Advisor, Mr. Farhat Saeed.

Mr. Kamran Shehzad met the Secretary to the AJK Ombudsman, Mr. Absar Hussain on June 10, 2022. He also held a hearing at Muzaffarabad Office of SBP BSC.

Secretary to the AJK Ombudsman, Mr. Absar Hussain presenting a Souvenir to Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad during his visit to Ombudsman Office, Muzaffarabad on June 10, 2022.

President rejects representations of Bank against the decisions of Banking Mohtasib

President, Dr. Arif Alvi has provided relief to two victims of bank fraud by ordering a leading commercial bank to refund the defrauded amount of Rs 1.9 million to the respective account holders by upholding the orders of the Banking Mohtasib.

The President also ordered the Bank to educate its customers about internet banking, digital financial services, and other safety measures to safeguard account holders from banking frauds.

An account holder of the Bank's Branch in Lahore had tried to withdraw funds using an ATM, but the cash was not dispensed even though he had a sufficient balance in his account. On further inquiry, it was revealed that an amount of Rs 1.479 million had been withdrawn without authorization from his account.

It was found that a few days ago, the Bank had activated the Electronic Funds Transfer (EFT) facility after receiving a phone call from the customer's registered phone number. Subsequently, the funds had been transferred from his account to other beneficiary accounts. The customer lodged a complaint with the Bank, but his grievance remained unresolved.

Similarly, another account holder of the same Bank in Gujranwala, was also defrauded out of her money when she received a call from the Bank's Helpline. She shared her personal data with the caller after which an amount of Rs 499,400 was withdrawn from her account without authorization.

She also approached the Bank for a refund, but the Bank did not return her money. Both the complainants separately approached the Banking Mohtasib Pakistan (BMP) to seek redressal of their complaints, who ordered the Bank to refund their lost money. The Bank, in both cases, chose to contest the decisions of BMP by filing separate representations with the President.

The hearings of both cases were held, and the Bank took the plea that both customers had shared their personal banking details with unknown persons. Therefore, it was not responsible for the loss of money.

The President rejected this plea on the ground that the Bank had made the Electronic Funds Transfer (EFT) facility operational without the consent/request of the account holders. He underscored that it was the prime responsibility of banks to protect the interest of their customers and the systems installed by the Bank to protect their interests were not robust enough and needed to be revised and strengthened.

The President further observed that the Bank was found negligent and non-compliant with the State Bank of Pakistan (SBP)'s rules and regulations by not educating the customers about the pros and cons of the EFT facility before activating the channel.

He observed that the Bank could not produce any document/evidence to the effect that it had complied with the provisions of relevant laws, rules, and regulations of SBP. The violation of rules and regulations on part of the Bank established malpractice, the President noted, and the loss of money could have been avoided if the Bank had not made the EFT facility operational without their consent.

'The Bank was given ample opportunity to controvert the claims of the complainants and findings of BMP, but no justification was provided to change the original decisions of the Mohtasib', the President held.

He further stated that since no fault could be found with the original decisions of the Banking Mohtasib, therefore, the representations of the Bank were rejected.

Banking Mohtasib Pakistan's Recommendations to State Bank of Pakistan

A team of senior officers of State Bank of Pakistan held a meeting with the Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad and Senior Advisors at BMP Secretariat, Karachi on April 28, 2022.

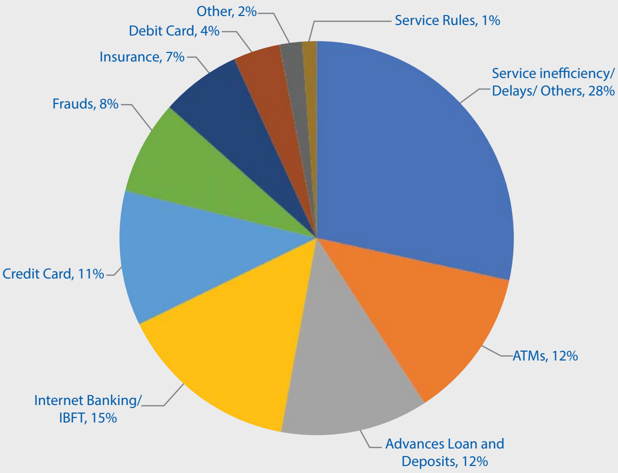
During the meeting, the BMP highlighted a number of issues which require appropriate regulatory intervention. The BMP recommendations to SBP are as under:

