



FORUM OF PAKISTAN OMBUDSMAN

ONE FORUM | SHARED PURPOSE

Advancing Administrative Justice, Public Trust and
Collaborative Governance

**FEDERAL OMBUDSMEN
INSTITUTIONS STRENGTHEN
COORDINATION AT THE
PRESIDENCY**

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**FORUM OF
PAKISTAN OMBUDSMAN**



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MESSAGE FROM THE PRESIDENT

Dear Colleagues,

A significant development during the period was the meeting of all five federal Ombudsman institutions with the Chief for Legal Affairs to the President Justice (R). Irfan Qadir. The engagement provided a common platform to discuss institutional challenges, strengthen coordination and consider measures for improving the overall effectiveness of the Ombudsman system.

July also demonstrated the increasing international engagement of Pakistan's Ombudsman institutions. The Federal Ombudsman, Hon'ble Naveed Kamran Baloch, represented Pakistan at the International Baku Ombudsmen Summit on artificial intelligence and human rights, while Hon'ble Ombudsperson for Harassment Fauzia Viqar, participated in the OIC Ministerial Conference on Women. The Provincial Ombudsman Sindh, Hon'ble Suhail Rajput, contributed to an international webinar hosted by the Hong Kong International Ombudsman Academy.

The Office of the Ombudsman Punjab further strengthened international cooperation through its International Internship Programme, which brought together representatives from Mauritius, Türkiye, South Africa, Uganda and Zambia. Through institutional briefings, regional visits and practical exposure to complaint-handling systems, the programme enabled participants to exchange experience and examine approaches that may strengthen Ombudsman services in their respective jurisdictions.

Cooperation within Pakistan remained equally important. Engagements involving the Ombudsperson institutions of Punjab, Sindh and Khyber Pakhtunkhwa encouraged the exchange of working mechanisms, adjudicatory experience and approaches to workplace protection. The agreement between the National Assembly Secretariat and the KP Ombudsperson Secretariat, the participation of the Balochistan Ombudsperson in the Provincial Women's



MR. ZAFAR HIJAZI
*President FPO & Federal Tax
Ombudsman of Pakistan*

Conference and the Forum's engagement with the AJK Ombudsman further reflected the value of institutional partnership.

The Forum will continue to encourage cooperation, institutional learning and public awareness while respecting the distinct mandate of each member institution. Through one Forum and a shared purpose, we remain committed to fairness, accountability and timely relief for citizens.

FEDERAL OMBUDSMEN INSTITUTIONS STRENGTHEN COORDINATION IN A MEETING AT THE PRESIDENCY

In a significant step towards strengthening Pakistan's system of administrative justice, the five Federal Ombudsmen, who are also member of Forum of Pakistan Ombudsman, held a high-level meeting called by Justice (R.) Irfan Qadir, Chief for Legal Affairs to the President, at Aiwan-e-Sadr.

The meeting brought together all five Federal Ombudsman institutions on a common platform to deliberate upon issues affecting the Ombudsman system and to explore measures for enhancing its effectiveness, autonomy and institutional coordination.

The session was attended by Federal Ombudsman Mr. Naveed Kamran Baloch, Federal Tax Ombudsman Mr. Zafar Hijazi, Federal Banking Ombudsman Mr. Sirajuddin Aziz, Federal Insurance Ombudsman Mr. Mumtaz Ali Shah, and Federal Ombudsperson for Protection Against Harassment (FOSPAH) Ms. Fauzia Viqar. The meeting was presided over and hosted by Justice (R.) Irfan Qadir, Chief for Legal Affairs to the President.



All Federal Ombudsperson Institutions and their Representatives in the Meeting with Justice (R.) Irfan Qadir at Presidential Secretariat

During the discussions, participants reviewed the legal, administrative, and institutional challenges confronting Ombudsman institutions in Pakistan. The meeting underscored the importance of preserving the independence and effectiveness of these constitutional institutions while enhancing collaboration among them to better serve the public.

The participants agreed that closer coordination within the Forum of Pakistan Ombudsman would strengthen the collective institutional voice of the Ombudsman system, particularly on matters requiring legal, administrative, and policy reforms. Such collaboration, it was observed, would also facilitate to improving the overall effectiveness of administrative justice mechanisms.

The meeting concluded with a reaffirmation of the Presidency's support for Ombudsman institutions and a shared commitment to promoting greater cooperation among Forum members in furtherance of transparent, accountable, and citizen-centric governance.

FEDERAL MEMBER'S ACTIVITIES



FEDERAL OMBUDSMAN HON'BLE MR. NAVEED KAMRAN BALOCH REPRESENTS PAKISTAN AT BAKU SUMMIT ON AI AND HUMAN RIGHTS



Hon'ble Mr. Naveed Kamran Baloch, Federal Ombudsman of Pakistan, represented the country as a panellist at the International Baku Ombudsmen Summit in Azerbaijan

Hon'ble Mr. Naveed Kamran Baloch, Federal Ombudsman of Pakistan, represented the country as a panellist at the International Baku Ombudsmen Summit in Azerbaijan, which focused on human rights in the age of artificial intelligence.

The Federal Ombudsman contributed to discussions on the opportunities and risks associated with emerging technologies and the responsibilities of public institutions in protecting citizens' rights in the digital era.

He emphasised the importance of transparency, inclusivity, international cooperation and responsible governance as artificial intelligence becomes increasingly relevant to public administration, service delivery and decision-making.

Pakistan's participation reflected the growing engagement of its Ombudsman institutions in international discussions on technology, accountability and human rights. It also provided an opportunity to share Pakistan's institutional experience while learning from emerging practices in other jurisdictions.

The engagement demonstrated the importance of ensuring that technological advancement remains consistent with human dignity, public accountability and the protection of fundamental rights.



FEDERAL TAX OMBUDSMAN CALLS FOR A TAX ADMINISTRATION THAT COMMANDS CONFIDENCE OF TAX PAYERS



Hon'ble Zafar Hijazi, Federal Tax Ombudsman, Advocates Greater Cooperation Between Tax Institutions and Legal Community

The Federal Tax Ombudsman (FTO), Mr. Zafar Hijazi, addressed the Presidents and representatives of Tax Bar Associations from across Pakistan at the Summer Camp of Tax Bar Associations, held at Serena Hotel, Islamabad. In his keynote address, he presented a forward-looking vision of tax administration founded not only on revenue collection but also on fairness, transparency, accountability, and public confidence.

Recognizing the indispensable role of the Tax Bar, the Federal Tax Ombudsman paid tribute to tax practitioners for safeguarding taxpayers' legal and constitutional rights, facilitating voluntary compliance, and strengthening public confidence in the rule of law. He emphasized

that the Federal Board of Revenue (FBR), the Tax Bar, and the Federal Tax Ombudsman are not competing institutions but constitutional partners working towards the shared objective of building an efficient, fair, and trusted tax system.



