



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### What's Inside

President's Message .....	01
Message From Executive Secretary .....	02
Ombudsman in Focus .....	03
Legendary Ombudsman.....	04
FPO Members' Activities .....	05
FPO in Media .....	18
FPO at Glance .....	21

Editorial Team  
**Tauseef Ahmed Qureshi**  
**Abdul Ghani**  
**Fatima Akram**

### PRESIDENT'S MESSAGE

Third Newsletter of the Forum of Pakistan Ombudsman (FPO) is being presented. FPO continues to uphold commitment to strengthen this forum and make it even more vibrant, vocal, and dynamic. The forum remains dedicated to promoting good governance across Pakistan and Azad Jammu & Kashmir, and our journey towards achieving this goal has been both invigorating and rewarding. As an independent and non-political network of Ombudsmen, mandate of FPO encompasses improving operations, enhancing service delivery, and bolstering the overall effectiveness of Ombudsman organizations. This can be achieved by extending support for fostering an environment conducive to learning and growth.

FPO also takes immense pride in providing as an effective platform to establish professional linkages on an international level as OICOA and AOA member countries actively participate in our training sessions regularly. Collaboration and exchange of ideas with Ombudsmen institutions worldwide are instrumental in enriching understanding and refining approach towards addressing challenges in governance. As Ombudsman institutions, our role demands that we promote fairness, support fair processes, and act with empathy and respect towards those we serve. We can empower citizens and provide them with the confidence that their voices are heard and their rights are being protected by members of FPO. FPO values your



opinions and proposals. All members are requested to share their feedback, which will help FPO improve and shape future editions of this newsletter, making it an even more insightful and valuable resource.

Let us renew our resolve to serve Pakistan with unwavering commitment, courage, and strength. May Allah guide us on this path!

I am happy to share that The Annual Conference of this forum is to be held on August 4, and August 5, 2023. The Ombudsman Baluchistan has been generous enough to host this Annual Conference.

**(Dr. Asif Mahmood Jah)**  
(Hilal-i-Imbaz)(Sitara-i-Imtiaz)  
Federal Tax Ombudsman



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### EXECUTIVE SECRETARY'S MESSAGE

It is my pleasure to share with you the second edition of our newsletter, which brings some exciting updates and achievements of the Forum of Pakistan Ombudsman (FPO).

First and foremost, I feel thrilled to announce that we have successfully developed the FPO website. This online platform will serve as a hub of information, resources, and networking opportunities for our esteemed members. The website will provide a centralized space for ombudsmen across Pakistan to connect, share best practices, and collaborate on matters of common interest. We believe that this digital presence will enhance the efficiency and effectiveness of our organization, allowing us to better serve the people of Pakistan.

Furthermore, I am delighted to inform you that we have conducted our second training session on 7 June 2023. These training sessions play a crucial role in enhancing the skills and knowledge of our members. The second session focused on advanced complaint-handling techniques, emphasizing the importance of fairness, impartiality, and transparency in our work. The feedback from the participants has been overwhelmingly positive, and we are committed to continuously improving the quality and relevance of these training programs.

In our dedication to fostering professional development among ombudsmen, I am pleased



to share that we have established a schedule of conducting two training sessions every month. These sessions will cover a wide range of topics, including conflict resolution, mediation, effective communication, and understanding legal frameworks. By providing regular opportunities for learning and growth, we aim to empower our members with the necessary tools and skills to address grievances and promote justice across our great nation.

I would like to express my gratitude to all the members who have actively participated in the activities of the Forum of Pakistan Ombudsman. Your commitment and dedication to upholding the principles of fairness and justice are truly commendable.

**Almas Ali Jovindah**  
Executive Secretary



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

OMBUDSMAN  
**FOCUS**



## FEDERAL OMBUDSPERSON FOR PROTECTION AGAINST HARASSMENT AT WORKPLACE

Ms. Fauzia Viqar is the Federal Ombudsperson for Protection Against Harassment at Workplace, Government of Pakistan. She brings decades of activism and experience in women's rights and human rights in Pakistan and globally to this position.