- Banks should be advised to nominate senior officials having sufficient experience who are fully conversant with procedures / policies related to the area of complaint to attend hearings. They should bring all relevant documents (in original) pertaining to the complaint at the hearings.
- Banks should be advised to either not to allow transactions with non 3 D merchants and / or they should compensate the complainant immediately on receipt of complaint without waiting for recourse.
- SBP should issue Master Circulars separately for Internet Based E-commerce transactions, IBFT transactions through Mobile / Digital Banking and ATM etc.
- Biometric verification of consumers should be revived before registering / activation of Internet Based E-Commerce and IBFT facility through Internet and Mobile Phones.
- In many cases, amounts against disputed IBFT transactions are marked on hold with the beneficiary Bank. There should be some clear instructions issued to banks that how these amounts are to be refunded to the complainant, if the beneficiary either does not come into contact or he/she cannot prove the legitimacy of the funds received.
- Banks should be advised to preserve the CCTV footage for future reference, once the complaint is lodged with them either directly by the consumer and / or by the issuer of card.
- In case a consumer has more than one account in a bank, his ATM Card is linked with all accounts by default. This practice should be discontinued and customers' prior consent to link all his accounts with the ATM Card should be compulsorily obtained.
- Banks' branches should be encouraged to entertain complaints from their account holders instead of asking the complainants to lodge their complaints with the Bank's Helpline.
- Call Back Confirmation (CBC) procedure should be standardized with the banks in respect of amount of cheque, record keeping and action in case CBC could not be made with the drawer by any reason.
- Banks should be advised to display procedure for lodgment of complaint with BMP at some prominent place in all their branches. Availability of Complaint Forms for public should be ensured by banks at all their branches.

Complaint Statistics

Complaints carried forward from 1st Quarter of 2022	7,054	
New Complaints Received (April-June, 2022)	7,200	
Total		**14,254**
Total Complaints disposed of		7,507
Complaints outstanding as of June 30, 2022		**6,747**
Relief Provided to the Complainants	Rs 262.72 (M)	

Complaint Categories



Group Photo of Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad with officials of Ombudsman of Azad Jammu & Kashmir during his visit to Muzaffarabad.

Chief Manager, SBP BSC (Bank) Muzaffarabad, Mr. Muhammad Aftab Alam welcoming the Banking Mohtasib, Mr. Muhammad Kamran Shehzad at Muzaffarabad Office on 9th June, 2022.

Group Photo of Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad and his team with the Chief Manager, SBP BSC (Bank), Muzaffarabad, Mr. Muhammad Aftab Alam.

Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad hearing complaints at SBP BSC (Bank) Muzaffarabad.

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

Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad hearing complaints at Peshawar 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."

CASE STUDIES

CASE 1: REVERSAL OF AMOUNT OF RS 173,446/- MISTAKENLY CREDITED TO WRONG ACCOUNT

The Complainant, an electric supply company, has reported that an amount of Rs173,446 /- has not been remitted to it by the Bank in its main collection account and it is a violation of a clause of service level agreement. The company took up the matter with the Bank, but the issue remain unresolved despite repeated requests to the Bank. As such the company escalated the matter with the Banking Mohtasib Office for rederessal of its grievance.

The matter was accordingly taken up with the Bank which after thorough investigation informed that the amount was transferred / credited mistakenly to the account of a telecom service provider company instead of Complainant's account. Due to continuous follow up with the Bank by BMP Office, the disputed amount of Rs 173,446 /- has been reversed and credited to the Complainant's account.