Federal Tax Ombudsman Hon'ble Zafar Hijazi speaking at the Summer Camp of Tax Bar Associations of Pakistan



Federal Tax Ombudsman Hon'ble Zafar Hijazi alongwith the representatives of Tax Bar Associations

Highlighting the philosophy guiding the Federal Tax Ombudsman Secretariat, Mr. Hijazi observed that every complaint carries a lesson extending beyond the grievance of an individual taxpayer. According to him, complaints should be viewed as opportunities to identify systemic weaknesses, improve administrative processes, and prevent the recurrence of maladministration. He described this approach as transforming individual complaints into institutional reforms, thereby strengthening governance and enhancing taxpayer confidence.

Clarifying the jurisdiction of the Federal Tax Ombudsman, he explained that while questions relating to tax liability fall within the domain of appellate forums and courts, the Ombudsman is concerned with the fairness, transparency, and legality of administrative actions. He encouraged members of the Tax Bar to approach the FTO whenever administrative maladministration, procedural injustice, unnecessary delays, or failure to implement lawful orders adversely affect taxpayers.

The Federal Tax Ombudsman also reflected on the future of tax administration, observing that artificial intelligence, digital technologies, integrated databases, and predictive analytics are rapidly transforming tax systems worldwide. While acknowledging the significant benefits of technology, he stressed that technological advancement must always serve the principles of justice, transparency, accountability, and respect for citizens.

Concluding his address, Mr. Hijazi urged all stakeholders to work collectively to build a tax administration that inspires voluntary compliance through public trust. He reaffirmed that the true measure of success for the Federal Tax Ombudsman lies not merely in resolving complaints but in reducing the need for complaints by improving governance and administrative systems. He expressed confidence that through collaboration between the FBR, the Tax Bar, and the Federal Tax Ombudsman, Pakistan can continue moving towards a more efficient, transparent, and taxpayer-centric tax administration.



FOSPAH ADVANCES GENDER JUSTICE AT OIC MINISTERIAL CONFERENCE

Hon'ble Ms. Fauzia Viqar, Federal Ombudsperson for Protection Against Harassment, represented Pakistan at the 9th Organisation of Islamic Cooperation Ministerial Conference on Women held at the Jinnah Convention Centre, Islamabad.

During the two-day conference, the Federal Ombudsperson engaged with international delegates, parliamentary representatives and women's-rights advocates on workplace protection, gender justice and stronger institutional safeguards for women.

FOSPAH also established an information desk to brief participants on its mandate, legal framework and complaint mechanisms. A sideline meeting was held with Counsellor Sarah Ismail Al Shoura, Executive Director of the OIC Women Development Organization.

The conference provided an opportunity to strengthen relationships with the OIC Secretariat, member states and regional institutions working to advance women's rights.

FOSPAH's participation demonstrated how specialised Ombudsman institutions can contribute national experience to regional and international discussions while building partnerships that support stronger rights protection within Pakistan.



FOSPAH Strengthens Regional Ties on Gender Justice at OIC Ministerial Conference on Women



FOSPAH CLARIFIES THE SCOPE OF WORKPLACE HARASSMENT LAW

FOSPAH upheld a demotion penalty against a senior university officer found guilty of harassment involving threats, pressure and fear.

At the same time, lifetime restrictions imposed by the university were set aside because they had no legal basis.

The decision clarified that workplace harassment is not necessarily limited to conduct of a sexual nature. Behaviour that creates an atmosphere of intimidation, pressure or fear may also fall within the scope of the law, depending on the circumstances of the case.

The ruling provides useful guidance for institutions,

employees and inquiry committees on the broader purpose of workplace-harassment legislation. It also reinforces the requirement that disciplinary action must remain within the penalties and powers recognised by law.





BANKING MOHTASIB AND CHIEF JUSTICE DISCUSS BANKING DISPUTE REFORMS

Hon'ble Mr. Sirajuddin Aziz, Banking Mohtasib Pakistan, called on Justice Yahya Afridi, Chief Justice of Pakistan, at the Supreme Court of Pakistan to discuss reforms in banking dispute resolution.

The meeting focused on strengthening mechanisms that provide banking customers with efficient, transparent and accessible relief. During 2025, the Banking Mohtasib disposed of 36,280 complaints, reduced overall pendency by eight per cent and provided Rs 1.87 billion in relief to banking customers. Its complaint redress process is available free of cost.

The engagement reflected a shared commitment to improving access to justice for financial consumers and ensuring that banking disputes are addressed fairly and without unnecessary delay. As an FPO member institution, the Banking Mohtasib provides a specialised remedy for citizens dealing with banking-service grievances. The meeting highlighted the importance of strengthening sector-specific mechanisms as part of Pakistan's wider administrative justice framework.



Hon'ble Chief Justice of Pakistan, Mr. Yahya Khan Afridi, in a meeting with Hon'ble Mr. Sirajuddin Aziz, Federal Banking Ombudsman of Pakistan, at the Supreme Court of Pakistan.



FEDERAL CONSTITUTIONAL COURT UPHOLDS BANKING MOHTASIB RELIEF IN TWO FRAUD CASES

The Federal Constitutional Court of Pakistan dismissed appeals filed by private banks in two separate fraud cases, effectively sustaining the relief earlier granted to complainants by the Banking Mohtasib Pakistan.

In the first case, involving Rs 1.534 million, the complainant challenged unauthorised online transactions from his account. The Banking Mohtasib found deficiencies in the bank's monitoring and compliance mechanisms and directed the bank to credit the disputed amount to the complainant. The bank's representation before the President of Pakistan was dismissed, and the decision was subsequently upheld by the Lahore High Court. On 28 April 2026, the Federal Constitutional Court also declined to interfere with the concurrent findings.

In the second case, involving Rs 474,000, a customer had deposited cash at a bank branch but the amount was not credited to his account. The proceedings revealed involvement of the then Branch Manager in fraudulent practices. The Banking Mohtasib directed the bank to credit the amount to the complainant. The decision was upheld through subsequent proceedings before the President and the Sindh High Court, while the Federal Constitutional Court dismissed the bank's appeal on 11 May 2026.

The two cases highlight the role of the Banking Mohtasib in providing specialised and accessible redress to banking customers and demonstrate the importance of effective institutional safeguards against fraud and maladministration.





FIO AND FTO REAFFIRM COMMITMENT TO GOOD GOVERNANCE



Hon'ble Mr. Mumtaz Ali Shah, Federal Insurance Ombudsman, called on Hon'ble Mr. Zafar Hijazi, Federal Tax Ombudsman

Hon'ble Mr. Mumtaz Ali Shah, Federal Insurance Ombudsman, called on Hon'ble Mr. Zafar Hijazi, Federal Tax Ombudsman and President FPO, at the FTO Headquarters.

The two Ombudsmen discussed matters of mutual institutional interest and the importance of maintaining regular cooperation among FPO members.

Although their jurisdictions differ, both institutions provide citizens with an independent and accessible means of seeking relief against maladministration. Their discussion focused on transparency, fairness, good governance and timely grievance redress.

The engagement reflected the value of professional cooperation within FPO and the collective responsibility of its member institutions to improve public service. Regular interaction also enables institutions to exchange experience and consider whether successful practices can be adapted across different jurisdictions.

