



# Banking Mohtasib Pakistan

## QUARTERLY NEWSLETTER (January - March 2021)

The fundamental emphasis of the Banking Mohtasib Pakistan is to resolve the grievances of consumers amicably, speedily and free of cost. Efforts are made to protect the interest of depositors and to ensure that banks not only comply with the prescribed rules and regulations of the State Bank of Pakistan, but also apply them in a fair and judicious manner.

To create and spread awareness about the working of Banking Mohtasib Office, we have decided to publish a Quarterly Newsletter. This publication is the first for the quarter January – March, 2021.

### 135% increase in number of complaints lodged with Banking Mohtasib Pakistan

Over 135% increase has been observed in the number of complaints lodged with the Banking Mohtasib Pakistan against the alleged frauds, forgeries and other irregularities during the first quarter (1st January to 31st March, 2021) of the current calendar year 2021 as compared to the same period of last year (2020).

Almost 11,732 complaints were received by the Banking Mohtasib Secretariat from 1st January to 31st March, 2021 as against 4,994 complaints received in the same period of last year depicting an increase of 135%. These also include 7,595 complaints received on Prime Minister's Portal relating to

banking issues as compared to 1,411 complaints received during the first quarter of previous year i.e. 2020, according to the First Quarterly Newsletter of the Banking Mohtasib Pakistan. Out of the total 11,732 complaints, 5,375 complaints were received in the month of March only, which is the highest figure of complaints recorded in a single month since the inception of Banking Mohtasib Pakistan Office in 2005.

The increase in the number of complaints indicates that the general public feels that their genuine grievances will be resolved amicably by the Banking Mohtasib Office. The Banking Mohtasib Secretariat disposed of

4,672 complaints from 1st January to 31st March, 2021 out of which only 2% of complaints were resolved through formal orders while remaining 98% of complaints were resolved amicably. By disposing of these complaints, the Banking Mohtasib Office has provided monetary relief amounting to Rs 132.62 million to the banking customers during the first quarter of 2021.

The Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad has urged the general public not to disclose their personal and financial credentials to any person in order to protect themselves from any fraud, forgeries etc.

## President of Islamic Republic of Pakistan appreciates efforts of Banking Mohtasib in addressing complaints of Banking Customers

President, Dr. Arif Alvi has asked the Banking Mohtasib to protect the banking consumers from scams and financial losses through effective preventive measures. He said that latest information technology tools needed to be utilized for better service delivery and handling complaints in prompt and efficient manner. He urged the need to create awareness among the people about scams and fraudsters in the banking sector through seminars and an effective media campaign. The President gave these remarks while talking to the Banking Mohtasib of Pakistan, Mr. Muhammad Kamran Shehzad, who called on him at Aiwan-e-Sadr on 1st February, 2021.

The President expressed concern over the increasing trend of fraudulent activities and cyber-crimes in the banking sector and stressed the need for taking preventive measures by upgrading information technology systems so as to save people from such scams.

The Banking Mohtasib apprised the President that mostly illiterate and elderly people were being targeted by the fraudsters in Pakistan. He briefed the President that over 25,000 complaints were received during the year 2020, out of which 84% of the cases were disposed of. He informed that 65% complaints had been received from Punjab. The Banking Mohtasib also presented the Annual Report-2020 to the President.

The President appreciated the Banking Mohtasib's efforts in addressing the complaints and protecting the rights of banking consumers.



## Mr. Muhammad Kamran Shehzad presents Annual Report-2020 of Banking Mohtasib to Governor, State Bank of Pakistan.

Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad called on the Governor, State Bank of Pakistan, Dr. Reza Baqir on 22nd February, 2021. During the meeting, Mr. Muhammad Kamran Shehzad presented the Annual Report for the year 2020 of the Banking Mohtasib Pakistan to Dr. Reza Baqir in terms of Section 82 G of the Banking Companies Ordinance 1962 (BCO).