Formerly she headed the Rah-Center for Management and Development. As the Chairperson of the Punjab Commission on the Status of Women in the government of Punjab, Pakistan, she focused on policy/legislative review and reform. There, she succeeded in placing gender equality and female empowerment at the core of government processes, by providing concrete evidence derived from unique data collection based on administrative and specialized surveys. She has worked with civil society organizations in Pakistan and with the government in Canada to promote gender equality. She has served on various policy-making boards and committees in the government, non-government organizations, and in the private sector, including Engro Powergen Qadirpur Limited.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

LEGENDARY  
OMBUDSMAN



# FOCUS

### HON'BLE JUSTICE RTD. SARDAR MUHAMMAD IQBAL

Hon'ble Justice Rtd. Sardar Muhammad Iqbal was the first Ombudsman of Pakistan, serving from 1983 to 1987. Born on November 15, 1928, in Lahore, he completed his education at Punjab University Law College and began his career as an advocate in 1953. With an unwavering commitment to justice and public service, Iqbal's extensive legal experience made him an ideal candidate for the position of Ombudsman when the office was first established in Pakistan. During his tenure as the Ombudsman, Sardar Muhammad Iqbal established a reputation for upholding the principles of fairness, accountability, and social justice. He worked tirelessly to investigate and redress complaints against administrative injustices and maladministration by government departments, ensuring that citizens' rights were protected and public servants were held accountable for their actions. His unwavering dedication to justice earned him the respect and admiration of both the public and the government.

Under his leadership, the Office of the Ombudsman gained prominence as an independent institution fighting for the rights of the people. Sardar Muhammad Iqbal sought to bridge the gap between the state and its citizens by providing a robust platform for individuals to voice their grievances against unfair treatment, bureaucratic hurdles, and corruption. He played a crucial role in promoting social reform, bringing about positive changes, and improving governance in the country. Throughout his career, Sardar Muhammad Iqbal remained committed to upholding democratic values and ensuring equal rights for all. His dedication to the principles of justice and his tireless efforts to address public concerns set an exemplary standard for future Ombudsmen in Pakistan.

Sardar Muhammad Iqbal passed away on October 11, 2012, leaving behind a legacy of integrity, fairness, and service to the nation. His contributions as the first Ombudsman of Pakistan continue to inspire generations of public servants and citizens to strive for a just and accountable society.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# F P O

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### FPO MEMBERS' ACTIVITIES

#### WAFAQI MOHTASIB

#### FEDERAL OMBUDSMAN INSPECTION TEAM VISITS ISLAMABAD AIR PORT TO ENSURE FACILITIES TO THE OVERSEAS PAKISTANIS

On receiving a number of complaints from the domestic and international passengers pertaining to Islamabad International Airport, the Wafaqi Mohtasib Mr. Ejaz Ahmad Qureshi, constituted an inspection team comprising officers of the Wafaqi Mohtasib Secretariat headed by Senior Adviser Overseas Pakistanis.

The team visited the airport on 15 June 2023 to assess the functioning of the personnel deputed at the airport as well as to look into the procedural issues, especially working of the joint search counters. Consultations were held with the ASF, ANF and Customs representatives. It was observed that within the resources available, the task assigned to them was being carried out satisfactorily. Their input for improving the mechanism was noted for further action by the concerned authorities.

Inspection Team also visited National and International and CIP lounges, baggage claim area, immigration counters, health services, Airport Security office, and other related agencies counters. The team directed to install CCTV cameras at joint search desks of the FIA, ANF, ASF and Customs. The directions for displaying bill boards disseminating information for passengers in Urdu and English regarding prohibited items be displayed at all counters were passed to administrative staff.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## INSURANCE MOHTASIB

### PRESIDENT DIRECTS FOR SPEEDY JUSTICE TO PEOPLE IN INSURANCE MATTER

President Dr Arif Alvi has called upon the Federal Insurance Ombudsman to ensure swift justice for people seeking a resolution to insurance-related matters. This came as Mr. Muhammad Khawar Jameel, the Federal Insurance Ombudsman, presented the President with the institution's annual report for 2022, highlighting its performance. The President emphasized the importance of creating awareness about the Ombudsman's role in resolving complaints relating to insurance and urged people to approach their office for the resolution of any such complaints. According to the report, the Federal Insurance Ombudsman managed to dispose of 4,634 complaints in 2022, which provided relief worth Rs. 2.5 billion to the policyholders. The report also revealed that around 95 percent of the insurance cases were resolved within 60 days. The Ombudsman has recently opened new offices in Sukkur and Hyderabad to provide justice to the people at their doorstep.



Federal Insurance Ombudsman Dr. Khawar Jameel presents Annual Report -2022 to the Honorable President of Pakistan



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## FEDERAL OMBUDSMAN SECRETARIAT FOR THE PROTECTION AGAINST HARASSMENT OF WOMEN AT WORKPLACE (FOSPAH)

### ASSESSMENT OF TREATMENT OF WOMEN PRISONERS IN CENTRAL JAIL KOT LAKHPAT, LAHORE BY FOSPAH: FINDINGS AND RECOMMENDATIONS

The Federal Ombudsperson for Protection of Women Against Harassment (FOSPAH) at Workplace, Ms. Fauzia Viqar, conducted an assessment to investigate the treatment of women prisoners in Central Jail Kot Lakhpat, Lahore. The Federal Ombudsperson for Protection of Women Against Harassment (FOSPAH) at Workplace is an autonomous body dedicated to safeguarding the rights and dignity of the women. The organization conducts investigations, issues orders, and imposes penalties for violations of laws against harassment and discrimination. The assessment aimed at identifying any instances of harassment, mistreatment, or abuse faced by women prisoners during their arrest, police custody and imprisonment.