CASE 2: FRAUDULENT TRANSACTIONS THROUGH ATM CARD

The Complainant reported that on 5th July, 2021, he received a call at 10:43 a.m. from an unknown person posing himself as a Bank's representative. He informed the Complainant that he is pursuing his request which he had given to the Bank for change of his nature of account from one category to another. The caller inquired details of Complainant's account and card number, which he provided. Soon after the call, two transactions aggregating Rs 277,684/95 were conducted through ATM card from his account. He lodged a complaint with the Bank's Helpline, but to no avail. He approached BMP Office for assistance. When the matter was taken up with the Bank, it (the Bank) took the plea that the Complainant's shared his credentials with the fraudster. Further, on query regarding usage history of the Complainant it has been noticed that he is neither an e-commerce nor an internet user.

As per documents submitted by the Bank and the Complainant, the Complainant has neither requested/solicited any facilities under the Bank's technology based products – ADCs nor had ever conducted any ADCs transaction (IB/EFT etc.) in the past.

Further, when his ATM card and cheque book are in his custody how his account has been operated. The Bank has failed to establish the legitimacy of disputed transactions in terms of Section 41 of the Payment System and Electronic Fund Transfer Act, 2007. Therefore based on the information & documents submitted, arguments put forth by both the parties and keeping in view the provisions of regulatory authority Circulars and the Payment System and Electronic Fund Transfer Act, 2007, it has been established that fund transfer channel of Complainant was opened by the Bank by default (with the activation of payment card (ATM Card) and that too without the consent and knowledge of the customer.

By taking into account the above facts and figures provided by the Complainant and the Bank, the Banking Mohtasib passed the Order whereby the Bank was directed to pay / credit the Complainant's account with Rs 195,412.80.

CASE 3: ACTIVATION OF IB/EFT CHANNELS WITHOUT CUSTOMER'S CONSENT

The Complainant has stated that on 17th February, 2021 he received a call from an unknown person portraying himself a Bank's representative. He informed that he is processing his application which he had given to the Bank for non-receipt of SMS messages. Caller knew his CNIC No., name, father's name, mother's name and date of birth and inquired account number which he provided to him. Soon after he received a call from the Bank's helpline informing him that Rs 299,500/- have been withdrawn from his account. He lodged his complaint with the Bank, which was declined. He therefore, sought assistance from BMP Secretariat for rederessal of his grievance.

On investigation it was observed that although the Complainant shared his credentials by deception, but the basic irregularity and non-compliance which the Bank had committed led to financial loss to the customer by opening of his IB/EFT channels. Had Alternative Delivery Channels not opened by the Bank without the Complainant's consent or request and without clear disclosure of complete facts of this alternate delivery channel to him, the customer would have been saved from the financial loss caused to him with no fault on his part. Further, the Bank has failed to establish the legitimacy of disputed transactions in terms of Section 41 of Payment System and Electronic Fund Transfer Act, 2007.

Therefore based on the information & documents submitted, arguments put forwarded by all the parties and keeping in view the provisions of regulatory authority Circulars & Payment System and Electronic Fund Transfer Act, 2007, it has been established that fund transfer channel of Complainant was opened by the Bank by default with the activation of payment card (ATM Card) and that too without the consent and knowledge of the customer.

By taking into account the above facts and figures provided by the Complainant and the Bank, an Order was passed by the Banking Mohtasib of Pakistan whereby the Bank has been directed to pay / credit the Complainant's account with Rs 299,500/-.

CASE 4: FRAUDULENT ENCASHMENT OF TDR

The Complainant stated that on 21st January, 2005 her grandfather had placed a sum of PKR 7,500,000/- in Term Deposit in her favour. She was residing in England and on her visit to Pakistan in May, 2010, it came to her knowledge that the TDR has been en-cashed. On further investigation she learnt that the TDR amount was credited in a fake account on 17th May, 2006. The Complainant apprehended that fraud was committed against her with the connivance of Bank staff as the opening of fictitious account cannot be done without the involvement of the Bank staff. She raised her complaint with the Bank and also registered an FIR with the FIA. However, her grievances were not addressed and being feeling aggrieved she approached the Banking Mohtasib Office for the redressal of her grievance.