The meeting was attended by Senior Advisor, Banking Mohtasib Pakistan, Mr. Farhat Saeed and Deputy Governor, Mr. Jameel Ahmed and Executive Director, Dr. Inayat Hussain of State Bank of Pakistan. Dr. Reza Baqir lauded

the efforts of Banking Mohtasib in amicably resolving the complaints of banking customers.

During the meeting certain measures were discussed for further speedy resolution of banking customers' complaints, some of which are as under:

- Reducing the notice period of complaints for complainants from 45 to 15 days.
- Amendments may be made in the relevant clause of Banking Companies Ordinance, 1962 so that the complainant may be allowed to submit an undertaking instead of an attestation by the Oath Commissioner.
- Master circular on internet banking / funds transfer incorporating all the instructions / modifications may be issued by SBP to facilitate banks and all other stake holders.
- Suspension of PSD Circular No.9 of 28th November, 2018 regarding biometric verification of account holders (suspended on March 18, 2020 due to Covid-19) may be lifted, if considered appropriate or some alternate for biometric verification may be introduced to reduce / avoid miseries of innocent account holders.
- Data on all consumer complaints may be consolidated for effective analysis.

The Governor, State Bank of Pakistan assured the Banking Mohtasib that he would extend all possible help to him in resolving the complaints in an efficient and effective manner. Banking Mohtasib thanked the Governor for his assistance.



## Banking Mohtasib Pakistan provides relief amounting to Rs 598m to Banking Customers during 2020: Annual Report for the year 2020 released to the Media

The Banking Mohtasib Pakistan Office disposed of 21,360 complaints out of 25,528 in its hands during the calendar year, 2020. Banking Mohtasib Pakistan, Mr. Muhammad Kamran Shehzad has said that by disposing of these complaints, the BMP Office has provided relief amounting to Rs 598 million to the complainants/ banking customers.

Giving the break-up, Mr. Muhammad Kamran Shehzad told a news conference at the Institute of Bankers Pakistan on February 25, 2021 while unveiling the Annual Report 2020 of Banking Mohtasib Pakistan that 22,750 new complaints were received in 2020 whereas 2,778 complaints were brought forward from 2019.



Earlier, Mr. Muhammad Kamran Shehzad while welcoming the representatives of print and electronic media praised their support for creating awareness about the grievances of general public with regard to issues haunting the general public viz-a-viz the commercial banks.

Quoting the Annual Report, he said that out of 25,528 complaints, 16,123 complaints were resolved amicably through reconciliation, 166 complaints were decided after formal hearings and orders passed accordingly, while 5,071 complaints were disposed of / rejected being found incomplete, frivolous and lack of jurisdiction and 4,168 complaints remained outstanding as on December 31, 2020.

He further said that Banking Mohtasib Pakistan Office disposed of 12,861 complaints out of 15,639 during the calendar year 2019. New complaints received in the year 2019 were 14,587 while 1,052 complaints were carried forward from 2018 he said, adding that Rs 260 million relief was provided to the banking customers in 2019.

Mr. Muhammad Kamran Shehzad said that 56% increase was observed in the receipt of complaints during the year 2020 as compared to the last year (2019). He said that in-spite of Covid-19, Banking Mohtasib Pakistan Office has succeeded in maintaining the regular pace of disposing of complaints, while adhering to the prescribed Covid-19 Standard Operating Procedures (SOPs).

Banking Mohtasib Office has also recommended to the Federal Government to make few amendments in the Federal Ombudsmen Institutional Reforms Act, 2013 for the benefit of banking customers, he added.