The Federal Ombudsperson met with IG Police and IG Prisons, Punjab to assess female arrest and detention procedures and conditions. IG Police apprised the Ombudsperson of police mechanisms such as Women complaint centers, Tahaffauz Markaz and Protection Centres that provide assistance to female victims of violence, disabled and the transgendered persons. IG Prisons provided comprehensive information about treatment and facilities for women prisoners including separate buildings (within the prison), dedicated female staff, living conditions, skills development, cameras only at the entrance and, the complaint handling mechanism which is centrally located at the IG office.

In her visit and meetings, Ms. Viqar found no evidence and received no reports of physical torture or sexual harassment by the Police or Prison staff. She specifically interviewed 21 women prisoners arrested after the May 9 incidents to inquire about any kind of harassment. They denied the media reports of sexual abuse and

*(Continued on pg.26)*



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

## FORUM OF PAKISTAN OMBUDSMAN

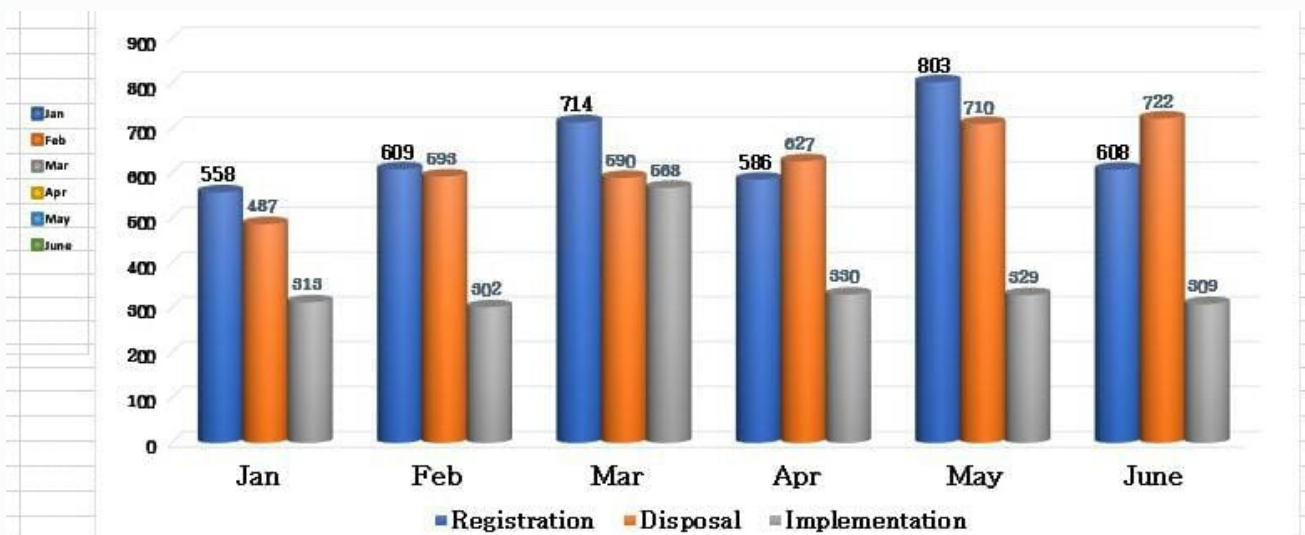
July 2023, Issue #3  
**NEWSLETTER**

### FEDERAL TAX OMBUDSMAN

#### YEAR-ON-YEAR: NUMBER OF COMPLAINTS AGAINST FBR HAS DOUBLED: FTO

FTO Dr. Asif Mahmood Jah told “Media Team” at the FTO Headquarters that the taxpayers including business and trade have filed 3,956 complaints against the FBR involving major issues of maladministration and harassment during January-July of 2023. This reflected increased confidence of the taxpayers in the FTO office and awareness among the general masses. On average, 2,500 complaints have been received at the FTO office per year. In the last six months, the number of complaints against the FBR’s functionaries has almost doubled. Keeping in view this growing trend, it is expected that the number of complaints would be four times by the end of the year. The FTO has conducted record 16 “own motion” investigations against different major issues being faced by the taxpayers, particularly the business community.