FPO UPCOMING EVENT

OMBUDSMAN PUNJAB TO MARK 30 YEARS WITH INTERNATIONAL CONFERENCE

7-9 October 2026

Lahore, Pakistan

THEME

Role of Ombudsman Institutions in
Strengthening Accountability,
Governance, and Citizens' Rights

30
— YEARS —
1996-2026

The Office of the Ombudsman Punjab will host its **30th Anniversary International Conference from 7-9 October 2026** in Lahore, marking three decades of institutional work in administrative justice, accountability, transparency and the protection of citizens' rights.

The Conference will bring together Ombudsman institutions and distinguished delegates from around the world to exchange experiences, share best practices and discuss contemporary challenges and emerging trends in Ombudsmanship.

Held under the theme **"Role of Ombudsman Institutions in Strengthening Accountability, Governance, and Citizens' Rights,"** the three-day gathering will provide an international platform for dialogue on institutional cooperation, good governance and innovative approaches to effective public-service delivery.

The Conference also builds on the Office of the Ombudsman Punjab's growing international engagement. In October 2025, Lahore hosted the IOI Asian Regional Meeting and International Conference on "Strengthening the Rule of Law through Ombudsman Institutions," bringing together Ombudsman leaders and delegates from Asia and beyond.

The 30th Anniversary Conference will provide another opportunity to strengthen professional links among Ombudsman institutions and advance dialogue on accessible, accountable and citizen-centred administrative justice.

PROVINCIAL MEMBER'S ACTIVITIES



PUNJAB AND KP OMBUDSPERSONS STRENGTHEN INTER-PROVINCIAL COOPERATION



The Ombudsman institutions of Punjab and Khyber Pakhtunkhwa strengthened their cooperation through a series of engagements focused on women's rights, workplace protection, digital governance and improved public service. During her visit to KP, Hon'ble Dr. Najma Afzal Khan, Ombudsman Punjab, met Hon'ble Ms. Rubab Mehdi, Ombudsman KP, and reviewed the institutional practices and administrative systems followed by the KP Secretariat.

The visit provided both institutions with an opportunity to exchange experience and identify approaches that could strengthen grievance redress. The two Ombudspersons also met Governor Khyber



Hon'ble Dr. Najma Afzal Khan, Ombudsman Punjab and Hon'ble Ms. Rubab Mehdi, Ombudsman KP called on Governor KP Faisal Karim Kundi

Pakhtunkhwa Faisal Karim Kundi, who emphasised the state's responsibility to ensure that women can participate in the workforce without fear, discrimination or institutional barriers. At the KP Assembly, Speaker Babar Saleem Swati held a further with the two Ombudspersons. The discussion covered digital governance, public-service improvement and preparations for the forthcoming Commonwealth Women Parliamentarians Conference.

A notable outcome was the proposal to organise a National Ombudspersons' Conference at the KP Assembly. The proposed forum would bring Ombudsman institutions from across Pakistan together to exchange experience and discuss more effective approaches to rights protection, institutional management and grievance redress. The engagements demonstrated the value of inter-provincial cooperation and shared institutional learning in providing more responsive services to citizens.



OMBUDSMAN SINDH ADDRESSES GLOBAL WEBINAR ON GOVERNANCE AND GRIEVANCE REDRESS

Hon'ble Mr. Muhammad Sohail Rajput, Provincial Ombudsman Sindh, represented Pakistan as a keynote speaker at the inaugural international webinar hosted by the Hong Kong International Ombudsman Academy.

The event brought together representatives from more than 30 countries under the theme, "From Grievance to Governance: Ombudsmanship as Pillars of the Global Community."

The Ombudsman Sindh contributed to discussions on accountability, mediation, public administration and the wider role of Ombudsman institutions in improving governance.

His participation provided an opportunity to share Pakistan's institutional experience while learning from the practices of Ombudsman institutions in other jurisdictions.

The engagement also strengthened Pakistan's presence in international discussions on accountability, public grievance redress and effective administrative justice.



SINDH OMBUDSMAN'S REGIONAL OFFICE REVIEWS PRISONERS' RIGHTS AND LIVING CONDITIONS AT SHAHEED BENAZIRABAD JAIL ON THE DIRECTIVES OF HON'BLE SOHAIL RAJPUT

Regional Director of the Provincial Ombudsman Sindh in Shaheed Benazirabad, Mr. Khan Muhammad Zardari, conducted a detailed inspection of District Jail Shaheed Benazirabad on 18th June 2026, reviewing conditions inside the facility and the provision of basic services to inmates. The visit was carried out under the directives of the Provincial Ombudsman of Sindh, Hon'ble Mr. Muhammad Sohail Rajput, as part of the institution's oversight of public administration and the treatment of prisoners in state custody.

During the inspection, Mr. Muhammad Zardari visited the prison barracks, kitchen and hospital, examining cleanliness, healthcare arrangements, food provision and other facilities available to prisoners. He also interacted directly with inmates, heard their complaints and suggestions, and issued instructions to the relevant officials on matters requiring attention. Jail Superintendent Mr. Zulqarnain Jokhio briefed the delegation on facilities being provided under the Jail Manual. The Regional Director stressed that imprisonment does not deprive individuals of their fundamental human rights and that prisoners must receive essential facilities in accordance with law. He directed the jail administration to improve healthcare, food and sanitation arrangements and, importantly, to ensure that complaints raised by inmates are addressed promptly through practical remedial measures rather than remaining unresolved within the prison administration.

The inspection brought together officials from the prison, health and social-welfare departments, including Director Health Services Dr. Amjad Bhatti, District Health Officer Dr. Mudassar Hussain and Additional Director Social Welfare Mr. Murtaza Gohar. By involving the departments responsible for health and welfare alongside prison authorities, the visit provided scope for immediate administrative follow-up on deficiencies identified during the inspection and placed prisoners' welfare and grievance redress within the wider oversight role of the Provincial Ombudsman Sindh.



OMBUDSMAN PUNJAB STRENGTHENS GLOBAL COOPERATION THROUGH INTERNATIONAL INTERNSHIP PROGRAMME



In-frame (front sitting): Mr. Ahmad Yar Khan (Advisor Research), Ms. Dur-e-Shahwar (Director Admin & Finance), Ms. Ayesha Hamid (Ombudsman Punjab), Ms. Sheila Caroline Sempa (Supervisor of the Complaint Management Desk at the Inspectorate of Government (IG), Uganda) and Mr. Sami Ullah (Advisor F&P/ITID) (backside), Senior Officers and staff members from the Office

The Office of the Ombudsman Punjab, in collaboration with the International Ombudsman Institute, successfully completed three sessions of the International Internship Programme 2026, bringing together representatives from Mauritius, Türkiye, South Africa, Uganda and Zambia. The third session, held from 27 to 31 July 2026, included officials from the Office of the Public Protector, Zambia, and Public Protector South Africa. Earlier sessions hosted representatives from Ombudsman and accountability institutions in Mauritius, Türkiye, South Africa and Uganda. Participants were introduced to the Punjab Office of the Ombudsman Act, 1997, complaint-handling procedures, the ISO 9001:2015-certified Quality Management System, the Ombudsman Punjab Management Information System and Helpline 1050.