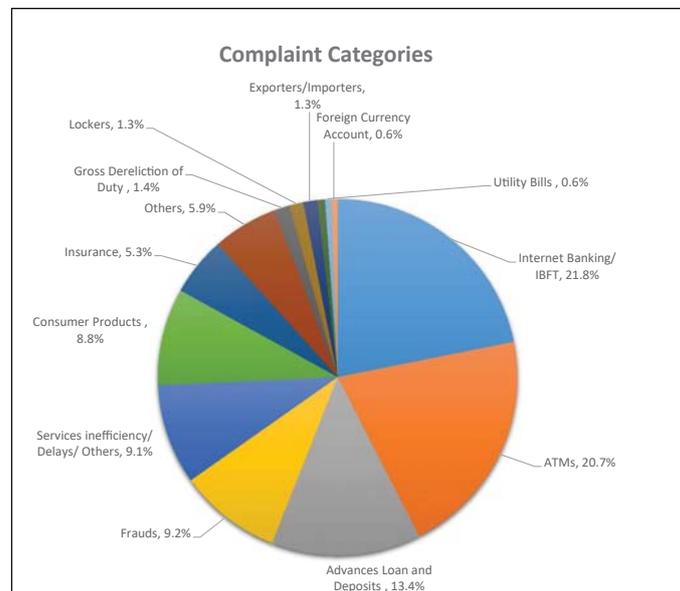
He said that BMP Office is also planning to upgrade its information system by introducing a user friendly online portal. It would provide convenience to the complainants to lodge and track their complaints through online portal and mobile application. It will help in reducing the period for early resolution of complaints. The Banking Mohtasib Pakistan is also planning to revamp its website and made it more user friendly, he added.

Mr. Muhammad Kamran Shehzad said that Banking Mohtasib Pakistan has made efforts to conduct complainants' satisfaction survey to evaluate the performance of Banking Mohtasib Pakistan Office in order to further improve its service, quality and other related issues. The results of the survey would be analyzed and shall be disseminated in its annual report, he added.

## COMPLAINT FLOW JANUARY – MARCH, 2021

Complaints received in the Secretariat	4,137
Complaints received via Prime Minister’s Portal	7,595
<b>Total</b>	<b>11,732</b>
Complaints disposed of	4,672
Number of Hearings Held	112
Number of Orders Passed	77
<b>Relief provided to the Complainants</b>	<b>Rs 132,616,757/-</b>

- Last year 4994 complaints were received during the first quarter
- 135% rise in the receipt of complaints.
- Out of total 11,732 complaints, 5,375 complaints received in the month of March only.
- Efforts were made to dispose of complaints expeditiously, however, depending on the complexity some complaints take longer time to resolve. Further due to Covid – 19 pandemic, the Office is not working at its full strength which resulted in lesser number of disposed of complaints.



### Hearing of complaints at the Doorstep of Complainants

It has been our utmost priority to provide facility of hearing at the doorstep of Complainants to save them from expenses and inconvenience of travelling from their home town to BMP offices in other cities. It is pertinent to mention here that in addition to our five Regional Offices, arrangements have also been made in consultation with SBP BSC Offices, to hold the hearings in different cities of the country.



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

## CASE STUDIES

### Case 1: Fraud committed by Bank Manager

The Complainant submitted that the Manager briefed her about investment in Asset Management of the Bank stating that she would get more profits on AMC Certificates. As such she invested an amount of Rs 3,000,000/-. Later, she came to know that the amount was debited from her account, but no placement with AMC was issued in her favour, instead a Pay Order was issued for this amount. Thereafter, when she visited the Bank, it transpired that a fraud has been committed by the accused Manager and as such she lodged the complaint with the Bank, but to no avail. Feeling aggrieved, she escalated her complaint with this Secretariat

The complaint was, therefore, set up for hearing and during the proceedings, the Bank's representative was asked whether the Pay Order was issued to the Complainant and if so, then he should produce proof of acknowledgement of Complainant before the forum, but the Bank failed to produce the same. The Complainant's statement of account showed three entries of Rs 37,500/-, Rs 35,000/- and Rs 36,900/- which were deposited in cash. The cash deposit slips were examined and it was noticed that Complainant's name was written on the deposit slips which were shown to the Complainant, but she denied having signed these deposit slips which substantiated that the accused Manager himself had deposited these cash amounts on

account of profit being paid to her.