The FTO has completed investigations in several own motion cases including misuse of a facility of unaccompanied baggage, clearance of imported goods, pending inquiries against the FBR officials, bidding process of auction of non-duty paid vehicles, and corrupt practices by customs authorities in Balochistan. FTO Dr Jah added that multiple administrative issues were investigated and recommendations were made to the FBR for improvement in the governance of tax processes. The FTO said the total number of complaints filed by taxpayers against the FBR stood at 3,956 during January-July of 2023. At the same time, the informal complaints/ resolution stood at 159 during the first seven months of 2023. Month-wise data of complaints revealed that 558 complaints were filed in January 2023; 609 in February 2023; March 714; April 586; May 803; June 608, and 78 complaints were filed during the first five days of July 2023.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## BANKING MOHTASIB

### PRESIDENT ASKS BANK TO REFUND LOST AMOUNT, APOLOGIZE TO THE FRAUD VICTIM

President Dr Arif Alvi has rejected a representation filed by Bank Alfalah Ltd (BAFL) against the decision of Banking Mohtasib directing it to send an apology to a customer for enabling online transaction/payment system on his credit card without his consent and neglecting his timely complaint about a disputed transaction. He said that when Internet Banking Facility was provided by a bank to its customers, it was incumbent upon the bank to educate its customers about its pros and cons. He also directed BAFL to refund the lost amount of Rs 66,850 along with the profit to the customer.

The president gave these remarks while deciding upon a case wherein Muhammad Yar (the complainant) had filed a complaint before the Banking Mohtasib stating that he had a Bank Alfalah Credit Card and a scam of Rs.66,850/- occurred on his Credit Card when his card was used at Noon-e-Commerce solution.

He informed the bank that he had not done this transaction and requested to stop this online transaction/payment. The bank had initially reversed this transaction amount but surprisingly after six months, the bank had deducted this amount from his Credit Card. Feeling aggrieved, he escalated his complaint before the Banking Mohtasib which directed BAFL to refund the lost amount. The Bank, then, filed a representation with the President against the decision of the Mohtasib. *(Continued on pg.28)*



Mr. Sirajuddin Aziz takes oath as Banking Mohtasib Pakistan



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## PUNJAB OMBUDSMAN

### PRESENTATION OF ANNUAL REPORT 2022



Ombudsman Punjab presents Annual Report 2022 of the institution to the Hon'ble Chief Minister, Punjab. Chief Secretary Punjab was also present.



Hon'ble Ombudsman Punjab chairs meeting regarding efficient working of Punjab Safe Cities Authority to prevent kidnapping of children from hospitals.

*(Continued on pg.29)*



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## PROVINCIAL OMBUDSMAN SINDH

### PROVINCIAL OMBUDSMAN SINDH PRESENTS ANNUAL REPORT 2022 TO HONOURABLE GOVERNOR AND CHIEF MINISTER SINDH

Provincial Ombudsman Sindh Mr. Ajaz Ali Khan presented the Annual Report of Ombudsman institution for the year 2022 to the Chief Minister Sindh on 11th June, 2023, and Governor Sindh on 12th June, 2023.

The report highlighted the performance, achievements and progress of the Institution during the year 2022. The Honourable Ombudsman Sindh apprised that during the year, 8,251 complaints were instituted against Government Agencies, out of which 4,771 complaints were scrutinized and approved for investigation and 4,326 cases/complaints were decided by providing relief in 2,971 cases amounting to more than 68.67%. Besides, 94 complaints were received about children issues. These statistics demonstrate growth of the Institution and public trust and confidence in the Ombudsman Office.

Honourable Chief Minister Sindh Syed Murad Ali Shah appreciated the consistent efforts made by the Provincial Ombudsman in providing administrative justice to the people of Sindh, with emphasis upon the remote areas of the province without incurring financial encumbrance. He assured his support to the institution in providing prompt and inexpensive justice to the underprivileged and vulnerable segments of the society. Chief Minister Sindh observed that due to Ombudsman's endeavors to reduce the incidence of maladministration by state functionaries had been curbed considerably and substantial relief had been provided grass root level.



Honourable Mr. Ajaz Ali Khan, Ombudsman Sindh presents Annual Report 2022 of Provincial Ombudsman Sindh institution to Chief Minister of Sindh and Governor of Sindh



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### PROVINCIAL OMBUDSMAN BALOCHISTAN FOR PROTECTION AGAINST HARASSMENT OF WOMEN AT WORKPLACE

Harassment, putting the peace, prosperity, and stability of the world at stake, has become a headache for the women of Balochistan. Moreover, it has not only become a cause of decreased GDP of the province but has also bred emotional distress and psychological abnormalities in society. However, to counter the issue, the Ombudsperson Balochistan Madam Noor Jahan Mengal has left no stone unturned to counter the menace at every level, though the conduction of training sessions in different districts and the arrangement of multiple awareness programs.