Visits to regional offices and the Awami Khidmat Programme Mobile Outreach Van also provided practical exposure to complaint registration, hearings and public service delivery at the grassroots level. The programme concluded with participant presentations and certificate-distribution ceremonies led by Hon'ble Ms. Ayesha Hamid, Ombudsman Punjab, and Mr. Kaiser Saleem, Secretary. The initiative reflects the wider objectives of the Forum of Pakistan Ombudsman by promoting international institutional learning, sharing successful grievance-redress practices and strengthening professional cooperation among Ombudsman institutions.



KP OMBUDSPERSON SECRETARIAT AND NATIONAL ASSEMBLY SIGN WOMEN'S RIGHTS MOU

The National Assembly Secretariat and the Khyber Pakhtunkhwa Ombudsperson Secretariat signed a Memorandum of Understanding to strengthen cooperation on women's rights and institutional capacity building.

The Memorandum of Understanding was signed by Mr. Saeed Ahmad, Acting Secretary of the National Assembly, and Hon'ble Ms. Rubab Mehdi, Ombudsperson Khyber Pakhtunkhwa, at Parliament House.

The agreement covers women's inheritance rights, protection against workplace harassment, women's parliamentary participation and professional capacity building.

The partnership establishes a structured basis for awareness, institutional coordination and the exchange of expertise. It also brings parliamentary and Ombudsperson institutions together around practical measures intended to strengthen women's legal rights and workplace protections. The agreement demonstrates how partnerships with legislative and public institutions can extend the impact of complaint-redress bodies beyond individual cases and contribute to preventive legal awareness and institutional reform.



Hon'ble Rubab Mehdi Provincial Ombudsperson KP signing Women's Right MoU with National Assembly.



SINDH OMBUDSMAN FOR HARASSMENT SHARES INSTITUTIONAL EXPERIENCE WITH PUNJAB OMBUDSPERSON

Hon'ble Justice (Retd.) Shahnawaz Tariq, Sindh Ombudsman for Harassment, received Hon'ble Dr. Najma Afzal Khan, Ombudsperson Punjab, during her official visit to Sindh.

The meeting focused on the exchange of working mechanisms, complaint-handling procedures and institutional experiences. Drawing on his judicial background and experience in court proceedings, Justice (Retd.) Shahnawaz Tariq shared insights into the adjudicatory practices followed by the Sindh Ombudsman's Office.

The engagement provided both institutions with an opportunity to identify useful practices that may be adapted to strengthen their existing systems and improve inter-provincial coordination.



Hon'ble Justice (Retd.) Shahnawaz Tariq received Hon'ble Dr. Najma Afzal Khan to exchange institutional practices and strengthen inter-provincial cooperation.



FPO STRENGTHENS COOPERATION WITH THE AJK OMBUDSMAN

Hon'ble Mr. Arif Khan Rathore, Ombudsman Azad Jammu and Kashmir, met Hon'ble Mr. Zafar Hijazi, Federal Tax Ombudsman and President FPO, to discuss closer institutional cooperation and the future of grievance redress.

The meeting focused on capacity building, the exchange of successful institutional practices and stronger coordination among Ombudsman institutions. Mr. Almas Ali Jovindah, Executive Secretary FPO, also attended.

The discussion reflected a shared understanding that Ombudsman institutions can improve their effectiveness by learning from one another and developing stronger working relationships.

Both sides emphasised transparency, accountability and greater public confidence in administrative justice.

The engagement represented an important step towards strengthening cooperation between FPO and the AJK Ombudsman and encouraging the exchange of experience, institutional knowledge and successful grievance-redress practices.



Hon'ble Dr. Arif Khan Rathore Ombudsman Azad Jammu and Kashmir called on Hon'ble Zafar Hijazi, Federal Tax Ombudsman at FTO Secretariat.



PROVINCIAL OMBUDSPERSON BALOCHISTAN JOINS DIALOGUE ON GENDER-RESPONSIVE JUSTICE

Hon'ble Ms. Tahira Baloch, Provincial Ombudsperson against Harassment, Balochistan, participated in a Provincial Women's Conference organised by Aurat Foundation with support from UN Women and the Embassy of Germany.

The conference brought together legislators, justice-sector institutions, government departments, academia and civil society to review progress on women's rights and access to justice in Balochistan.

Her participation highlighted the role of provincial Ombudsperson institutions in strengthening workplace protection, legal awareness and gender-responsive complaint mechanisms.

The conference also provided an opportunity to connect the work of the Ombudsperson's Office with wider efforts to improve institutional coordination and women's access to justice in the province.



Hon'ble Tahira Baloch Provincial Ombudsperson Balochistan attending Women's Conference organised by Aurat Foundation.

JULY IN PICTURES

Federal Ombudsman and NAB Discuss Institutional Cooperation



Hon'ble Mr. Naveed Kamran Baloch, Federal Ombudsman of Pakistan, received Lt Gen (R) Nazir Ahmed Butt, Chairman, National Accountability Bureau, at the Wafaqi Mohtasib Secretariat. The meeting explored stronger cooperation between the two institutions to promote transparency, accountability and good governance in public-sector organisations.

KP Ombudsperson and Federal Ombudsman Strengthen Coordination



Hon'ble Ms. Rubab Mehdi, Ombudsperson Khyber Pakhtunkhwa, met Hon'ble Mr. Naveed Kamran Baloch, Federal Ombudsman of Pakistan, to discuss stronger coordination between federal and provincial oversight institutions. The meeting focused on institutional learning, improved public grievance redress and the exchange of successful practices.

FOSPAH Sindh and Women's Action Forum Promote Safer Workplaces



The Sindh Regional Office of the Federal Ombudsperson for Protection Against Harassment (FOSPAH), led nationally by Hon'ble Ms. Fauzia Viqar, welcomed a delegation from the Women's Action Forum for an awareness session on workplace-harassment law, legal protections and practical measures for creating safe, respectful and inclusive working environments.

FOSPAH and Federal Judicial Academy Move Towards Formal Partnership



Hon'ble Ms. Fauzia Viqar, Federal Ombudsperson for Protection Against Harassment, met Mr. Hayat Ali Shah, Director General, Federal Judicial Academy, to discuss formal institutional cooperation. The proposed partnership will focus on judicial education, professional capacity building and addressing operational challenges in the handling of workplace-harassment cases.

FOSPAH Lahore Conducts Awareness Seminar at NAPA



The FOSPAH Regional Office Lahore, working under the leadership of Hon'ble Ms. Fauzia Viqar, conducted an awareness seminar at the National Academy for Prisons Administration. Ms. Noor Fatima, Assistant Law Officer, briefed participants on workplace-harassment law, while Ms. Lubna Ali, Regional Head Lahore, led the interactive discussion and responded to participants' questions.

Ombudsman Punjab Strengthens Staff Capacity Through Refresher Training



Under the leadership of Hon'ble Ms. Ayesha Hamid, the Office of the Ombudsman Punjab conducted its 16th and 17th Refresher Training Sessions at the Lahore Head Office. Supervised by Ms. Dur-e-Shahwar, Director Administration and Finance, the sessions covered quality management, information technology, procurement, human resources and administrative efficiency.