Bank officials informed that Payment Order (P.O.) was collected by Mr. X who deposited the same for credit to his account not only admitted that Payment Order was not collected by the Complainant, but also validated the maladministration on part of the Bank.

The application form for issuance of Pay Order was deceitfully got signed while processing her request for investment of funds in AMC and the Bank miserably failed to perform its basic and primary responsibility to dispose of the funds collected from its own customer against the cheque issued in its favour as under all circumstances, the Bank was duty bound to deliver the Pay Order to Complainant instead of handing it over to beneficiary of Pay Order.

Since the Complainant has suffered financial loss due to un-professional and fraudulent activities of a staff member in the employment of the Bank, which speaks of gross maladministration at the Branch, the Complainant as such, has a clear and present right to recover from the employer of the errant officer, any and all losses sustained by her, by the wrongful acts of the errant officer in the performance of his banking functions. On the well settled principle of "vicarious liability", the employer is liable to fully make good the loss of a customer arising out of the mischief of an employee in the course of the

employer's business, whether the mischief is done for the benefit of the employer or not.

The Complaint was, therefore, decided in favour of the Complainant and the Bank was directed to pay the Complainant a sum of Rs 3,000,000/- and the Bank complied with the order accordingly.

### Case 2: Claim of refund amount against Takaful Plan.

The Complainant submitted that he was maintaining an account with a bank branch in Rawalpindi. He submitted the cancellation request of Takaful Plan with relevant documents to the Bank, but despite lapse of considerable time, neither refund of amount of claim nor any intimation in this regard was received from the Bank. He, therefore, lodged his complaint with the Banking Mohtasib Office for remedy.

Upon receipt of the complaint, the matter was taken up with the Bank. In response, the Bank informed that the documents were lost in transit and they are arranging the same.

However, after continuous follow up in the matter, the Bank had cancelled the Takaful Plan and refunded the amount of Rs 479,855.66, which was credited to the Complainant's account. The Complainant confirmed the receipt of the said amount and expressed satisfaction over the amicable resolution of his complaint.

### Case 3: Fraudulent transaction through cheques by forged signatures

The Complainant submitted that she was maintaining an account in a bank located at Nazimabad, Karachi. She stated that during the period from January 19 to February 28, 2018, an amount aggregating Rs 2,871,000/- was withdrawn from her account through 20 cheques allegedly bearing her forged signatures. The relevant cheques pertained to one cheque book which was fraudulently issued in her name

and for which neither she had requisitioned nor it was delivered to her. On her visit to the branch, she was asked to surrender the remaining leaves along with an undertaking. She had expressed her reluctance to handover the cheque leaves to the Bank on branch Manager's verbal instructions as nothing in writing had been given to her for resolution of her grievance. Thus, she approached Banking

Mohtasib Office for the resolution of her grievance.

The matter was taken up with the Bank and after thorough investigation, the disputed amount of Rs 2,871,000/- has been credited in the Complainant's account. The Complainant confirmed that she had received the amount of Rs 2,871,000/-.

## PRESS CLIPPINGS



## بینکنگ محتسب پاکستان کی کوششوں سے بینکوں کے صارفین کو سال 2020 کے دوران 598 ملین روپے کے زرتلفانی کی ادائیگی۔

بینکنگ محتسب پاکستان کے ادارے نے 2020 کے دوران بینکوں کے صارفین کی 25,528 شکایات میں سے 21,360 شکایات کو نمٹایا۔ بینکنگ محتسب، جناب محمد کامران شہزاد کے مطابق ادارے کی جانب سے ان شکایات کے تصفیے کے نتیجے میں شکایت کنندگان/بینک صارفین کو 598 ملین روپے کی ادائیگی ممکن بنائی گئی۔

