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### INSIGHTS



#### Wafaqi Mohtasib Inaugurates Regional Office at D.G. Khan

Wafaqi Mohtasib (Federal Ombudsman) Honourable Ejaz Ahmad Qureshi Wednesday reaffirmed his institution's resolve to continue all out efforts to Dispense Administrative Justice to the People across the country including the far flung areas. The Wafaqi Mohtasib (Ombudsman), Mr. Ejaz Ahmad Qureshi expressed these views while formally inaugurating the Regional Office of the Federal Ombudsman at Dera Ghazi Khan on Wednesday.

#### FTO Directs FBR to Issue New Policy of Expiry of Taxpayers' Passwords

Federal Tax Ombudsman (FTO) has out-rightly rejected the Federal Board of Revenue's (FBR) policy of expiry of passwords of taxpayers and directed the FBR to issue a new policy.

According to the FTO's directive to the FBR, it is found that the password expiry policy without consultation with the taxpayers is arbitrary and unfair, hence constitutes maladministration in terms of the FTO Ordinance 2000.



#### FOSPAH Grants Relief of Rs 4M to Female Complainant in Housing Society Fraud Case

The Federal Ombudsperson for Protection against Harassment of Women at the Workplace (FOSPAH) has extended significant relief worth PKR 4 million (40 lacs) to a female complainant in a landmark decision against the Jammu and Kashmir Cooperative Housing Society. This judgment not only upholds the complainant's right to property but also exposes systemic fraud and financial mismanagement within the Society. The complainant, who had been seeking possession of her residential plot for over two decades.

#### Banking Mohtasib Provides Rs1.65bn Relief to Customers Amid Surge in Online Payment Complaints

The Banking Mohtasib Pakistan (BMP) has reported a significant rise in customer complaints in 2024, with the institution providing Rs1.65 billion in relief to banking customers during the year. The surge in complaints, particularly related to fraud and account blockages, reflects the growing challenges posed by digital banking platforms.





## President's Message

Dear FPO Members,

It gives me great pleasure to begin this update by highlighting the successful convening of the 12th General Assembly Meeting of OICOA, held in Iran. I am proud to share that members of the Forum of Pakistan Ombudsman (FPO) actively participated in this significant international event.

Their presence and contributions reflect our strong commitment to cross-border cooperation and knowledge-sharing among Ombudsman institutions.

I would also like to take this opportunity to extend my heartfelt congratulations to the Honourable Ombudsman of Khyber Pakhtunkhwa Syed Jamal-ud-Din Shah for validation of his second tenure by the Honourable Peshawar High Court. This reappointment is a recognition of his dedication, integrity, and outstanding service in the field of public accountability and redressal.

As we continue our work, I am confident that the dedication and professionalism demonstrated by FPO Member Institutions will remain unwavering. Your tireless efforts play a critical role in upholding human rights, fostering transparency, and ensuring administrative justice for all.



Let us move forward with renewed resolve and unity. Together, we can build a future rooted in fairness, equity, and accountability—not just for Pakistan, but as a model for the wider region.

**Dr. Asif Mahmood Jah**

(Hilal-e-Imtiaz)(Sitara-e-Imtiaz)

**President FPO  
Federal Tax Ombudsman**



## **Executive Secretary's Message**

Dear Members,

I am delighted to share with you the remarkable progress made by Ombudsman Institutions across Pakistan. As beacons of justice and accountability, our institutions continue to serve the public with dedication and integrity.

I would like to express my sincere appreciation to the Honourable FTO Dr. asif Mahmood Jah, Honourable Federal Ombudsperson for Protection against Harassment at the Workplace, Ms. Fauzia Viqar; the Honourable Banking Ombudsman, Mr. Siraj ud Din Aziz; Honourable Irfan Qadir, CLA to the President of Pakistan; Honourable Ayesha Hamid, Ombudsman Punjab; Honourable Ms. Nabila, Ombudsperson Punjab; Honourable Nazar Muhammad Baloch, Ombudsman Balochistan, and the representative from the Sindh Ombudsman Mr. Mansoor Abbas Rizvi; for their active participation in the 12th General Assembly Meeting of the OICOA held in Iran. Their involvement reflects the strong commitment of FPO members to regional cooperation and the advancement of good governance.

The remarkable performance of FPO member institutions continues to inspire confidence among the people of Pakistan. We are particularly proud of the dedicated internship programs being implemented by various FPO members, which are actively engaging youth and nurturing the next generation of public service leaders.