Harassment, creating hostile and unhealthy environment at the workplace has put the peace, prosperity, and stability of the world at stake. Moreover, countering the female class of society from contributing in society, it has become a serious cause of under-development in the developing countries, and it is evident from the writings of the International Author Allen Binkley that the major cause of developed Northern America compared to the Southern America was not higher literacy rate but the contribution of the females in GDP through working and participating in different sectors. However, the issue of harassment has a unique degree of complexities in the under-developed nations, especially like Pakistan, and in comparison with other provinces, it remains prominent in Balochistan with the least rate of females working without the fear of harassment. The menace has imposed a number of severe consequences, mainly including emotional distress, decreased job satisfaction, and, above all, long-term psychological and physical health issues. In response, as every disease needs a proper treatment to decrease its drastic impacts, the government of Balochistan has taken both immediate steps, like the establishment of the office of Provincial Ombudsperson Balochistan under the provision of the Women's Protection Act of 2016, and secondary steps, such as the implementation of policies, the conduction of training session, and the visits of the Ombudsperson Madam Noor Jahan Mengal to the office of Deputy Commissioner Khuzdar and Gawadar, along with the arrangement of a meeting with Mr. Malik Wali Kakar the Honorable Governor Balochistan. Thus, the office of Ombudsperson Balochistan has left no stone unturned in halting harassment.

*(Continued on pg.30)*



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### OMBUDSMAN OFFICE AJ&K

#### PRESENTATION OF ANNUAL REPOR 2022

The Ombudsman AJK presented Annual Report 2022 to the honorable President of Azad Jammu & Kashmir Barrister Sultan Mehmood Choudry on June 8th, 2023 at Kashmir House Islamabad. The Ombudsman briefed the President about the performance and issues faced by Ombudsman institution AJK during the year. The President directed the Secretary Presidential Affairs to resolve the matters by concerned authorities. The Ombudsman also requested the President to open the Regional Offices at Divisional level.



#### SPOT INSPECTION OF DISPUTED LAND AT RAWALAKOT DISTT. POONCH

Ombudsman AJK also made a spot inspection of Muthyal Mera Tehsil Rawalakot Distt. Poonch on June 24th, 2023 on a complaint regarding disputed land and directed the concerned department to resolve the matter at the earliest.



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### PROVINCIAL MOHTASIB KHYBER PAKHTUNKHUWA

### PROVINCIAL OMBUDSMAN KHYBER PAKHTUNKHWA SYED JAMAL SHAH PRESIDES OVER THE LAUNCH OF ONLINE COMPLAINT MANAGEMENT SYSTEM

Provincial Ombudsman Khyber Pakhtunkhwa Syed Jamal Uddin Shah presides over the meeting arranged for the launch of the website and the Online Complaint Management System of Ombudsman Secretariat. During the session he applauded the efforts of IT Team of Ombudsman Secretariat and directed the centre advisors to work towards making the system more efficient.



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## OMBUDSPERSON OFFICE FOR PROTECTION AGAINST HARASSMENT OF WOMEN AT WORKPLACE, KHYBER PAKHTUNKHWA

### THE PROVINCIAL HARASSMENT WATCH COMMITTEE

The Provincial Harassment Watch Committee meeting was conducted in the Committee Room of the Social Welfare department, Benevolent Funds Building Peshawar. The Worthy Ombudsperson Ms. Rukhshanda Naz being chairperson was tasked to create a culture of respect and prevent incidents of harassment at the workplace. The committee provides a vibrant platform for employees to report incidents of harassment. The main function of the Harassment Watch Committee is to monitor and address harassment related matters. The Committee comprised of employees/focal persons from various line departments, responsible for investigating the reported cases of harassment as per the guidelines provided in the Act. The committee members are also responsible for developing and implementing policies and training programme to curb incidents of harassment at the workplace. Members of the Harassment Watch Committee are trained on, how to respond appropriately to the complainant reporting an incident of harassment. The committee members are well trained and capable of conducting inquiries or interviews, collecting evidence, and presenting recommendations for disciplinary action if the respondent is proven guilty or any other remedial measures that are needed or seem appropriate. The committee members try to create a safe and inclusive work environment for all employees by promoting awareness of the harassment issue and providing support to the victims of harassment.