25 فروری، 2021 کو ادارہ بینکاران پاکستان، کراچی میں بینکنگ محتسب پاکستان کے ادارے کی سالانہ رپورٹ برائے 2020 کی رونمائی کے موقع پر ایک پریس کانفرنس سے خطاب کے دوران جناب محمد کامران شہزاد نے ادارے کی جانب سے نمٹائی گئیں شکایات کی تفصیلات بتاتے ہوئے کہا کہ 2020 کے دوران ادارے کو 22,750 نئی شکایات موصول ہوئیں جبکہ 2,778 شکایات وہ تھیں جن پر 2019ء میں فیصلہ نہیں ہو سکا تھا۔ ادارے کی سالانہ رپورٹ کے حوالے سے انہوں نے بتایا کہ ادارے کو موصول ہونے والی

25,528 شکایات میں سے 16,123 شکایات باہمی افہام و تفہیم کے ذریعے نمٹا دی گئیں جبکہ 166 شکایات کا فیصلہ باقاعدہ سماعت کے بعد کیا گیا اور اس سلسلے میں احکامات جاری کئے گئے۔ علاوہ ازیں، 5,071 شکایات نامکمل، غیر اہم ہونے اور ادارے کے اختیار سماعت میں نہ ہونے کے باعث نمٹا/مسترد کر دی گئیں۔ ان مجموعی شکایات میں سے 4,168 شکایات 31 دسمبر 2020ء تک تصفیہ طلب رہیں۔

انہوں نے مزید بتایا کہ بینکنگ محتسب پاکستان کے ادارے کی جانب سے 2019ء کے دوران مجموعی طور پر 15,639 میں سے 12,861 شکایات کو نمٹایا گیا۔ انہوں نے بتایا کہ 2019ء کے دوران ادارے کو 14,587 نئی شکایات موصول ہوئیں جبکہ 1,052 شکایات وہ تھیں جن کا 2018ء میں تصفیہ نہیں ہو سکا تھا۔ ادارے کی کوششوں کے نتیجے میں بینکوں کے شکایت کنندگان کو 2019ء میں 260 ملین

روپے کے زرتلفانی کی ادائیگی ممکن ہو سکی۔ انہوں نے کہا کہ بینکنگ محتسب پاکستان کا ادارہ اپنے انفارمیشن ٹیکنالوجی کے سسٹم کو آپ گریڈ کرنے کے سلسلے میں ایک صارف دوست آن لائن پورٹل متعارف کرانے پر غور کر رہا ہے جس سے نہ صرف شکایت کنندگان کو اپنی شکایات درج کرنے میں آسانی حاصل ہوگی بلکہ وہ اس آن لائن پورٹل اور موبائل ایپلیکیشن کے ذریعے اپنی درج شدہ شکایات کے بارے میں تازہ ترین صورت حال سے بھی باخبر رہ سکیں گے۔ اس طرح شکایات کے حل میں صرف ہونے والے دورانے کو بھی کم کرنے میں مدد مل سکے گی۔ علاوہ ازیں، بینکنگ محتسب پاکستان کا ادارہ اپنی وپسائٹ کو مزید بہتر بنانے اور اسے استعمال کرنے والوں کے لئے آسان بنانے کے اقدامات بھی کر رہا ہے۔

## جناب کامران شہزاد نے بینکنگ محتسب کی سالانہ رپورٹ 2020 گورنر اسٹیٹ بینک کو پیش کی

بینکنگ محتسب پاکستان جناب محمد کامران شہزاد نے گورنر اسٹیٹ بینک آف پاکستان ڈاکٹر رضا باقر سے 25 فروری، 2021 کو ملاقات کی۔ اس ملاقات میں جناب کامران شہزاد نے بینکنگ محتسب پاکستان کی سالانہ رپورٹ برائے سال 2020 پیش کی۔