Earlier this year, in March 2025, the Forum of Pakistan Ombudsman (FPO), in collaboration with the OIC Ombudsman Association, conducted training sessions on multiple important topics that saw active participation from our members.



This initiative is a testament to our ongoing efforts toward knowledge-sharing, professional development, and institutional capacity-building.

As we look ahead, let us remain steadfast in our shared mission to uphold justice, transparency, and good governance in Pakistan. Your continued commitment and service to the people are deeply appreciated.

**Almas Ali Jovindah**

**Executive Secretary,**

**Forum of Pakistan  
Ombudsmen**



## **FPO Members Activity**

### **Federal Ombudsman**

## **Wafaqi Mohtasib Inaugurates Regional Office at D.G. Khan**

Wafaqi Mohtasib (Federal Ombudsman) Honourable Ejaz Ahmad Qureshi Wednesday reaffirmed his institution's resolve to continue all out efforts to Dispense Administrative Justice to the People across the country including the far flung areas.

The Wafaqi Mohtasib (Ombudsman), Mr. Ejaz Ahmad Qureshi expressed these views while formally inaugurating the Regional Office of the Federal Ombudsman at Dera Ghazi



Khan on Wednesday. The new office brings the number of Wafaqi Mohtasib's Regional Offices to 26 in the country, media wing of the Federal Ombudsman Secretariat said in statement released to the media on Wednesday.

Speaking on the occasion, the Wafaqi Mohtasib expressed the resolve that the efforts would continue for prompt disposal of public complaints and dispensing administrative justice to the people of far flung and backward areas. He urged the government officials to ensure speedy resolution of public complaints closer to the doorsteps of the people. He said that there was a continuous increase in the redressal of public complaints since 2024, which reflects the trust and the confidence the general public has in the viability of this institution.

The Wafaqi Mohtasib further added that efforts have been made to expand outreach and accessibility of the institution during the last couple of months as new regional offices have been established at Muzaffarabad (AJ&K), Gilgat Baltistan, Mirpur Khas (Sindh) and Sahiwal (Punjab) to facilitate the public.

The inaugural ceremony was attended by a large number of the local heads of the Federal Government agencies apart from civil society members and the media. Later, talking to the media representatives, the Wafaqi Mohtasib informed that more than 226,372 complaints have been received last year, out of which 223,198 have been resolved satisfactorily. The implementation rate also stood at an impressive 92.31 per cent.

The Wafaqi Mohtasib further informed that 126 Khuli Katcheries have been held during the outgoing year and 171 visits were undertaken to the remote and far-flung areas for dispensing quick administrative justice in addition to the 79 Inspection Visits under the OCR programme intended for improving the service delivery operations of the various federal



## **Federal Tax Ombudsman**

### **FTO Directs FBR to Issue New Policy of Expiry of Taxpayers' Passwords**



Federal Tax Ombudsman (FTO) has out-rightly rejected the Federal Board of Revenue's (FBR) policy of expiry of passwords of taxpayers and directed the FBR to issue a new policy.

According to the FTO's directive to the FBR, it is found that the password expiry policy without consultation with the taxpayers is arbitrary and unfair, hence constitutes maladministration in terms of the FTO Ordinance 2000.

Details of the case revealed that following multiple complaints, an own motion investigation was initiated while exercising powers under the FTO Ordinance 2000, regarding recent policy of FBR for change of passwords every 60 days for all taxpayers which created hardships for taxpayers.