The matter was taken up with the Bank and on query the Bank failed to justify any cogent reason for opening the fake account or replacement of AOF which was a foundation pillar of the fraud. The Bank's representatives also failed to justify how the original TDRs were presented to the Bank and also could not justify the non-availability of Complainant's request for premature encashment of TDR. The Bank has admitted that a fraud was committed by the then Branch Manager taking advantage of TDR holder, being an overseas Pakistani and out of country, thus deceived her by opening a fake account in her name and encashed the TDR and facilitated the Complainant's grandmother to embezzle the amount of PKR 7 million by transferring the funds in her account.

It was observed that once the Complainant has reported the matter to the Bank, it was not investigated diligently. On review of the investigation report it was noted that the Bank has put all blame on the shoulder of the Ex- Branch Manager.

The act of opening of fake account, fraudulent encashment of TDR, Transfer of Funds, and payment of Cheque in cash at counter interalia involve multiple human resource and all these acts cannot be performed by a single person. The Bank has not reported having investigated the concerned officials and action taken against the person involved in the entire scenario.

The Bank was also given ample opportunities to rebut the Complainant's claim and produce any legitimate and conclusive evidence, but the Bank failed to produce any cogent material evidence in its defence, rather the Bank intentionally held production of certain documents related to the dispute especially statement of Account of Complainant's (Late) grandfather to establish actual date and exact amount of placement in Term Deposit in the name of the Complainant.

By taking into account the above facts and figures, the Banking Mohtasib Pakistan directed the Bank to make good the loss forthwith by crediting a sum of PKR 7,500,000/- along with profit at prevailing rate (announced by the Bank) from the date of TDR till the date in Complainant's account.

Digital Transformation Conclave 2022

The 3rd edition of Digital Transformation Conclave 2022 was organized by Scaptox in collaboration with the Ministry of IT & Telecom, Pakistan Software Export Board and P@ASHA on 18th May, 2022 at Movenpic, Karachi.

The Key topics of the Transformation included Banking Transformation Business on Agile Automation, Rising Digital & Hidden Hackers, and Digitized Product & Services. The speakers/ panelist included Heads of various banks.

Mr. Nawroz Mohammad Ali, Advisor and Mr. Muhammed Sohail, Deputy Director from BMP Karachi Secretariat attended the said conclave.

صدر مملکت نے بینکنگ محتسب کے فیصلوں کے خلاف بینک کی اپیلوں کو مسترد کر دیا۔

صدر مملکت ڈاکٹر عارف علوی نے بینکنگ محتسب کے احکامات کو برقرار رکھتے ہوئے کمرشل بینک کو ۱۹ لاکھ روپے متعلقہ اکاونٹ ہولڈرز کو واپس کرنے کا حکم دے کر بینک فراڈ کے دو متاثرین کو ریلیف فراہم کیا ۔ صدر نے بینک کو مزید یہ بھی ہدایت کی کہ وہ اپنے صارفین کو انٹرنیٹ بینکنگ، ڈیجیٹل مالیاتی خدمات اور ان کو بینکنگ فراڈ سے بچانے کے لیے دیگر حفاظتی اقدامات کے بارے میں بھی آگاہ کریں۔

لاہور میں بینک برانچ کے ایک اکاؤنٹ ہولڈر نے اے ٹی ایم کے ذریعے رقم نکلوانے کی کوشش کی لیکن اس کے اکاونٹ میں کافی بیلنس ہونے کے باوجود کیش نہیں نکل سکا۔ مزید تحقیقات کے بعدیہ بات سامنے آئی کہ ان کے اکاونٹ سے بغیر اجازت کے ۱۴ لاکھ ۸۹ ہزار روپے نکلوائے گئے۔ جس کی وجہ یہ سامنے آئی کہ کچھ دن پہلے، بینک نے اکاونٹ ہولڈر کے رجسٹرڈ فون نمبر سے فون کال موصول ہونے کے بعد الیکٹرانک فنڈز ٹرانسفر سہولت کو فعال کر دیا گیا۔ اس کے بعد، فنڈز اس کے اکاونٹ سے دوسرے فائدہ اکاؤنٹس میں منتقل کر دیے گئے ۔ صارف نے بینک میں شکایت درج کروائی، لیکن اس کی شکایت حل نہ ہو سکی۔