اس ملاقات میں سینئر ایڈوائزر بینکنگ محتسب جناب فرحت سعید، اسٹیٹ بینک کے ڈپٹی گورنر جناب جمیل احمد اور ایگزیکٹو ڈائریکٹر ڈاکٹر عنایت حسین نے شرکت کی۔ ڈاکٹر رضا باقر نے بینکنگ محتسب کی بینک صارفین کی شکایت کے

ازالے کیلئے ان کی کوششوں کی تعریف کی۔ بینکوں کے صارفین کی شکایت کو مزید تیزی سے حل کرنے کے ضمن میں کئی اقدامات پر غور و خوض ہوا۔ جن میں سے چند مندرجہ ذیل ہیں۔

☆ شکایت کنندگان کے لئے شکایت کا نوٹس پیئرڈ 45 سے کم کر کے 15 دن کیا جائے۔

☆ بینکنگ کمپینز آرڈیننس 1962ء کی متعلقہ دفعہ میں ترمیم کی جائے جس کے تحت شکایت کنندہ کو اجازت حاصل ہو کہ وہ اوتھ کشنر کی جانب سے تصدیق کرانے کے بجائے ایک حلف

نامہ جمع کرا سکے۔

☆ اسٹیٹ بینک آف پاکستان کی جانب سے انٹرنیٹ بینکنگ/ فنڈز ٹرانسفر کے بارے میں ایک ماسٹر کلر جاری کیا جائے جس میں اس موضوع پر جاری کی گئیں تمام ہدایات/ ترمیم کو جمع کیا گیا ہو، تاکہ بینکوں اور دیگر متعلقہ اسٹیٹ ہولڈرز کو آسانی حاصل ہو سکے۔

## سہ ماہی نیوز لیٹر (جنوری۔ مارچ ۲۰۲۱)

بینکنگ محتسب کے ادارے کی بنیادی توجہ بینکنگ صارفین کی شکایات کو باہمی رضامندی، تیزی اور بغیر کسی اخراجات کے حل کرنے پر ہے۔ اس سلسلے میں بنیادی کوشش بینکنگ صارف کے مفادات کو تحفظ دینا اور اس بات کو یقینی بنانا کہ اسٹیٹ بینک کے بتائے ہوئے قواعد و ضوابط پر اس کی روح کے مطابق مکمل طور پر عمل کروانا اور اس کے ساتھ ساتھ ان کو منصفانہ طریقے سے لاگو کروانا ہے۔

بینکنگ محتسب کے کام کرنے کے بارے میں لوگوں میں آگاہی پیدا کرنے کے لئے ہم نے سہ ماہی نیوز لیٹر شائع کرنے کا فیصلہ کیا ہے۔ اس سلسلے کی یہ پہلی اشاعت ہے۔

### بینکنگ محتسب پاکستان کو موصول ہونے والی شکایات کی تعداد میں 135% فیصد اضافہ

کارکردگی پر عوام کے اعتماد کا مظہر ہے۔ نیوز لیٹر کے مطابق 98 فی صد شکایت باہمی افہام و تفہیم کے ذریعے حل کی گئیں جبکہ صرف دو فی صد شکایت کا فیصلہ باقاعدہ سماعت کے بعد کیا گیا۔

بینکنگ محتسب پاکستان کے سیکریٹریٹ نے یکم جنوری سے 31 مارچ 2021ء کے دوران 4,672 شکایات کو نمٹایا اور اس طرح اس سہ ماہی میں بینکنگ محتسب کے دفتر نے بینکوں کے صارفین کو 132.62 ملین روپے کے زرتلفانی کی ادائیگی ممکن بنائی۔

بینکنگ محتسب پاکستان، جناب محمد کامران شہزاد نے عوام پر زور دیا ہے کہ وہ اپنی ذاتی اور مالیاتی معلومات کسی بھی فرد کو فراہم نہ کریں تاکہ وہ جلساسازی سے خود کو محفوظ رکھ سکیں۔