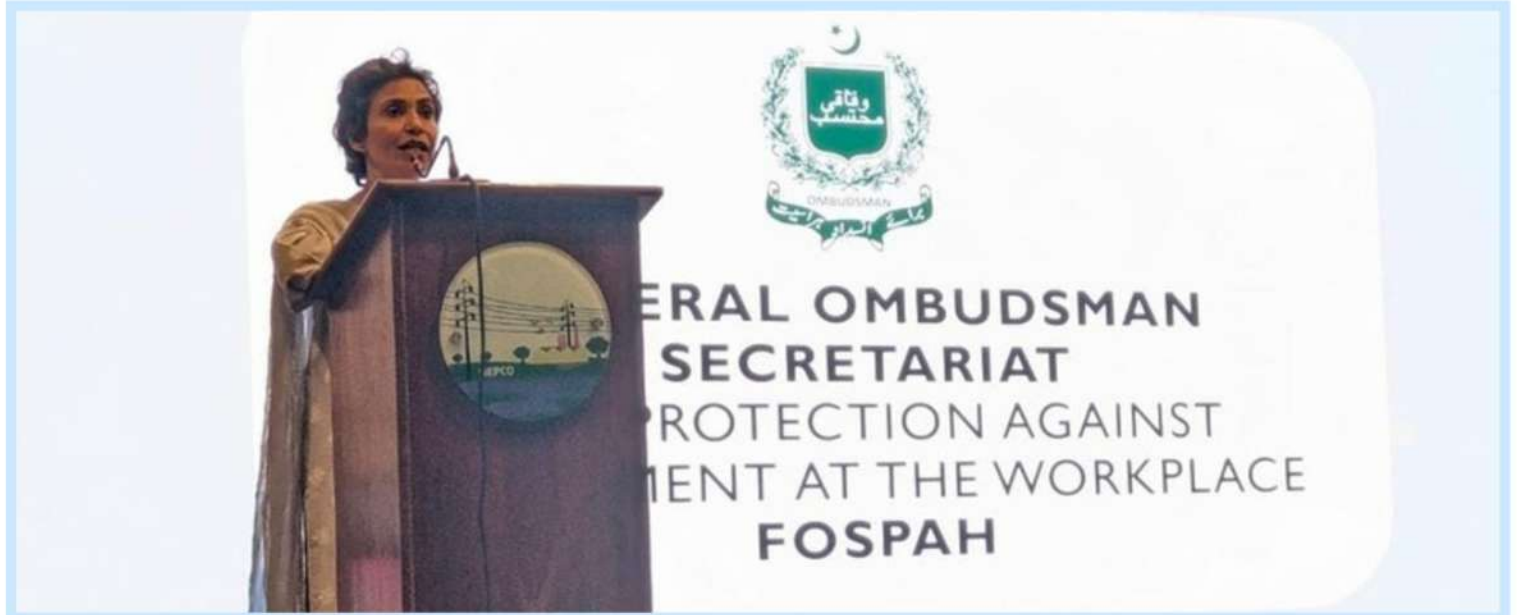
A taxpayer while using the "forgot password" option will have to go through the steps having eight entries to make before getting access to his data. However, applying the same procedure to all the taxpayers/registered person is a harsh measure and tantamount to extra drain on taxpayers' resources. Ideally, the FBR first should have identified taxpayers whose data was frequently prone to cyber security attacks and data breaches. It would have been appropriate if the data update measures were restricted to such vulnerable taxpayers only. The step was taken on the recommendations of internal committee of PRAL/FBR and no other stakeholder was involved for input on the issue.

Alternatively, the taxpayers' password should not expire. However, they may be alerted by warning text, "You have not changed your password for long and are prone to threat of hacking". This policy is being followed in banks and they use warning message for their customers to take care of their passwords.



## FOSPAH

### FOSPAH Grants Relief of Rs 4M to Female Complainant in Housing Society Fraud Case



The Federal Ombudsperson for Protection against Harassment of Women at the Workplace (FOSPAH) has extended significant relief worth PKR 4 million (40 lacs) to a female complainant in a landmark decision against the Jammu and Kashmir Cooperative Housing Society. This judgment not only upholds the complainant's right to property but also exposes systemic fraud and financial mismanagement within the Society. The complainant, who had been seeking possession of her residential plot for over two decades, was repeatedly misled and subjected to unjustified financial demands even after having paid all dues in full. The Society further attempted to extract PKR 340,000 in baseless development charges.

The Honorable Federal Ombudsperson, Ms. Fauzia Viqar, found that the Society had collected money from the public since 2003 under false pretenses, selling them the dream of a home while taking no substantial steps to deliver on its commitments. Members, including the complainant, were continuously pressured to pay development charges while no development took place—constituting fraudulent misrepresentation, breach of trust, and gross negligence.

In light of these findings, FOSPAH directed the Society to allot and hand over possession of a 200-square-yard plot in Sector F-16/4 to the complainant with no further delay, and financial demand, as she has already paid the full consideration amount. Furthermore, the Registrar, Cooperative Societies has been ordered to audit the society, investigate allegations of fraud and non-development, and initiate disciplinary action against all those involved in the mismanagement. The Society must also submit a compliance report to FOSPAH in this regard.

"Justice delayed should not mean justice denied. Today, we restored a woman's rightful claim and protected her from further financial exploitation. FOSPAH remains resolute in safeguarding the rights of women across all spheres of life,"

the Federal Ombudsperson said.