Ombudsman Punjab Takes Pakistan's Governance Innovations to Rome and Manila



Hon'ble Ayesha Hamid Provincial Ombudsman Punjab & First Vice President International Ombudsman Institute represented Pakistan at different forums in Italy and Philippines.

Office of the Ombudsman Punjab International Internship Programme 2026



Delegation from Session III visits Wagah Border to witness the parade

Office of the Ombudsman Punjab Conducts International OICOA Training Session on Inclusive Public Outreach



Mr. Ahmad Yar Khan (Advisor Research), Ms. Ayesha Hamid (Ombudsman Punjab), and Ms. Sabina Babar (Director Research) during the international training session on Inclusive Public Outreach.

PRESS COVERAGE

INTERNATIONAL THE NEWS

Banking Mohtasib provides relief of Rs762.76m to customers in H1CY26

By our correspondent

KARACHI: The Banking Mohtasib Pakistan has granted monetary relief amounting to Rs762.76 million to banking customers by disposing of over 18,482 complaints against commercial banks during the first half (January to June) of 2026.

The number of complaints being lodged against commercial banks is on the rise. The Banking Mohtasib Office received 21,302 new complaints from January 1 to June 30, 2026, including 4,005 from the Prime Minister's Portal as against 16,915 complaints received during the same period last year.

With a view to protecting the banking customers from fraud and forgeries, Banking Mohtasib Pakistan Sirajuddin Aziz has stressed upon the banking customers not to disclose their personal and financial credentials to any third person. He has also advised that on receipt of suspicious calls, they should immediately approach the nearest branch of their bank or contact the bank's helpline. He emphasised that customers must know that banks' call centres cannot make outbound calls from their respective helplines. Hence calls showing UAN numbers of banks should not be attended.

INTERNATIONAL THE NEWS

Woman gets relief after NTN fraud

Islamabad: Federal Tax Ombudsman (FTO) Zafar Hijazi has granted relief to a woman taxpayer who remained unable to obtain lawful tax registration after her CNIC was fraudulently used to secure a National Tax Number.

The ombudsman directed the Federal Board of Revenue to finalise her lawful tax registration within 30 days and remove the procedural and system-related obstacles preventing her from filing income tax returns and complying with tax laws.

The case involved a woman whose CNIC had been misused, without her knowledge or consent, to obtain a fraudulent NTN. Although the FBR subsequently cancelled the fraudulent registration and acknowledged that she was a victim of identity misuse, she remained trapped in the tax registration system and was unable to obtain a valid NTN in her own name.

The FTO observed that administrative justice is not achieved merely by disposing of a complaint on technical grounds. "Where continuing maladministration deprives a citizen of a lawful right, the grievance must be fully and effectively resolved."

While maintaining that the challenge relating to the cancellation of the fraudulent NTN was barred by limitation, the ombudsman held that the woman's continuing inability to secure lawful tax registration constituted an ongoing instance of maladministration requiring immediate intervention.



National Assembly of Pakistan

National Assembly Secretariat and Khyber Pakhtunkhwa Ombudsperson Secretariat Sign MoU to Advance Women's Rights

Monday, 6th July, 2026

Islamabad, July 6, 2026: The National Assembly Secretariat and the Ombudsperson Secretariat, Government of Khyber Pakhtunkhwa, today signed a Memorandum of Understanding (MoU) aimed at strengthening institutional cooperation, coordination, and information-sharing to advance women's rights, safeguard women's inheritance rights, promote meaningful participation of women in the parliamentary system, ensure the effective implementation of the Protection Against Harassment of Women at the Workplace Act, 2010, enhance workplace safety, and foster stronger parliamentary engagement.



The MoU establishes a collaborative framework for information sharing, capacity building, consultations, and technical cooperation, while reaffirming the commitment of both institutions to uphold their respective constitutional mandates, institutional autonomy, and parliamentary privileges.

Under the agreement, cooperation with the Women's Parliamentary Caucus will also be strengthened to enhance public awareness, protect women's inheritance rights, promote women's effective participation in parliamentary processes, support the effective implementation of the Protection Against Harassment of Women at the Workplace Act, 2010, facilitate effective enforcement of relevant legislation, and strengthen oversight through sustained consultation and constructive dialogue.

The Memorandum of Understanding reflects the shared resolve of both institutions to implement institutional collaboration, promote good governance, and advance women's rights, including the protection of inheritance rights, greater participation of women in democratic and parliamentary processes, and the effective implementation of laws designed to ensure safe and dignified workplaces for women.

The MoU was signed by Mr. Saeed Ahmad, Acting Secretary, National Assembly, and Barrister Rubab Meht, Ombudsperson, Government of Khyber Pakhtunkhwa. The signing ceremony was attended by Syed Shamon Hashmi, Special Secretary (Special Initiatives), National Assembly Secretariat, along with senior officials of the National Assembly Secretariat and the Office of the Provincial Ombudsperson, Khyber Pakhtunkhwa.

INTERNATIONAL THE NEWS

FTO orders review of 'maladministration

Islamabad The Federal Tax Ombudsman (FTO) has declined a review petition challenging its earlier findings in a complaint, holding that no error apparent on the face of the record existed to justify review. He also directed the Inland Revenue authorities to undertake a comprehensive examination of a separate issue of alleged maladministration that came to light during the review proceedings. The order shows that the original findings correctly reflected the factual record available when they were rendered and therefore could not be reopened merely because additional material surfaced later. However, during the review proceedings, the production of complete official records disclosed a distinct administrative issue relating to the accounting and treatment of payments admittedly received from the taxpayer during investigation proceedings and their subsequent treatment while implementing the order of the Appellate Tribunal Inland Revenue and processing the taxpayer's claim. The FTO observed that although legal issues arising from the underlying tax dispute are presently pending before the Lahore High Court, such pendency does not relieve the tax administration of its continuing obligation to correctly account for taxpayers' payments, faithfully implement appellate orders and ensure that no maladministration occurs in the discharge of its statutory functions. "Where any omission, computational error or other instance of maladministration is found, corrective action has been ordered in accordance with law." He said the exercise should be completed within sixty days, with compliance to be reported to the FTO Secretariat within 15 days thereafter.



Ombudsman fixes over 18,000 banking complaints

By Our Staff Reporter

KARACHI: Banking Mohtasib has provided relief of Rs762.76 million to banking customers during the first half of the current calendar year.

According to a press release, the Banking Mohtasib Pakistan has granted monetary relief amounting to Rs762.76m to banking customers by disposing of over 18,482 complaints against commercial banks during the first half (January to June) of 2026.

The number of complaints being lodged against commercial banks is on the increase. The Banking Mohtasib Office received 21,392 new complaints from Jan 1 to June 30, including 4,005 complaints from the Prime Minister's Portal, compared with 16,915 complaints received during the same period last year.

With a view to protecting banking customers from fraud and forgery, the Banking Mohtasib Pakistan, Sirajuddin Aziz, has stressed the need for banking customers not to disclose their personal and financial credentials to any third person.

He advised that on receipt of suspicious calls, they should immediately approach the nearest branch of their bank or contact the bank's helpline.