*(Continued on pg.31)*



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## 3RD TRAINING SESSION OF FPO

**THE FORUM OF PAKISTAN OMBUDSMAN (FPO) SUCCESSFULLY HELD ITS 3RD TRAINING SESSION, ON JULY 20, 2023 FOCUSING ON THE ESSENTIAL ROLE OF REGISTRARS IN VARIOUS INSTITUTES OF OMBUDSMAN/OMBUDSPERSON.**



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### LETTER OF APPRECIATION FROM OMBUDSPERSON KPK

To

Mr. Almas Ali Jovindah,  
Executive Secretary,  
Forum of Pakistan Ombudsman,  
Head Office, Federal Tax Ombudsman Secretariat,  
5-A, Constitution Avenue, Islamabad.

Subject: **INVITATION FOR TRAINING ON GUIDELINES FOR INVESTIGATION & DRAFTING OF RECOMMENDATIONS & ORDERS.**

I am directed to refer to your letter No.FPO/TRG/02-6/23 dated 08.06.2023 on the subject cited above and to extend my heartiest gratitude on arranging such a wonderful Training. The knowledge and skills the staff members acquired during the training will undoubtedly be helpful in professional growth and will significantly enhance abilities of staff members in handling investigations and effectively documenting recommendations and orders. This office expresses sincere gratitude for the opportunity provided to staff of this office to attend the training on "Guidelines for Investigation & Drafting of Recommendations & Orders" organized by your office. Furthermore, the nominee would like to extend their appreciation for the honor of being awarded a certificate upon completion of the training.

2- In view of the above, this office is eagerly waiting for the opportunity to attend more enriching programs organized by your office.

(Swehra Moeed)  
**Administrative Officer**

**Copy to: -**

1. PA to Ombudsperson Khyber Pakhtunkhwa for information.

**Administrative Officer**



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## FPO IN MEDIA

 dailytimes.com.pk

Daily Times

   /DailyTimesPak

Sunday, July 23, 2023

Lahore Edition

# Business

**Forum of Pakistan  
Ombudsman vital to  
bring transparency,  
good governance:  
Asif Mahmood Jah**

**T**he Forum of Pakistan Ombudsman (FPO) successfully concluded its 3rd Training Session, focusing on the pivotal role of registrars in various institutes of Ombudsman and ombudspersons. The meeting, held at the Federal Tax Ombudsman Secretariat in Islamabad on July 20, 2023, witnessed the active participation of representatives from Pakistan and several other countries, including Turkiye, Gambia, Indonesia, and Macau.

Presided over by Hon'ble Dr. Asif Mahmood Jah, President of FPO, and moderated by Mr. Almas Ali Javindah, Executive Secretary of FPO, the session delved into the crucial responsibilities of registrars and their significance as the nucleus of the institutes.

Honourable Dr. Asif Mahmood Jah, President FPO commenced the meeting by expressing appreciation for the successful organization of the training session. He highlighted the instrumental role played by registrars in institutes of Ombudsman and ombudspersons, from receiving complaints to overseeing investigation processes.

To facilitate these functions, FPO has prepared comprehensive job descriptions for each post, and booklets containing these details will be distributed among all institutes. The training session was conducted by Mr. Shahid Abbas, Registrar of Provincial Ombudsman Punjab, who shared valuable insights and experiences. Mr. Abbas emphasized the importance of distinguishing between the judicial powers and quasi-judicial powers of the Ombudsman, as some orders may be subject to legal challenges. He stressed the need to exercise powers within defined boundaries and discussed the concentrated powers of the Ombudsman in Pakistan. **NEWS DESK**



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

Price Rs. 10

FOUNDED BY (LATE) KAZI SAEED AKBAR & (Late) Kazi Jawad Akbar  
PUBLISHED SIMULTANEOUSLY FROM KARACHI and HYDERABAD

The only comprehensive English daily with a regional perspective

# The REGIONAL TIMES

Of Sindh

Uniting People Every Day

## Efforts underway to resolve people's complaints: Federal Insurance Ombudsman

KARACHI: Federal Insurance Ombudsman Dr. Khawar Jameel said Pakistan collects a total premium of Rs. 378 billion annually, which makes the ratio of only 0.08% to Gross Domestic Product (GDP) which is the lowest in the region, the rate is more than 2% in China, the neighboring country. In India has it on 0.78%, our next target is to increase this rate to 1.5%. He expressed his views while talking to Korangi Association of Trade and Industry (KATI) Members.

On the occasion Saleem-uz-Zaman, President KATI, Zubair Chhaya, CEO of KITE, Zaki Sharif Senior Vice President, Nighat Aslam Vice President, Syed Tariq Hussain Chairman Committee on Insurance, Mubashir Naem Siddiqui, Director General of the Federal Insurance Ombudsman, Rashid Ahmed Siddiqui, Sheikh Manzoor Alam and Ronaq Hayat were also present.