This ruling reflects FOSPAH's broader mandate to ensure women's constitutional rights under the Enforcement of Women's Property Rights Act, 2020, protecting them from institutional exploitation and systemic injustice.



## **Federal Banking Ombudsman**

### **Banking Mohtasib Provides Rs1.65bn Relief to Customers Amid Surge in Online Payment Complaints**



The Banking Mohtasib Pakistan (BMP) has reported a significant rise in customer complaints in 2024, with the institution providing Rs1.65 billion in relief to banking customers during the year. The surge in complaints, particularly related to fraud and account blockages, reflects the growing challenges posed by digital banking platforms. During a press conference, Banking Mohtasib Sirajuddin Aziz revealed that complaints against commercial banks had increased by 6% in 2024 compared to the previous year. In total, 41,546 complaints were addressed, with Rs8 billion in relief provided to customers since the BMP's inception in 2005.

The primary drivers of the increased complaints were the growing use of digital banking applications, which have led to a rise in fraudulent activities. Aziz noted that despite banks' attempts to educate the public through media campaigns, the results have been ineffective, particularly in rural areas.

He stressed the need for banks to intensify their efforts, including delivering educational messages in regional languages, to better protect customers from fraud.

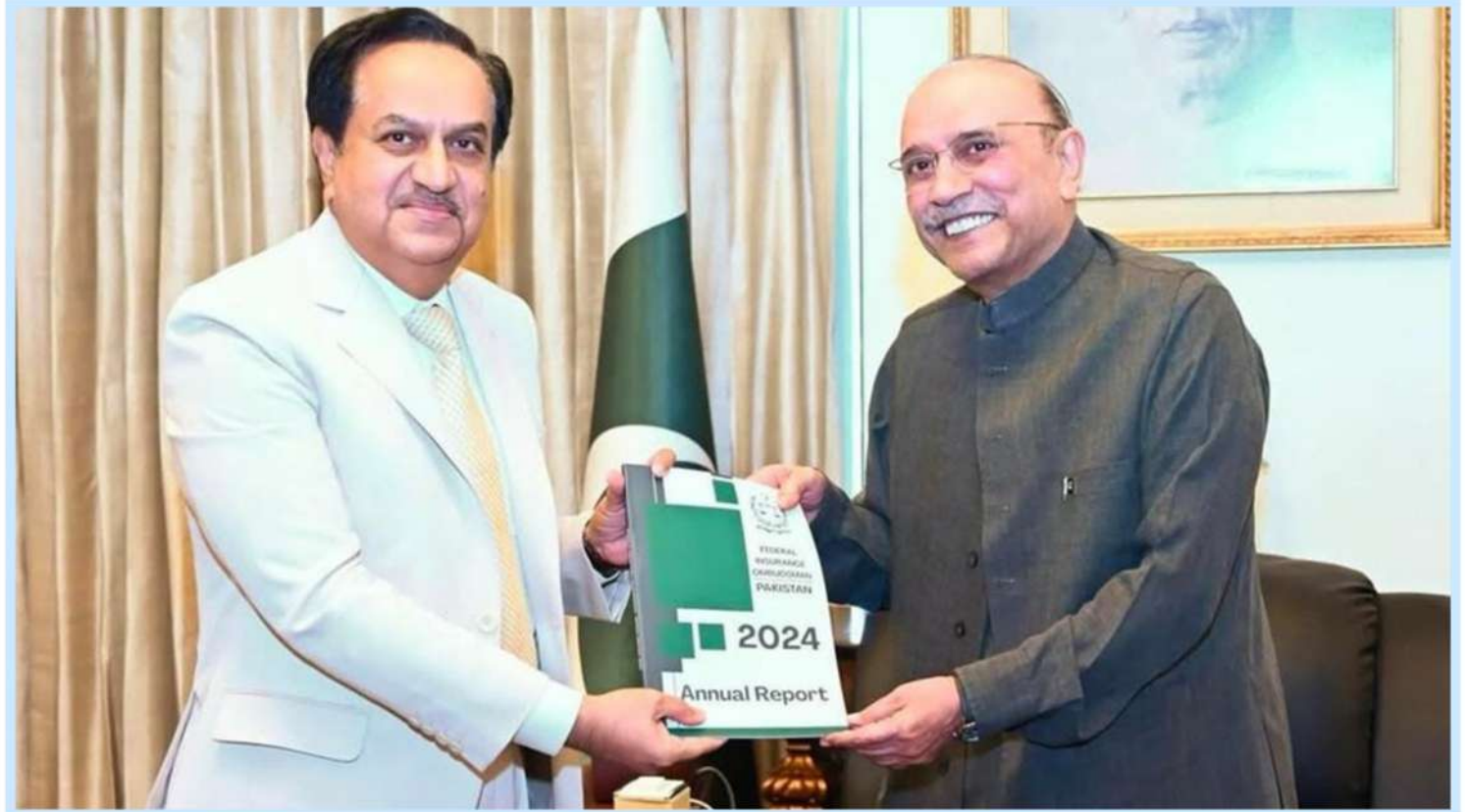
The relief provided in 2024 was higher than the previous year's Rs1.26 billion, which was issued following the resolution of 25,493 complaints. Aziz stated that a significant portion of the complaints, 24,498, were resolved through reconciliation, while 1,330 complaints were settled after formal hearings, and 1,925 were dismissed due to lack of jurisdiction or incompleteness.