He emphasised that customers must know that call centres of banks cannot make outbound calls from their respective helplines — hence calls showing banks' UAN numbers should not be attended.

AI must be developed in manner to uphold human rights, promotes inclusivity: Baloch

Pakistan's Federal Ombudsman, Naveed Kamran Baloch, has emphasized that artificial intelligence (AI) must be developed in a manner to uphold human rights, promotes inclusivity, and strengthens public trust rather than exacerbating social inequalities.

ISLAMABAD, Jun 20 (APP): Pakistan's Federal Ombudsman, Naveed Kamran Baloch, has emphasized that artificial intelligence (AI) must be developed in a manner to uphold human rights, promotes inclusivity, and strengthens public trust rather than exacerbating social inequalities.

Speaking during a panel session at the International Baku Ombudsmen Summit held under the theme "Human Rights in the Age of Artificial Intelligence: Opportunities, Risks and Responsibilities," Baloch highlighted the growing importance of ensuring that technological innovation remains firmly rooted in human values, said a message received here on Saturday from Baku (Azerbaijan).

Bloch said, "AI should help humans in decision-making, not replace them and technologies can increase efficiency but cannot substitute wisdom. They can analyze data and accelerate processes, but they cannot replace empathy."

The Federal Ombudsman stressed that while AI offers significant opportunities for improving governance, public services, and development outcomes, its long-term impact will ultimately be determined by the ethical principles and societal values guiding its use.

The future of artificial intelligence is defined not only by technological progress but also by societal values, he noted. Baloch underscored that AI has the potential to become a powerful instrument for positive change if human rights remain at the center of innovation.

If we placed human rights at the center of innovation, AI will become a strong instrument for inclusivity, transparency, and improved governance," he said and adding that if we ignored these principles, the same technology could deepen inequality and erode public trust.

Addressing the challenges associated with emerging technologies, Baloch said the key issue is not the technology itself but how it is applied and regulated.

He called on governments to establish robust legal and ethical frameworks that guarantee transparency, accountability, and the protection of fundamental rights. He also urged technology developers to design systems that are fair, safe, and free from discrimination.

"States must establish clear legal and ethical frameworks that ensure transparency, accountability, and protection of fundamental rights, he said and adding that technology developers must build fair, safe, and non-discriminatory systems."

Highlighting the role of civil society, Baloch said public awareness and responsible use of AI are essential to ensuring that technological advancements benefit all segments of society.

The International Baku Ombudsmen Summit brought together ombudsmen, policymakers, human rights experts, and technology stakeholders from around the world to discuss the opportunities and challenges presented by artificial intelligence and its implications for the protection of human rights in the digital age.

اردو پوائنٹ

مسلسل اشاعت کے 25 شاندار سال



Ombudsman Office Hears 67 Complaints, Provides Relief Worth Nearly Rs 700,000 To Mepco Consumers

Associated Press of Pakistan
Published July 14, 2026 | 02:50 PM



20 Successful Years of Publication



DERA GHAZI KHAN, (APP - UrduPoint / Pakistan Point News - 14th Jul, 2026) The Federal Ombudsman regional office in Dera Ghazi Khan heard 67 complaints related to the Multan Electric Power Company (MEPCO) and provided relief amounting to nearly Rs700,000 by resolving cases of excessive electricity charges and penalties.

Assistant Advisor and Regional In-charge of the Federal Ombudsman office, Muhammad

Sohaib, heard complaints under directives from Federal Ombudsman Naveed Kamran Baloch. He also issued necessary instructions to the officials of the relevant federal departments to ensure prompt resolution of public complaints.

During the proceedings, penalties imposed on several consumers in the form of disputed electricity bills were withdrawn on the spot, resulting in financial relief of approximately Rs700,000. Complaints of applicants who could not attend the hearing in person were also decided through telephone hearings to spare them unnecessary inconvenience.

Muhammad Sohaib urged citizens to lodge complaints against federal departments without fear, saying the institution was committed to resolving every complaint transparently and strictly on merit.

He said the office was making every effort, under the guidance of Federal Ombudsman, to ensure speedy redress of public grievances and timely delivery of justice.

Muhammad Sohaib said every complaint filed with the Federal Ombudsman was decided within 60 days without any fee or the need to engage a lawyer. He added that the institution was ensuring justice without bribery or political influence, even under prevailing circumstances.

The complainants expressed gratitude to the Federal Ombudsman and subordinates, appreciating the institution for providing swift, effective and impartial justice, particularly to ordinary and underprivileged citizens.

Regional ombudsman SBA holds khuli katchehry

July 22, 2026

Newspaper, Regional, Karachi

NAWABSHAH - Regional Director Ombudsman Shaheed Benazirabad (SBA), Khan Muhammad Zardari, held an open court at District Accounts Office, SBA, where government employees, retired employees, and pensioners participated and presented their grievances. The initiative was taken on the directives of provincial ombudsman Sindh. The open court was organised to provide prompt hearing and resolution of issues related to salaries, pensions, general provident (GP) fund, gratuity, commutation, leave preparatory to retirement (LPR), and treasury matters.

CM's Livestock Card Scheme received over 1,000 applications in Phase 3

During the session, Khan Muhammad Zardari listened to each complainant and directed concerned officials to resolve all genuine complaints promptly in accordance with the law. Necessary orders were issued on the spot in several cases, providing immediate relief to applicants.

Addressing the participants, the regional director said that office of the provincial ombudsman Sindh was taking practical steps to provide free and timely justice to public. He said that purpose of holding open public hearings was to reach government employees, pensioners, and citizens, hear their grievances firsthand, and ensure their early resolution.

Residents urge Punjab govt to take immediate measures to rectify faulty drainage arrangements

He said that any person facing injustice or administrative maladministration in a government department might approach the provincial ombudsman Sindh, where complaints were addressed strictly in accordance with the law. On the occasion, District Accounts Officer Shaheed Benazirabad Habib ur Rehman Arain said that District Accounts Office was resolving the issues of government employees and pensioners on a priority.

He said that under the MPG System, employees' salaries were being transferred directly to their bank accounts, providing them with greater convenience and relief. The open court was also attended by Additional District Accounts Officer Pir Bakhsh Rind, Accountant Ghulam Murtaza Magsi, Altaf Hussain Mari, Talib Hussain Zardari, Abdul Hameed Rind, and other officers and staff members.

اردو پوائنٹ

مسلسل اشاعت کے 25 شاندار سال

NAB Chairman, Wafaqi Mohtasib Discuss Cooperation

LAHORE, (APP - UrduPoint / Pakistan Point News - 22nd Jul, 2026) National Accountability Bureau (NAB) Chairman Lt. Gen. (retd) Nazir Ahmad Butt called on Wafaqi Mohtasib (Federal Ombudsman) Naveed Kamran Baloch at his office, here on Wednesday.

Matters of mutual interest, particularly ways to strengthen cooperation between the two institutions in promoting transparency, accountability and good governance across the country, came under detailed discussion.

During the meeting, the Federal Ombudsman briefed the NAB chairman on the role and functions of his institution, saying it was committed to providing free, speedy and effective redress of public complaints relating to maladministration in federal government departments. He said the institution had resolved more than 250,000 public complaints during 2025 through its nationwide network of regional offices.

