

**PRESIDENT'S SECRETARIAT (PUBLIC)**  
**AIWAN-E-SADR**

No.01/BM/2022

Dated: 26.12.2022

*Lt. Col ® Saeed Ahmed Awan Vs Askari Bank Ltd*

**Subject: REPRESENTATION FILED BY LT. COL ® SAEED AHMAD AWAN AGAINST THE ORDER OF THE BANKING MOHTASIB DATED 06.12.2021 IN COMPLAINT NO. 2020-1065**

Kindly refer to your representation on the above subject addressed to the President in the background mentioned below:-

This representation has been filed by Lt. Col ® Saeed Ahmad Awan on 03.01.2022 against the order of the learned Banking Mohtasib dated 06.12.2021, whereby it has been held that:

***In the light of above no action in this matter warrants against the Bank. Accordingly, the Hon'ble Banking Mohtasib Pakistan has directed to close your complaint and consign it to record.***

2. Lt. Col ® Saeed Ahmad Awan (the complainant) has been maintaining accounts with the Askari Bank Ltd. He alleged that he had to face problems/difficulties during opening of his new account and the Bank also over charged malidfidely and prejudicially for issuance of cheque book. Moreover, he also complained that the staff and management of the Bank lacked manners, politeness, professionalism and market oriented competitive dealing with customers and old pensioners which merited stern action against them to rein their highhandedness. Although, he forwarded numerous requests to the President and CEO of the Bank but without any result. Thus, he escalated his complaint with the learned Banking Mohtasib for redressal of his grievances.

3. The Bank's stance before the learned Banking Mohtasib was that the complainant had personal grudge against the Bank that was why he again filed frivolous complainant against the Bank. He was filing complaints just to pressurize the Bank staff who refused to provide him illegal extra protocol on dealing with his accounts. Besides, the Bank had also opened his ten (10) more accounts in his name and joint accounts with his spouse without any illegal deduction of charges. Further, allegedly, he was a habitual complainant, who filed eleven (11) complaints against the Bank during 2020 and 2021 which stood disposed of.

4. Considering the respective stances, the learned Banking Mohtasib proceeded to close the complaint as per above mentioned order which is assailed by the complainant.

5. The hearing of the case was fixed for 13.12.2022. None of the parties has appeared despite notice. Needless to mention that Section 15 of the Federal Ombudsman Institutional Reforms Act, 2013 empowers the decision of a representation on the basis of available record without personal hearing of the parties.

6. The learned Banking Mohtasib thrashed the matter vide order dated 06.12.2021 as follows:-

*"This refers to your letter dated 29.09.2021.*

*It is noted that initially you lodged your complaint regarding delay in payment of pension which was taken up with the Bank with the directions to strictly adhere to the instructions and provide hassle free service to pensioners.*

*You chose to file a representation before the Hon'able President of Pakistan which was disposed of on 15.07.2021 by issuing directions to the Askari Bank to provide best facilities to the pensioners and must treat them with utmost respect and dignity.*

*On 11.08.2021 you again sent "complaint form" containing sentiments and statements of different people dealing with Askari Bank and issue of linking your ATM with account and issuance of cheque book.*

*Having examined the record made available by the Bank it is noted that Bank has opened your captioned account in Lahore and also attached it with your existing ATM Card to avail internet banking facility. Besides*

*Bank has also opened ten (10) more accounts in your name and jointly with your spouse. As per Bank's confirmation during 2020 and 2021 you have lodged eleven (11) complaints against the Bank which stands disposed of. Please note that HR issues like taking any action against any staff is outside the jurisdiction of this office and fall under purview of Bank's Management. f*

*In the light of above no action in this matter warrants against the Bank. Accordingly the Hon'ble Banking Mohtasib Pakistan has directed to close your complaint and consign it to record."*

7. It is worth noting that on a similar representation of the complainant, this forum disposed of his earlier representation vide paras 7&8 of the order dated 15.07.2021 as follows:-

*"7. At the outset, the learned Counsel of the petitioner has stated that the Bank's dealings with the pensioners are not up to the mark which needs to be at the optimum level. Whereas, the Bank's representative has explained that the Bank is very careful in its dealing with the customers in general and especially the pensioners are treated with utmost care and respect by the Bank's staff. The learned Banking Mohtasib has already issued directions to the Bank to be very careful in facilitating the pensioners and strictly adhere to instructions issued by the Govt in this regard. Thus, the representation needs to be disposed of with the directions to the Askari Bank to provide best facilities to the pensioners and must treat them with utmost respect and dignity.*

*8. Accordingly, the Hon'ble President has been pleased to dispose of representation with the directions to the Askari Bank to provide best facilities to the pensioners and must treat them with utmost respect and dignity. It is important that all clients are dealt with in this manner but specially old people as is practiced in our culture. Good traditions in business must adopted."*

8. Suffice it to observe that the Bank should strictly act upon the directions already passed by this forum vide order dated 15.07.2021 as also mentioned by the learned Banking Mohtasib in his above mentioned order. The representation is liable to be disposed of accordingly.

9. Accordingly, the Hon'ble President, as per his decision above, has been pleased to dispose of the representation of the complainant.

-Sd-  
(Muhammad Saleem)  
Director (Legal)

Lt. Col ® Saeed Ahmed Awan,  
S/O Mr. Muhammad Zareen,  
Advocate High Court, Jhangi Sadyan  
Abbottabad 03366131061

The President/ Chief Executive,  
Askari Bank Limited,  
Head Office at 3<sup>rd</sup> Floor, Plot No. 18,  
NPT Building, F-8 Markaz,  
**Islamabad.**

Copy for information to:

- (1) Ms. Samreen Tanveer, PSO to Banking Mohtasib Pakistan, Banking Mohtasib Pakistan Secretariat,  
5<sup>th</sup> Floor Shaheen Complex, M.R. Kiyani Road, Karachi.
- (2) Master file.