The Banking Mohtasib also highlighted the inclusion of newly established digital banks under its jurisdiction, which has necessitated additional resources and staffing trained in fintech operations. Aziz urged that the regulatory body remain vigilant as digital banking continues to grow.



## **Federal Insurance Ombudsman**

### **Federal Insurance Ombudsman Announces Major Crackdown Against Insurance Companies**



The Federal Insurance Ombudsman has announced a major crackdown against insurance companies found guilty of criminal negligence in paying legitimate claims to poor, orphaned, widowed, and ill policyholders. According to a press release issued by Media Office of the Federal Insurance Ombudsman, Federal Insurance Ombudsman Mumtaz Ali Shah stated that this decision was taken following directives received during a recent meeting with the President of Pakistan, Asif Ali Zardari. The meeting was held to present the institution's annual performance report to the president.

Shah further added that urgent action is being taken to address complaints regarding mismanagement and fraudulent insurance policies sold by certain insurance companies.

He emphasised that an implementation committee, led by Director General Mubashir Naeem Siddiqui, is working around the clock to ensure strict enforcement of the ombudsman's decisions. Referring to the institution's performance report for 2024, the Federal Insurance Ombudsman revealed that the office has broken all previous records in terms of complaint registration, resolution, and claim settlements. A total of 6,116 complaints were registered in 2024, out of which 5,827 were resolved. As a result, the institution secured monetary relief worth Rs2.32 billion for complainants from various insurance companies.

He also highlighted the use of modern technology, which now enables complainants and insurance companies to participate in hearings from their homes. This advancement has significantly saved time and travel costs for both parties.



## **Punjab Ombudsman**

### **Ombudsman Punjab Conducts Detailed Visit to Various Districts of South Punjab**



The Ombudsman Punjab recently conducted detailed visits to the offices in Multan, Khanewal, Dera Ghazi Khan, Bahawalpur, Lodhran, Rahim Yar Khan, Rajanpur, and Vehari districts of South Punjab to review the resolution of public complaints and the performance of the offices. During the visits, the Ombudsman met with the staff, heard pending applications, and personally gathered information about the problems and complaints from the citizens. The complainants expressed complete satisfaction with the free and timely justice provided by the Ombudsman Punjab. They thanked the institution and referred to it as a "people's court for the poor." While speaking to the complainants at the offices, the Ombudsman emphasized that their top priority is the prompt and effective redressal of public grievances. Every official must perform their duties with honesty, diligence, and a spirit of public service.

Appreciating the performance of the staff, the Ombudsman urged them to continue working with even greater dedication and hard work to resolve public issues.

According to sources, these detailed visits by the Ombudsman Punjab are having a positive impact on the institution's performance. Public circles are highly appreciating these efforts, and there is a growing expectation that these visits will further improve the system of public grievance redressal in South Punjab, ensuring citizens receive swift access to justice.



## **Sindh Ombudsman**

### **Public Complaints Being Resolved on Priority Basis: Sindh Ombudsman Honourable Suhail Rajput**

Public complaints against government institutions are being redressed under the Provincial Ombudsman Sindh. The complaints of Sobia, a resident of Kandhkot, Hasher Ali, a resident of Karachi, and Ghulam Sarwar, a resident of Khairpur, registered in the Provincial Ombudsman Sindh office have been resolved. Sobia, a resident of Kandhkot, had taken the position in the petition that Shah



Abdul Latif University Khairpur had failed her in the mark sheet of B.Sc. Part-I despite her passing in its gazette and had also declared her as failed in the mark sheet of B.Sc. Part-II despite the correction by the concerned officer and refused to issue a pass certificate.