He added that the number of complaints received this year was expected to exceed 270,000 to 275,000, reflecting growing public confidence in the Ombudsman's complaint redress mechanism.

Naveed Kamran Baloch said the Wafaqi Mohtasib had established itself as a fast, reliable and accessible forum for citizens seeking relief against maladministration.

Chairman NAB Nazir Ahmad Butt appreciated the institution's performance and observed that there was significant potential for mutually beneficial cooperation between NAB and the Wafaqi Mohtasib Secretariat in further strengthening transparency, accountability and efficient public service delivery.



INTERNATIONAL
OMBUDSMAN
INSTITUTE

PAKISTAN | Ombudsman Punjab attends International Conference of Ombudsman in Rome

18.06.2026

Ms. Ayesha Hamid, Ombudsman Punjab and First Vice President of the International Ombudsman Institute (IOI) / Asian Regional Director, headed a delegation from the Office of the Ombudsman Punjab to attend the International Conference of Ombudsman in Rome, Italy, from 27 to 29 May 2026.

The conference, convened under the auspices of the Ombudsman of the Lazio Region, brought together Ombudsman institutions and representatives from around the world to discuss matters concerning civic protection, the promotion of fundamental rights, good governance, and the strengthening of democratic institutions. The event provided a valuable platform for the exchange of experiences, best practices, and new methodologies in complaint resolution, institutional advancement, and public service delivery.

At the conference, Ms. Ayesha Hamid presented on "Law Meets Technology: Transforming Governance, Accountability and Justice through Innovation," emphasizing the Office of the Ombudsman Punjab's efforts to leverage technology to enhance access to justice and citizen services. She highlighted significant institutional accomplishments, such as:

- ▶ The OPMIS Complaint Management system and mobile applications
- ▶ The 24/7 Helpline 1050
- ▶ Mobile Outreach Complaint Vans for remote communities
- ▶ The establishment of a results-oriented complaint management framework via OPMIS

She emphasized the Office's attainment of ISO 9001:2015 Quality Management System's (QMS) Certification, marking it as the inaugural Ombudsman institution in Pakistan to achieve this international standard and underscoring its dedication to service excellence, transparency, efficiency, and citizen-centric governance.

A memorable moment of the conference was the meeting with Pope Leo XIV's General Audience at the Vatican, which emphasized the value of communication, justice, human dignity, and public confidence in democratic institutions. The Italian Parliament's Chamber of Deputies hosted conference sessions that bolstered international cooperation within the ombudsmanship community and promoted significant involvement among Ombudsman institutions.

The Office of the Ombudsman Punjab's participation improved its standing internationally and established institutional ties with other Ombudsman offices and global networks. In addition to contributing to conversations about the changing role of Ombudsman institutions in fostering accountability, transparency, and the defense of citizens' rights in the digital age, it offered a useful platform to highlight Punjab's achievements in digital governance, quality management, citizen engagement, and institutional innovation.



A delegation from the Office of the Ombudsman Punjab with Mr. Marino Fardelli during the conference



FBR cannot hide behind software limitations: FTO

Orders fix to allow tax credit, removal of glitches in IRIS

By Our Staff Reporter

KARACHI: The Federal Tax Ombudsman (FTO) has held that the Federal Board of Revenue (FBR) cannot hide behind the 'technical limitations' of its own IRIS software to deprive a taxpayer of a substantive legal right and has directed the board to remove system glitches that were blocking a lawful tax credit under Section 63 of the Income Tax Ordinance 2001.

The ruling came in a complaint filed by a salaried individual serving as a director in a private limited company through his counsel Muhammad Akram. The complainant, a regular and compliant taxpayer, had made an investment in an Approved Pension Fund entitling him to a tax credit of Rs2,141,120 under Section 63 of the ordinance.

"However, due to system-related constraints on the IRIS portal, the correct credit could not be claimed at the time of filing the return for tax year 2025, compelling the complainant to deposit Rs237,188 merely to ensure timely filing of return and avoid penal consequences," said the complainant's counsel Muhammad Akram citing the background of the issue.

"The amount of surcharge of Rs1,066,257 under Section 4AB of the ordinance at the rate of 10 per cent was paid in addition to the income tax imposed under Division-1 of Part-I of the First Schedule and was not included by IRIS for calculating the correct tax credit under Section 63 where the taxable income exceeds Rs10 million. Surcharge under Section 4AB is a defined tax under Section 2(53) which was not picked up by IRIS automatically for correct calculation of tax under Section 63 in the case of this taxpayer."

On the complainant's application, the Commissioner Inland Revenue granted approval under Section 114(6)(b) of the ordinance to file a revised return incorporating the tax credit. Despite this approval, IRIS still did not allow the credit — a failure the department itself attributed to glitches in the FBR's filing system. The complainant's subsequent representations to the FBR chairman, Member Operations and the FBR helpline went unanswered.

"After investigation, the FTO found there was no dispute regarding either the complainant's entitlement to the Section 63 credit or the validity of the revision approval," said Mr Akram.

"The Ombudsman observed that the department cannot use the technical limitations of its own software as a shield to deny a taxpayer a substantive legal right, holding that the FBR is duty-bound to provide a functional interface wherever the law allows a credit and the Commissioner authorises a revision."

The complainant's unsuccessful attempts to seek redress from FBR headquarters, the FTO noted, pointed to a systemic failure. The FTO emphasized that a taxpayer should not be penalised or forced into litigation because the department's computer system is not updated in accordance with the provisions of law.

"The inability of IRIS to implement the commissioner's order, coupled with the silence of FBR headquarters, was held to constitute maladministration under Section 2(31)(i) of the Establishment of the Office of Federal Tax Ombudsman Ordinance 2005, reflecting inattention, delay and inefficiency in the administration of the tax system," the counsel said, citing the FTO order.

Accordingly, the FTO recommended and directed the Director General (IT & DT), FBR, to take up the matter with M/s PRAL for immediate redressal by removing the system glitches and enabling the complainant to revise his income tax return for tax year 2025 with the admissible tax credit under Section 63.

"In compliance with the FTO's recommendations, the glitches in IRIS were removed and the complainant successfully filed his revised return under Section 114(6) of the ordinance, in which the lawful tax credit under Section 63 was duly allowed," added the counsel.

INTERNATIONAL THE NEWS

FTO appreciates resolution of taxpayer's grievance

Islamabad | By Our Correspondent | July 07, 2026



The Federal Tax Ombudsman logo can be seen on the wall of the FTO office. — Instagram@shah_mir174/File

Islamabad: The Federal Tax Ombudsman (FTO) has appreciated the prompt and responsible conduct of the Chief Sales Tax, FBR, whose personal intervention led to the immediate resolution of a taxpayer's long-pending grievance, resulting in withdrawal of the proposed recommendation for seeking his explanation.

The appreciation has been recorded in an order passed by the FTO while disposing of a Review Petition. The order notes that although the taxpayer's grievance had remained unresolved for more than two months after the FTO's earlier findings, the Chief Sales Tax informed the Forum during the hearing that he would personally examine the matter and sought a one-day adjournment to ensure complete relief.