Federal Insurance Ombudsman Dr. Khawar Jameel



said that efforts were being made to resolve the insurance complaints, adding that a large number of complaints were received from the insurance agents regarding agreements and misleading the people. In this regard, we have collaborated with the SECP and the State Bank of Pakistan, and have successfully made changes in the agreement. Banks cannot deduct insurance money directly from their customer's account, for which verification from account holder has been made mandatory. The money is transferred to the insurance company only after two formal verifications.

The Federal Insurance Ombudsman further said that a total annual premium of Rs. 378 billion is collected in Pakistan in which the insurance companies pay only 1% in return for the claims. In this regard insurance companies have also been consulted to improve the system. Dr. Khawar Jameel said that consumer complaints are dealt with in a short span of 60 days, while in some cases our decisions are challenged in the courts.—RT

12 August, 2021



# FPO

www.fpo.gov.pk



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

**BUSINESS  
RECORDER**  
Founded by M.A. Zuberi

Aug 07, 2023  
PRINT EDITION ►  
BR MARKETS ►  
Dollar to PKR ►

Home Latest BR Research Markets Business & Finance World Editorials Opinion MENA

**EDITOR'S PICKS** • IMF and Pakistan • Economic distress in Pakistan • Daily news briefing • Pakistani rupee

**BUSINESS & FINANCE**

### January to June: Banking Mohtasib provides Rs539.72m relief to customers

Press Release Published July 14, 2023



Facebook



Twitter



Whatsapp



Comments



Follow us



**KARACHI:** The Banking Mohtasib Pakistan has granted monetary relief amounting to Rs539.72 million to the banking customers by disposing of 12,015 complaints during the first half (January to June) of the current calendar year, 2023.



**FPO**

www.fpo.gov.pk





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## FPO AT GLANCE



The Federal Ombudsman Inspection Team visits Islamabad airport to ensure facilities to the overseas Pakistanis



Wafaqi Mohtasib opens webinar on Informal Resolution of Disputes (IRD)



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**



Hon'ble FTO Dr. Asif Mahmood Jah presenting his book to Hon'ble President of Pakistan Dr. Arif Alvi



The visit of Hon'ble FTO Dr. Asif Mahmood Jah to Sahiwal Chamber of Commerce



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**



Inauguration of Banking Mohtasib Regional Office Faisalabad



A view of Public Complaint hearing at Banking Mohtasib Karachi Secretariat



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**



Seminar on Economic Growth of Insurance Industry and Role of Ombudsman



Seminar on Monetary Security and Insurance by Insurance Mohtasib



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**



Federal Ombudsperson for Protection against Harassment of Women at the Workplace, Ms. Fauzia Viqar addressed the Seminar at Allama Iqbal International Airport, Lahore organized by Civil Aviation Authority



Banking Mohtasib Pakistan: President asks bank to refund lost amount, apologize to the fraud victim



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

*(Continued from pg.07)*

negated any sexual or other kind of harassment by police or prison staff. They however, highlighted issues relating to arrests made by male police officers despite the presence of female police officers, unnecessary dragging during late night raids, police not presenting arrest warrants during arrests and restricted access to lawyers in prison. They also reported derogatory remarks and questioning of women's political activities, which amounts to Gender stereotyping and insensitivity by police officials which is against constitutional provisions for women's full participation in public life.

Women prisoners expressed satisfaction with the conditions and facilities in prison. Specifically, those arrested after May 9th incidents had no complaints either of maltreatment, abuse or disrespect by prison staff. Assessment however, revealed deficiency in the existing complaint management system within the prison, compromising impartiality and effectiveness. Women prisoners were also not adequately informed about their rights or the Pakistan Prison Rules and complained of inadequate sanitation conditions.

FOSPAH has presented a set of recommendations to resolve the identified issues in light of these findings. These include, ensuring that female officials carry out arrests of women, expediting access to legal counsel where procedures permit and providing access to legal counsel for women who cannot afford it, setting up efficient complaint-handling procedures in both the police and prison systems, providing access to Prisons Rules, and, putting in place gender-sensitive training programmes for police and prison staff. FOSPAH will follow up to monitor harassment of women in prisons or by police, under the The Protection Against Harassment of Women at the Workplace, 2010 (Amendment 2022).