The Sindh Provincial Ombudsman sought a response from the Controller of Examinations Shah Abdul Latif Bhittai University on the petitioner's complaint, after which the student's revised mark sheet of B.Sc Part-1 and Part-2 pass certificate were issued. The affected student expressed her gratitude to the Sindh Provincial Ombudsman in writing for resolving the matter. On the other hand, Hashir Ali, a resident of Karachi, had submitted his complaint to the Sindh Provincial Ombudsman's office against the Board of Secondary Education Karachi's erroneous failure in the mark sheet of the ninth grade and the failure to correct the mark sheet despite the fact that 65 marks were proved in the scrutiny, which was corrected after the intervention of the Sindh Provincial Ombudsman. Similarly, the complaint filed by Ghulam Sarwar, a resident of Faizganj Khairpur, against the non-payment of dues of Rs. 1.8million by the Town Committee Pacca Chang, Faizganj was also resolved after the intervention of the Sindh Provincial Ombudsman's office. The complainant Ghulam Sarwar thanked the Sindh Provincial Ombudsman for recovering the dues.



## **Khyber Pakhtunkhwa Ombudsman**

### **Ombudsman KPK Syed Jamal Shah Chairs Awareness Session District Tor Ghar**



An impactful awareness session was held today at the Headquarters Judpa in District Tor Ghar, under the esteemed chairmanship of the Worthy Ombudsman Khyber Pakhtunkhwa. The session aimed to educate the local administration and public representatives about the Ombudsman's role in promoting accountability, transparency, and public service delivery across the province.

Key topics discussed included the complaint redressal mechanisms available to citizens, the responsibilities of public servants, and the importance of strengthening trust between the government and the people. Participants expressed strong appreciation for the initiative, which aligns with the vision of the Government of Khyber Pakhtunkhwa to ensure responsive governance. This event marks a significant step toward extending the Ombudsman's outreach to remote areas and reinforces the commitment to uphold justice and administrative fairness.



## **Balochistan Ombudsman**

### **Balochistan Provincial Ombudsman Visits Consulate of the Islamic Republic of Iran in Quetta**

The Provincial Ombudsman of Balochistan, Mr. Nazar Muhammad Baloch, accompanied by Director of Administration at the Provincial Ombudsman Secretariat, Mr. Saeed Ahmed Shahwani, paid an official visit to the Consulate of the Islamic Republic of Iran in Quetta.

The distinguished delegation was warmly received by the Acting Consul General, Mr. Alireza Raji. During the meeting, both parties engaged in constructive discussions on various administrative matters, reflecting the spirit of mutual respect and cooperation.



The Acting Consul General appreciated Mr. Nazar Muhammad Baloch's upcoming participation in the annual session of the Organization of Islamic Cooperation Ombudsman Association (OICOA), scheduled to be held in Iran from May 12 to 15. The international gathering will include representatives from Pakistan, Iran, Azerbaijan, Türkiye, Indonesia, Malaysia, Morocco, Saudi Arabia, and other OIC member countries.

The meeting also emphasized strengthening the brotherly relations between Pakistan and Iran and enhancing bilateral trade and cooperation.

Mr. Nazar Muhammad Baloch thanked Mr. Alireza Raji for his gracious hospitality and penned a commemorative note in the Consulate's guest book.



## KP Ombudsperson

### KPK Ombudsperson Honourable Rukshanda Naz Convened a Meeting with Members of the KPK Bar Association



In a significant move to advance women's rights in Khyber Pakhtunkhwa, KPK Ombudsperson and Member of the Forum of Pakistan Ombudsman, H.E. Rukshanda Naz, convened a pivotal meeting with members of the KPK Bar Association to address two critical issues: workplace harassment and the deprivation of women's rightful inheritance.

The meeting facilitated an in-depth dialogue on the persistent legal and social challenges women face in securing their rights. Central to the discussion was the troubling reality that many women remain silent about workplace harassment due to structural barriers, fear of retaliation, and lack of institutional support.

Participants also tackled the deeply rooted issue of women being denied their inheritance, despite clear legal provisions. The discussion highlighted how legal loopholes and entrenched societal norms continue to obstruct justice for countless women across the province.

Ombudsperson Naz emphasized the indispensable role of the legal community in both enforcing the law and advocating for comprehensive reforms. She called upon the Bar to serve not only as defenders of justice in the courtroom but as agents of change within communities, where the push for equality often meets resistance.