اکاؤنٹ ہولڈر کو بھی بینک کی ہیلپ لائن سے کال آئی ۔ صارف نے کال کرنے والے کے ساتھ اپنا ذاتی اسی طرح گجرانوالہ میں بھی اسی بینک کی ایک ڈیٹا شیئر کیا جس کے بعد اس کے اکاؤنٹ سے بغیر اجازت کے ۴ لاکھ ۹۹ ہزار ۴سو روپے نکال لیے گئے۔

اکاونٹ ہولڈرزنے رقم کی واپسی کے لیے بینک سے رجوع کیا، لیکن بینک نے اُن کی رقم واپس نہ کی۔ دونوں شکایت کنندگان نے اپنی شکایات کے ازالے کے لیے بینکنگ محتسب پاکستان سے علیحدہ علیحدہ رابطہ کیا۔ کیس کی نوعیت اور اُن کی چھان بین کے بعد بینکنگ محتسب پاکستان نے بینک کو شکایت کنندگان کی رقم واپس کرنے کا حکم دیا۔ بینک نے، دونوں فیصلوں کے خلاف صدرِ مملکت کے روبرو اپیل دائر کی۔ دونوں کیسز کی سماعت ہوئی، اور بینک نے بتایا کہ دونوں صارفین نے اپنی ذاتی بینکنگ معلومات کی تفصیلات نامعلوم افراد کو دیں۔ اس لیے بینک دونوں صارفین کی رقومات کے نقصان کا ذمہ دار نہیں ۔

معززصدرِ مملکت نے بینک کی دونوں درخواستوں کو اس بنیاد پر مسترد کر دیا کہ بینک نے اکاؤنٹ ہولڈرز کی رضامندی/درخواست کے بغیر الیکٹرانک فنڈز ٹرانسفر سہولت کو فعال کر دیا تھا۔ انہوں نے اس بات پر زور دیا کہ یہ بینکوں کی اولین ذمہ داری ہے کہ وہ اپنے صارفین کے مفادات کا تحفظ کریں اور ان کے مفادات کے تحفظ کے لیے بینک کی جانب سے رائج کردہ نظام محفوظ اور کافی نہیں تھے اور ان میں نظر ثانی کرنے کی ضرورت ہے تاکہ الیکٹرانک فنڈز ٹرانسفر سہولت کو صارفین کے لئے زیادہ محفوظ بنایا جاسکے۔

صدر نے مزید نشاندہی کی، کہ بینک کو الیکٹرانک فنڈز ٹرانسفر کے چینل کو فعال کرنے سے پہلے سہولت کے فوائد اور نقصانات کے بارے میں صارفین کو اسٹیٹ بینک آف پاکستان کی ہدایت کے مطابق آگاہ کرنا چاہیے اور بینکوں کی اس سے غفلت سے صارفین کہ نقصان ہو جاتا ہے۔ انہوں نے مشاہدہ کیا کہ بینک کوئی دستاویز/ثبوت پیش نہیں کرسکا کہ اس نے اسٹیٹ بینک کے متعلقہ قوانین، قواعد و ضوابط کی دفعات کی تعمیل کی ہو۔ صدر نے نوٹ کیا کہ بینک کی جانب سے قواعد و ضوابط کی خلاف ورزی نے بدعنوانی کو جنم دیا، اور رقم کے نقصان سے بچا جا سکتا تھا اگر بینک ان کی رضامندی کے بغیر سہولت کو فعال نہ کرتا۔ 'بینک کو شکایت کنندگان کے دعوں اور کے فیصلے کو متنازعہ ثابت کرنے کاموقع فراہم کیا گیا لیکن بینک ان فیصلوں کے خلاف کوئی جواز فراہم نہ کر سکا ۔ انہوں نے مزید کہا کہ چونکہ بینکنگ محتسب کے فیصلوں میں کوئی خامی نہیں پائی گئی، اس لیے بینک کی دونوں درخواستیں مسترد کی جاتی ہیں۔