سے متعلق وہ 7,595 شکایات بھی شامل ہیں جو وزیر اعظم پورٹل پر درج کرائی گئیں۔ جبکہ پچھلے سال اسی عرصہ میں 1411 شکایات موصول ہوئیں تھیں۔

بینکنگ محتسب پاکستان کے ادارے کے پہلے نیوز لیٹر کے مطابق 11,732 شکایات میں سے 5,375 شکایات صرف مارچ 2021ء کے مہینے میں موصول ہوئیں جو 2005ء میں بینکنگ محتسب پاکستان کے ادارے کے قیام کے بعد سے کسی ایک ماہ میں موصول ہونے والی شکایات کی سب سے بڑی تعداد ہے۔ ادارے کو موصول ہونے والی شکایات کی تعداد میں یہ اضافہ بینکنگ محتسب پاکستان کی

رواں سال کی پہلی سہ ماہی (یکم جنوری تا 31 مارچ، 2021) کے دوران دھوکہ دہی، جلساسازی اور دیگر بے قاعدگیوں کے خلاف بینکنگ محتسب پاکستان کے دفتر میں جمع کرائی گئی شکایات میں گذشتہ برس کے اسی دورانیے کے مقابلے میں 135% فیصد اضافہ ہوا۔

یکم جنوری 2021ء سے 31 مارچ 2021ء تک بینکنگ محتسب پاکستان کے دفتر کو 11,732 شکایات موصول ہوئیں جو کہ گذشتہ سال کے اسی عرصے کے دوران موصول ہونے والی 4,994 شکایات کے مقابلے میں 135% فیصد اضافے کو ظاہر کرتی ہیں۔ ان شکایات میں شعبہ بینکاری

### صدر پاکستان نے بینکنگ محتسب کی کارکردگی کو سراہا

محتسب پاکستان جناب کامران شہزاد سے ملاقات جو کہ یکم فروری، 2021 کو ایوان صدر میں ہوئی میں کیا۔

جناب کامران شہزاد نے بتایا کہ زیادہ تر ناخواندہ اور بوڑھے لوگوں کو پاکستان میں جلساسازی کا نشانہ بنایا جاتا ہے۔ انہوں نے کہا کہ سال 2020 کے دوران 25000 سے زائد شکایات موصول ہوئی اور 84 فی صد مقدمات نمٹائے گئے۔

بینکنگ محتسب نے سال 2020 کی کارکردگی رپورٹ صدر کو پیش کی اور صدر نے محتسب کی کارکردگی کو سراہا۔

میں شعور اجاگر کرنے کے لئے سیمینارز اور موثر میڈیا مہم کی ضرورت ہے۔

صدر مملکت نے بینکاری کے شعبے میں جعلی سرگرمیوں اور ساہبر کے بڑھتے ہوئے رجحان پر اظہار تشویش کیا اور اس امر پر زور دیا کہ لوگوں کو دھوکہ بازی سے بچانے کے لئے انفارمیشن ٹیکنالوجی سسٹم کو اپ گریڈ کر کے حفاظتی اقدامات کئے جائیں۔

ان خیالات کا اظہار جناب ڈاکٹر عارف علوی نے بینکنگ

صدر مملکت پاکستان ڈاکٹر عارف علوی نے تاکید کی کہ بینکنگ محتسب بینک صارفین کو مالی نقصان اور فراڈ سے بچانے کیلئے موثر احتیاطی تدابیر اپنائے۔ اپنے خیالات کا اظہار کرتے ہوئے صدر نے کہا کہ خدمات کی بہتر فراہمی اور شکایات کے فوری اور موثر ازالے کیلئے جدید ترین انفارمیشن ٹیکنالوجی بروئے کار لانے کی ضرورت ہے۔ اور لوگوں میں بینکاری کے شعبے میں دھوکہ دہی اور فراڈ کے بارے میں لوگوں