Members of the KPK Bar Association expressed solidarity with the cause, reaffirming their commitment to protecting women's rights and advancing gender justice across all platforms. This meeting marks a meaningful step toward collaborative efforts in addressing gender-based injustices and ensuring that the rule of law serves every citizen equally.



## FPO in Media



### Wafaqi Mohtasib's inspection team visits IESCO head office

ISLAMABAD, May 08 (APP): A Wafaqi Mohtasib's Inspection Team headed by the Senior Advisor, Wafaqi Mohtasib Office, Ahmad Farooq visited the Islamabad Electric Supply Company (IESCO) Head Office on Thursday and instructed that urgent steps may be initiated for addressing the pressing complaints relating to excessive billings, detection bills, faulty readings, old and worn out meters etc.

It also called for improving their services with regard to installation of new transformers and electricity poles.

The team also met the Chief Executive IESCO and apprised him of the complaints persistently being received in Wafaqi Mohtasib's Office regarding various loop holes in its service delivery operations. It instructed that the quality of services may be improved forthwith.

The inspection team was also given a presentation by the IESCO officials, wherein it was briefed on the current power supply situation as well as the future plans alongwith the steps initiated for providing better facilities to the general public including launching of IESCO's Smart App.

It was informed that as many as 20 Customer facilitation Centres are working in 06 circles whereas efforts are underway to establish more such centres at the level of every division.

Later, the inspection team also visited the Customer Facilitation Centre and listened to the complaints of the consumers present there. It passed on the spot instructions for resolving those complaints. By and large, the consumers present at the Centre expressed their satisfaction over the services provided by IESCO and termed the initiative as a useful one.

The inspection team presented its report to the Wafaqi Mohtasib.



### Chambers unanimously approve retaining FTO for second term

*Patron-in-Chief of Rawalpindi Chambers of Commerce presented motion, supported by presidents of all chambers*

By Tanveer Hashmi

ISLAMABAD: The All Pakistan Chambers of Commerce has unanimously approved a resolution in favor of retaining Federal Tax Ombudsman Dr. Asif Mahmood Jah as FTO for a second term for his outstanding role in resolving the problems of taxpayers.

The Patron-in-Chief of Rawalpindi Chambers of Commerce Sohail Altaf presented a motion, supported by the presidents of all chambers of the country. According to Dr. Asif Mahmood Jah, out of 16,000 complaints of taxpayers against the FBR, the FTO has given decisions on 99 percent. The target is to take the number of complainants to 40,000 next year. We are committed to resolving the complaints of taxpayers. The procedure for filing complaints has been simplified and now the complaints can be filed online, he said.





## **FOSPAH rules in favour of female journalists**

ISLAMABAD - The Federal Ombudsperson Secretariat for Protection Against Harassment (FOSPAH) has ruled in favor of five senior female employees of Daily Jang Rawalpindi, who faced workplace hostility and an arbitrary change in work hours following their efforts to regularize their employment status and seek fair compensation. The complaint was filed by five women, all highly qualified professionals with over 18 years of service at the organization. Their shift from day to night duty without justification or formal order, and the denial of basic facilities such as safe transportation, created a stressful and discriminatory work environment. The management, in its defense, claimed administrative prerogative in making these changes and argued the issue did not fall under the ambit of the Protection Against Harassment of Women at the Workplace Act, 2010. After a thorough examination of the evidence, the Federal Ombudsperson found Daily Jang Rawalpindi in violation of Section 45(b) of the Factories Act, 1934, which mandates that women can only work beyond 7:00 pm if safe transportation is provided, and cannot be made to work after 10:00 pm under any circumstances.

During the proceedings, the accused admitted that no conveyance facilities were extended to the complainants and even denied any legal obligation on the organization's part to do so. One of the accused declared that it was not his responsibility to worry about how the complainants would return home at 2:00 am. The indifferent and callous approach of the management and the accused towards the safety of the complainants revealed their discriminatory and prejudicial mindset towards women. In light of the sufficient material on record demonstrating the violations and the insensitive approach of the accused and the management, FOSPAH directed the immediate provision of proper night-time transportation for all affected female employees.

Additionally, a complete ban was imposed on assigning work to female employees beyond 10:00 pm. FOSPAH also ordered that both accused be penalized under Section 4(4)(i)(d) of the 2010 Act, with each ordered to pay Rs. 25,000/- to each of the five complainants, amounting to Rs. 125,000/- per accused.