بینکنگ محتسب پاکستان نے بینکنگ صارفین کو 262.72 ملین روپے کا ریلیف فراہم کیا۔

بینکنگ محتسب پاکستان نے رواں کیلنڈر سال 2022 کی دوسری سہ ماہی (اپریل تا جون 2022) میں کمرشل بینکوں کے خلاف 7505 شکایات کا ازالہ کرکے بینکنگ صارفین کو 262.72 ملین روپے کا مالیاتی ریلیف فراہم کیا۔

بینکنگ محتسب کو یکم اپریل سے 30 جون 2022 تک وزیر اعظم کے پورٹل سے 2886 سمیت 7198 نئ شکایات موصول ہوئیں جبکہ گزشتہ سال کی اسی مدت کے دوران اسے 8845 شکایات موصول ہوئی تھیں۔

بینکنگ محتسب پاکستان، جناب محمد کامران شہزاد نے لوگوں کو دھوکہ دہی کی سرگرمیوں سے بچانے کے لیے بینکنگ صارفین پر زور دیا ہے کہ وہ اپنی ذاتی اور مالیاتی معلومات کسی تیسرے شخص کے سامنے ظاہر نہ کریں۔ انہوں نے مزید کہا کہ مشکوک کالوں کی وصولی پر انہیں فوری طور پر اپنے بینک کی قریبی برانچ سے رجوع کرنا چاہیے یا بینک کی ہیلپ لائن پر رابطہ کرنا چاہیے۔

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 اِن 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 اکاوئنٹ سے لاگ اِن کرنے کی ہدایت کی جائیگی۔ خود کو دھوکہ بازوں کی جعلسازی سے محفوظ رکھنے کے لئے محتاط رہیئے اور اپنی ذاتی مالیاتی معلومات کسی بھی غیر متعلقہ فرد کو فراہم نہ کریں کیونکہ اس سے آپ کو مالی نقصان پہنچ سکتا ہے۔"

سہ ماہی نیوز لیٹر

اپریل - جون 2022

بینکنگ محتسب پاکستان

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بینکنگ محتسب کا دو نئے علاقائی دفاتر کھولنے کا فیصلہ

بینکنگ محتسب پاکستان نے اس سال دو نئے علاقائی دفاتر قائم کرنے کا فیصلہ کیا ہے۔ ایک دفتر فیصل آباد اور دوسرا مظفر آباد، آزاد کشمیر میں قائم کیا جائے گا۔ ان دفاتر کے قیام سے مذکورہ علاقوں کے بینک صارفین بینکنگ محتسب پاکستان کی جانب سے پیش کی جانے والی خدمات سے مستفید ہو سکیں گے۔ اس وقت فیصل آباد کے بینک صارفین کو شکایت کے سلسلے کے لئے لاہور/ملتان اور آزاد کشمیر کے بینک صارفین کو راولپنڈی کے دفاتر جانا پڑتا ہے۔ یہ سہولت شکایت کنندگان کی دہلیز پر انصاف فراہم کرنے کے بینکنگ محتسب کے وژن کی سمت ایک اہم پیش رفت ہے۔ یہاں یہ واضح کرنا ضروری ہے کہ بینکنگ محتسب کی خدمات مفت ہیں اور شکایت کنندگان کو اپنا مقدمہ چلانے کے لیے کسی وکیل کی ضرورت نہیں ہوتی۔

اس وقت بینکنگ محتسب کے کراچی سیکرٹریٹ کے علاوہ کے پانچ علاقائی دفاتر ہیں، جو لاہور، پشاور، کوئٹہ، راولپنڈی اور ملتان میں واقع ہیں۔ فیصل آباد اور مظفر آباد دفاتر کے قیام سے علاقائی دفاتر کی تعداد سات ہو جائے گی۔

بینکنگ محتسب پاکستان کی جانب سے اسٹیٹ بینک آف پاکستان کو سفارشات

اسٹیٹ بینک آف پاکستان کے سینئر افسران کی ٹیم نے 28 اپریل 2022 کو بی ایم پی سیکریٹریٹ کراچی میں بینکنگ محتسب پاکستان جناب محمد کامران شہزاد اور سینئر ایڈوائزرز کے ساتھ ملاقات کی۔

