

IN THE SUPREME COURT OF PAKISTAN
(Original Jurisdiction)

PRESENT

MR. JUSTICE IFTIKHAR MUHAMMAD CHAUDHRY, CJ.
MR. JUSTICE CH. IJAZ AHMED
MR. JUSTICE JAWWAD S. KHAWAJA

Suo Motu Case No.4 of 2006

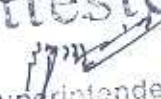
(Proper seating and other arrangements
in Commercial Banks for depositing the Utility Bills)

On Court Notice: Agha Taiq Mehmood, DAG
On behalf of S.B.P: Raja Abdul Ghafoor, AOR
Mr. Muhammad Saleem, Sr. Joint Director
Amicus Curie: Mr. Waseem Sajjad, Sr.ASC
Date of hearing: 11.06.2009

ORDER

Mr. Muhammad Saleem, Sr. Joint Director has informed the Court that State Bank of Pakistan, by issuing a circular in the year 2006 had authorized the scheduled banks all over the country to collect utility bills. Similarly all the banks have been specifically instructed to make essential arrangements for providing shelters, cold drinking water and seating arrangement to the customers at the time when they have to sit for the purpose of depositing their utility bills. According to him the banks are following the instructions of the State Bank and the State Bank itself is monitoring the same from time to time.

2. We are not in a position to question the statement made by the Sr. Joint Director, in absence of any complaint received so far. However, we have asked representative of the State Bank that the system should further be improved and some information management devices be adopted enabling the State Bank to receive complaints directly with assurance that grievance of complainants will be redressed. He agreed that the State Bank will adopt such

Attested

Superintendent
Supreme Court of Pakistan
Islamabad

systems in near future. At the same time we consider it appropriate that the companies, providing utility services in the country may also print on their bills a reference to the said circular of State Bank and inviting complaints from the consumers, in case they have not been treated properly at the time of depositing the bills, so the companies may also take up the matter with the State Bank or with the banks concerned, at their own level.

3. It is to be noted that if for the time being the bills have already been got printed in bulk, such information can be communicated in future by stamping the same on each bill, preferably in Urdu language enabling the consumers to read and get the benefit from it. [The State Bank as well as the scheduled Banks authorised to collect utility bills will also inform the public through the media, that the consumers have a right to lodge complaints with the State Bank which will proceed to redress the same promptly.]

4. Article 14 of the Constitution provides guarantees for the dignity of the human being and all the banks, utility companies and the State Bank should step forward for implementation of this Article. Therefore, they should themselves take it as a constitutional obligation to follow strictly the instructions of the State Bank of Pakistan in this behalf and should not afford opportunity to a single consumer to complain that he is not treated or dealt with in accordance with Article 14 of the Constitution. However, the State Bank may adopt further measures in this behalf, in order to ensure that customers get full protection of their rights as enshrined in Article 14 of the Constitution.

5. The State Bank will share with the Court data relating to complaints by sending report to Registrar of the Court in respect of

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Supreme Court of Pakistan
Lahore

such complaints, received in future in respect of violation of the circular/direction, issued by the State Bank under the Banking Companies Ordinance, 1962 and the Registrar shall place the same before us for our perusal.

6. Suo Motu Case No. 4/2006 stands disposed of accordingly.



Islamabad,
11th June, 2009
Not approved for reporting
Nisar/

sd/ Iftikhar Muhammad Chaudhry CJ
sd/ Ch. Ijaz Ahmed 1.
sd/ Jawwad S. Khawaja 1.

Certified to be True Copy
2.2.09
Superintendent
Supreme Court of Pakistan
Islamabad

26/6/09