## **Punjab Ombudsman ensures payment of pending financial dues to teacher's family**

LAHORE - Effective intervention by the Punjab Ombudsman has resulted in the disbursement of outstanding dues Rs.17,39,000/- to the family of the late Musarrat Nazir, a teacher at Government Girls Primary School, Shamsabad, who passed away on April 27, 2023. As per the Ombudsman's orders, her daughter, Tahzeeb Fatima, has also been appointed to OSD post. In her complaint, Tahzeeb Fatima stated that despite her mother's passing away, the Education Department had failed to release the pending dues. She also mentioned that an OSD position had initially been approved for her father, Muhammad Raza, who also passed away on December 19, 2023. As the unmarried daughter and sole legal heir, Tahzeeb was eligible for the appointment, which was finalized upon the Ombudsman's directive.

Additionally, the Punjab Ombudsman took effective action on other complaints filed under Rule 17-A, resulting in the appointment of 11 individuals to government positions. These individuals had long been deprived of their rightful employment, which was finally granted following compliance with the Ombudsman's instructions. In three similar cases, pending financial dues of 25,33,000 rupees were also paid through OSD appointments. Affected individuals have expressed their gratitude to the Punjab Ombudsman for the timely delivery of justice.



# THE EXPRESS TRIBUNE

## **Awareness about insurance stressed**

*One cannot do anything without insurance all over the world*

Nadeem Chaudhry

LAHORE: A consensus was reached in a seminar organised by Express Media Group that awareness about insurance is very low in the society. There is an urgent need for an awareness campaign regarding the insurance sector, which is very important and indispensable for the country's economic development.

One cannot do anything without insurance all over the world, but in Pakistan the importance and usefulness of insurance is not even discussed much, although in the current era of inflation, insurance can significantly reduce financial loss. Through strengthening of an institution like the Insurance Ombudsperson to protect consumer rights, the public can gain confidence in the insurance system.

Punjab Governor Sardar Saleem Haider Khan, the chief guest on the occasion, said there is an urgent need to strengthen institutions like the ombudsman for the betterment of the society and justice.

The seminar on 'Importance of bank insurance and the role of Insurance Ombudsman' was organised by Express Media Group in collaboration with TPL Insurance in Lahore.

The governor, Federal Insurance Ombudsman Mumtaz Ali Shah, TPL Insurance Chief Executive Officer Muhammad Aminud Din and Federal Insurance Ombudsman Office DG Mubashir Naeem Siddiqui addressed the seminar.

Governor Sardar Saleem Haider said Federal Insurance Ombudsman Mumtaz Ali Shah has an excellent bureaucratic background and has rendered very important services in Sindh.

The federal insurance ombudsman said insurance does not have the importance it should have in the country's economy. In developed countries, insurance is considered very important and no work is done without it.



## FPO at Glance

Federal Ombudsman of Pakistan Visits e-Khidmat Markaz DG Khan





**Conferment of fellowship by College of Physicians and Surgeons of Pakistan for  
Federal Tax Ombudsman Honorable Dr. Asif Mahmood Jah in Quetta**





Federal Ombudsperson Ms. Fauzia Viqar delivered the keynote address Awareness Seminar at LESCO Headquarters Lahore







**Sindh Ombudsman Honourable Justice (R) Shahnawaz present a Sauvanneur to Chief Secretary Sindh Mr. Asif Ali Shah**



**Mayor Karachi Murtaza Wahab Visited Honourable Ombudsperson Sindh Justice (R) Shahnawaz**



**Ombudsman KPK Syed Jamal Shah Chairs Awareness Session District Tor Ghar**





**Wafaqi Mohtasib Mr. Ejaz Ahmad Qureshi holding a meeting with Deputy Commissioner Multan**



**The Ombudsman Punjab and Punjab University have signed an MoU to foster collaborative research, policy innovation, and capacity building**





**Awareness and training session was organised for Punjab Police to build capacity regarding Protection Against Harassment of Women at Workplace**



**Ombudsperson Punjab Office, under the leadership of Ms. Nabila Hakim Ali Khan, actively participates in the Plant for Pakistan initiative**



**KP Ombudsman Office Conducted Awareness Seminar at Hangu Degree College**





**Banking Ombudsman Honourable Siraj Uddin Aziz called on President Honourable Asif Ali Zardari and Presented Annual 2024**







**Balochistan Ombudsman Honourable Nazar Muhammad Baloch Visited Curtail Minds School in Quetta**



**Sindh Provincial Ombudsman Honourable Suhail Rajput Holds Hearing on Environmental Complaints in Village Gahi Khan Chakarani**