ملاقات کے دوران بینکنگ محتسب پاکستان جناب محمد کامران شہزاد نے مندرجہ ذیل مسائل کے حل پر روشنی ڈالی جس پر ریگولیٹر مناسب ایکشن لے سکے۔ اس سلسلے میں بینکنگ محتسب کی سفارشات مندرجہ ذیل ہیں:

بینکوں کو پابند کیا جانا چاہئے کہ وہ مناسب تجربہ رکھنے والے سینئر عہدیداروں کو نامزد کریں جو کہ شکایت سے متعلق طریقہ کار / پالیسیوں سے پوری طرح واقف ہوں اور انہیں سماعت کے موقع پر شکایت سے متعلق تمام متعلقہ اصلی دستاویزات لانے کا بھی پابند بنانا چاہیے۔

بینکوں کو پابند کیا جانا چاہیے کہ وہ یا تو غیر 3DMerchant کے ساتھ لین دین کی اجازت نہ دیں اور/یا انہیں بغیر کسی تاخیر کے شکایت کی وصولی پر فوری طور پر شکایت کنندہ کو معاوضہ ادا کرنا چاہیے۔

اسٹیٹ بینک کو چاہیے کہ وہ بینکوں کی سہولت کے لئے انٹرنیٹ پر مبنی ای کامرس ٹرانزیکشنز اور آئی بی ایف ٹی ٹرانزیکشنز جو کہ موبائل/ڈیجیٹل بینکنگ اور اے ٹی ایم وغیرہ کے ذریعے ہوتی ہے ان کے لئے الگ سے ماسٹر سرکلر جاری کرے۔

انٹرنیٹ اور موبائل فونز کے ذریعے ای کامرس اور آئی بی ایف ٹی کی سہولت کو رجسٹر کرنے / فعال کرنے سے پہلے صارفین کی بائیو میٹرک تصدیق کو بحال کیا جانا چاہیے۔

بہت سے معاملات میں، متنازعہ IBFT ٹرانسیکشنز کی رقم کو بینفشری اکاونٹ میں روکا جاتا ہے۔ اگر بنفشری رابطہ میں نہیں آتا یا وہ وصول شدہ فنڈز کی قانونی حیثیت کو ثابت نہیں کرسکتا تو بینکوں کو واضح ہدایات جاری کی جانی چاہئیں کہ یہ رقم شکایت کنندہ کو کیسے واپس کی جائے۔

بینکوں کو مشورہ دیا جانا چاہیے کہ وہ CCTV فوٹیج کو محفوظ رکھیں جب ایک دفعہ شکایت کا اندراج شکایت کنندہ خود کرائے یا شکایت اے ٹی ایم جاری کرنے والے بینک کے زریعے ہو۔

اگر کسی صارف کے بینک میں ایک سے زیادہ اکاؤنٹس ہیں، تو اس کا اے ٹی ایم کارڈ تمام اکاؤنٹس کے ساتھ بطور ڈیفالٹ منسلک ہوتا ہے۔ اس پریکٹس کو بند کیا جانا چاہیے اور اپنے تمام اکاؤنٹس کو اے ٹی ایم کارڈ سے منسلک کرنے کے لیے صارفین کی پیشگی رضامندی لازمی طور پر حاصل کی جانی چاہیے۔

بینکوں کے برانچ آفیسرز کو ہدایت کی جائے کہ وہ اپنے اکاونٹ ہولڈر کی شکایت کو درج کریں بجائے اس کے ان کو ہیلپ لائن پر شکایت درج کرانے کا مشورہ دیں۔

تمام بینکوں میں کال بیک کنفرمیشن (سی بی سی) کا معیار یکساں ہونا چاہیے اگر کسی وجہ سے صارف کے ساتھ رابطہ نہ ہوسکے ۔

بینکوں کو مشورہ دیا جانا چاہیے کہ وہ اپنی تمام برانچوں میں کسی نمایاں جگہ پر BMP کے پاس شکایت درج کرانے کا طریقہ کار آویزاں کریں اور اس کے علاوہ بینکوں کو اپنی تمام برانچوں میں عوام کے لیے شکایتی فارم کی دستیابی کو یقینی بنائیں۔