The implementation of these recommendations will contribute towards creating a more equitable and humane environment for women prisoners where rights, well-being and dignity of women is upheld within the criminal justice system. FOSPAH called for regular oversight by the Prison related Implementation Commission established under the directions of the Islamabad High Court and convened by the Ministry of Human Rights. This will ensure prisoners are dealt with and treated in conformity with the obligations of the State of Pakistan pursuant to ratification of international conventions.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## FEDERAL OMBUDSMAN SECRETARIAT FOR THE PROTECTION AGAINST HARASSMENT OF WOMEN AT WORKPLACE (FOSPAH)



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### **BANKING MOHTASIB**

#### **PRESIDENT ASKS BANK TO REFUND LOST AMOUNT, APOLOGIZE TO THE FRAUD VICTIM**

*(Continued from pg.09)*

The President held a personal hearing of the case and rejected the representation of the bank. In his decision, he noted that the complainant was not conversant with Internet/Digital Banking and became aware of the transaction on receipt of a call from the bank's real-time Monitoring Unit wherein he told the Bank's representative that he did not perform the disputed transaction.

He added that the bank was duty-bound to take care of its customer's interest by instantly reporting the unauthorized/fake transaction, instead, it waited for the lodgement of a formal complaint.

He observed that when BAFL was advised to submit the SMS or e-mail through which OTP was delivered to the customer, BAFL failed to submit the required information even after continuous follow-up.

“Non-submission of information/document of vital evidence reflects that either the Bank does not have the record or the OTP was not sent”, he said.

The President further pointed out that BAFL was found non-compliant with various regulations/directions of the State Bank of Pakistan which made it incumbent upon the bank to fully inform the customer about the Electronic Funds Transfer facility in plain language, besides obtaining the customer's consent before the start of such facility.

He concluded that since BAFL failed to controvert the claim of the complainant and the findings of the Banking Mohtasib, failed to discharge the burden and statutory liability conferred upon it under the law and could not establish that the internet banking facility was activated with the consent of the complainant, therefore, the representation of the Bank was devoid of merit and deserved to be rejected.

The President, hence, directed BAFL to send an apology to the customer and return him the lost amount along with the profit.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## PUNJAB OMBUDSMAN

*(Continued from pg.10)*



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

### PROVINCIAL OMBUDSMAN BALOCHISTAN FOR PROTECTION AGAINST HARASSMENT OF WOMEN AT WORKPLACE

*(Continued from pg.12)*

Moreover, the aim of Balochistan Protection Against Harassment act at workplace is to create a safe working environment for both men and women. Consequently, to create a culture of zero tolerance for harassment, a number of measures have recently been taken by the Ombudsperson Balochistan Noor Jahan Mengal. The first measure, in this regard, is the meeting of Madam Noor Jahan Mengal with the Honorable Governor Balochistan Mr. Wali Kakar and presented him the challenges faced by the Ombudsperson Office, and he assured the provision of every help to the office in fighting the issue of harassment.

Similarly, the issue of harassment is not merely limited to the urban areas; rather, small districts and villages are not free from harassment. In contrast, the lack of awareness and limited resources in such areas help to grow the issue of harassment, and to handle and eliminate the problem at work place from Balochistan, Madam Noor Jahan Mengal, along with her team, visited the district Khuzdar and Gawadar and met the concerned Deputy Commissioners while delivering awareness sessions on harassment at work place. Last but not the least, she also visited the office of Chairman Gawadar Port Authority and met with Pasand Khan Buledi and his team to make them aware of the harassment at work place.



In a few words, the office of Ombudsperson takes measures on daily basis to create a culture of zero tolerance for harassment from the very basic level to the acme of institutions in Balochistan.



Provincial Ombudsman Balochistan for Women Madam Noor Jahan Mengal presides over a session conducted at Gwadar focused on harassment against women



# FPO

[www.fpo.gov.pk](http://www.fpo.gov.pk)



# FPO

FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**

## OMBUDSPERSON OFFICE FOR PROTECTION AGAINST HARASSMENT OF WOMEN AT WORKPLACE, KHYBER PAKHTUNKHWA

### THE PROVINCIAL HARASSMENT WATCH COMMITTEE

*(Continued from pg.15)*

A group of female social activist and working women disposing services in different walk of life belonging to district of Mardan visited the Ombudsperson office. They were briefed about the structure and function of the Ombudsperson's Office and were guided about the two laws, i.e., The Protection Against Harassment of Women at the Workplace Act, 2010'' and ''Khyber Pakhtunkhwa Enforcement of Women Property Right Act, 2019. They were informed that the process for disposal of complaints relating to the two laws/Acts have been vested in Ombudsperson Khyber Pakhtunkhwa. The women's delegation from district Mardan appreciated the performance and setup of this office.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)





# FPO

## FORUM OF PAKISTAN OMBUDSMAN

July 2023, Issue #3  
**NEWSLETTER**



Provincial Ombudsperson Punjab organises an awareness seminar



Ombudsman Punjab presents annual report of the Institution to The Hon'ble Chief Minister, Punjab.



**FPO**

[www.fpo.gov.pk](http://www.fpo.gov.pk)