While granting the request, the FTO observed that continued non-implementation of its recommendations, despite approval at the level of the Chief Sales Tax, could warrant a recommendation to the Federal Board of Revenue to call for explanations from all officers in the chain responsible for the delay.

When the matter was taken up on the following day, the Chief Sales Tax informed the Forum that, pursuant to his personal intervention, the taxpayer's Sales Tax profile had been unblocked.

The complainant also confirmed in writing that his grievance had been fully redressed and that he no longer wished to pursue the matter. In view of these developments, the FTO withdrew only the proposed recommendation relating to seeking an explanation from the Chief Sales Tax, while reaffirming all other findings and recommendations recorded in the earlier order. The order makes it clear that this modification was made solely in recognition of the prompt corrective action taken by the Chief Sales Tax and does not dilute the original findings regarding maladministration.

The order further reiterates that taxpayers should not be compelled to invoke repeated proceedings for obtaining lawful relief and that delays in implementing FTO recommendations undermine public confidence in tax administration. At the same time, it emphasizes that while maladministration will continue to be dealt with firmly, officers who accept responsibility and take effective corrective action deserve due recognition. As observed in the order, this balanced approach strengthens accountability while promoting a culture of responsive public administration.

Punjab, Sindh ombudspersons agree to strengthen cooperation

OUR STAFF REPORTER
LAHORE

Punjab Ombudsperson for Protection against Harassment of Women at the Workplace Dr Najma Afzal Khan and Sindh Ombudsman for Protection against Harassment of Women at the Workplace (retired) Shahnawaz Tariq on Monday agreed to strengthen institutional cooperation to prevent workplace harassment and ensure the effective redressal of complaints. During a meeting in Lahore, the two ombudspersons discussed measures to enhance inter-provincial coordination, improve institutional linkages, ensure the timely disposal of harassment complaints and strengthen the effectiveness of anti-harassment committees in public and private organisations. Punjab Ombudsperson's Staff Officer Hafiz Farooq Anwar also attended the meeting. The participants emphasised that pro-

viding women with a safe, dignified and harassment-free working environment was a shared responsibility of state institutions. They underscored the need for the effective implementation of anti-harassment laws, stronger institutional mechanisms and greater public awareness to curb workplace harassment. Dr Najma Afzal Khan said the effective enforcement of a zero-tolerance policy against workplace harassment required close coordination among all relevant institutions. She added that Punjab was taking further steps to strengthen measures aimed at ensuring a safe and enabling environment for women. Tariq welcomed enhanced collaboration between provincial institutions, saying the exchange of experience, best practices and legal expertise would help further strengthen mechanisms for the prevention and response to workplace harassment.

اردو پوائنٹ

مسلسل اشاعت کے 25 شاندار سال

گورنر فیصل کریم کھڑی سے سوبانی منتخب انسداد برائگی پنجاب ڈاکٹر نجمہ افضل خان کی ملاقات

شمارت 2 جولائی 2026 © 00:12



حکومت میں قوانین کو برائگی سے محفوظ رکھنے، محنت اور باقاعدہ ماحول کے فروغ، ادارہ باقی تعاون اور دونوں شعبوں میں منتخب کے اداروں کی کارکردگی سے متعلق امور پر تبادلہ خیال کیا گیا۔

گورنر نے ہاتھوں میں کریم کھڑی نے قوانین کے لیے محفوظ ماحول کی فراہمی اور انسداد برائگی کے موثر نظام کی اہمیت پر زور دیتے ہوئے کہا کہ قوانین کو برائگی میں بلا خوف و خطر نمائندگی انجام دینے کے مکمل مواقع فراہم کرنا ریاست کی ذمہ داری ہے۔ انہوں نے منتخب اداروں کے کردار کو سراہتے ہوئے کہا کہ ایسے ادارے برائگی کے خاتمے، انصاف کی فراہمی اور عوامی امان کے فروغ میں اہم کردار ادا کر رہے ہیں۔

Thursday, July 16, 2026

Pakistan
OBSERVER

President KCCI Rehan Hanif presenting crest to Director General, Federal Insurance Ombudsman, Mobashir Naeem Siddiqui. Fazal Abrejo, Muhammad Raza, Muhammad Arif Lakhani and others are also seen in the picture.

KCCI, FIO plan joint action to improve insurance claims process

OBSERVER REPORT

Karachi Chamber of Commerce and Industry (KCCI) and the Federal Insurance Ombudsman (FIO) have agreed to deepen institutional cooperation aimed at ensuring faster resolution of insurance disputes, improving regulatory coordination and expanding awareness of policyholders' rights.

The understanding was reached during a meeting at KCCI, where Director General Federal Insurance Ombudsman Mobashir Naeem Siddiqui, accompanied by Advisor Fazal Abrejo, met KCCI President Rehan Hanif, Senior Vice President Muhammad Raza, Vice President Muhammad Arif Lakhani, Chairman of KCCI's Banking and Insurance Subcommittee Asim Aejaaz and members of the

chamber's Executive Committee.

During the discussions, Mobashir Naeem Siddiqui acknowledged concerns raised by the business community over trade insurance and reinsurance costs linked to prevailing regional security conditions. He said geopolitical uncertainty had driven up reinsurance expenses, increasing insurance premiums and affecting coverage for businesses involved in international trade. He expressed hope that the situation would improve as regional stability returns.

To address industry concerns, Siddiqui proposed a dedicated consultative session involving KCCI, the Federal Insurance Ombudsman Secretariat and the Securities and Exchange Commission of Pakistan (SECP). He also suggested

forming a joint committee comprising representatives of the three institutions to recommend policy improvements and resolve sector-specific issues on a priority basis. Explaining the role of the Federal Insurance Ombudsman, Siddiqui said the institution serves as an independent



Alternate Dispute Resolution forum established under the Insurance Ordinance, 2000, and the Federal Ombudsmen Institutional Reforms Act, 2013. He said individuals, companies and policyholders could seek free, impartial and speedy

resolution of insurance disputes without hiring legal counsel. He noted that nearly 95 percent of complaints are resolved within 60 days, while more than 90 percent are settled amicably through mediation and arbitration.

According to Siddiqui, the Ombudsman Secretariat secured financial relief exceeding Rs1.5 billion last year by resolving delayed and disputed insurance claims. Highlighting recent reforms introduced with the support of SECP, he said bilingual insurance policy documents in Urdu and English had been introduced and the Ombudsman's contact details were now included on policy documents to make it easier for policyholders to seek assistance.

To improve engagement with the business community, Siddiqui proposed ap-

pointing a dedicated KCCI focal person to establish a virtual liaison desk for handling members' insurance-related complaints. He also offered to organize regular awareness seminars, technical briefings and capacity-building sessions, while announcing that the FIO Secretariat would share educational material with KCCI for dissemination through its digital platforms. Representatives from KCCI's Social Media and Banking and Insurance subcommittees were also invited to participate in the Secretariat's monthly awareness meetings.

Welcoming the delegation, KCCI President Rehan Hanif praised the Federal Insurance Ombudsman Secretariat for its role in protecting policyholders' rights and strengthening confidence in Pakistan's insurance sector.



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