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SUPREME COURT OF PAKISTAN PRESS RELEASE

ALIGNING BANKING DISPUTE RESOLUTION WITH ECONOMIC EFFICIENCY: CHIEF JUSTICE OF PAKISTAN CHAIRS REFORM CONSULTATION

Islamabad, 30 April 2026: The Hon'ble Chief Justice of Pakistan, in his capacity as Chairman of the Law and Justice Commission of Pakistan (LJCP), chaired a high-level consultation at the Supreme Court of Pakistan focused exclusively on identifying legislative and procedural gaps in the banking sector, particularly those contributing to protracted litigation and inefficiencies in dispute resolution.

The consultation was convened in the backdrop of the successful implementation of Alternative Dispute Resolution (ADR) Committees and the lessons learnt there from by the Federal Board of Revenue (FBR) in tax litigation, which has demonstrated measurable gains in reducing backlog and expediting dispute settlement. Drawing on this experience, the meeting explored the potential for adapting similar ADR-based mechanisms within the banking sector to ensure faster, cost-effective, and predictable resolution of disputes.

The meeting brought together senior leadership from key public institutions, regulators, and the private sector. Participants included Hon'ble Mr. Justice Muhammad Ali Mazhar and Hon'ble Mr. Justice Miangul Hassan Aurangzeb, Judges of the Supreme Court of Pakistan, Senator Muhammad Aurangzeb, Federal Minister for Finance & Revenue; Mr. Mansoor Usman Awan, Attorney General for Pakistan; Raja Naeem Akbar, Secretary, and Hassan Mehmood, Consultant (Law and Justice Division, Government of Pakistan); Mr. Rashid Mahmood Langrial, Chairman; Mr. Mir Badshah Khan Wazir, Member (Legal-IR); and Irfan Ur Rehman, Member (Legal Customs) (Federal Board of Revenue); Dr. Kabir Ahmed Sidhu, Chairman; Syed Irfan Ali Shah, Additional Secretary; and Ms. Ambreen Abbassi, Legal Advisor (Securities and Exchange Commission of Pakistan); Mr. Sirajuddin Aziz, Banking Mohtasib, and Saleem Akhtar, Senior Legal Advisor (Banking Mohtasib Pakistan);

Others included Rana Khawar Khaldoon, Director Legal Services and Ms. Bushra Shafiq, Legal Advisor (State Bank of Pakistan); Mr. Atif Ikram Sheikh, President, and Mian Zahid Hussain, Chairman Policy Advisory Board (Federation of Pakistan Chambers of Commerce and Industry); Mr. Zafar Masud, Chairman; Mr. Nasir Salim, Senior Vice Chairman; and Yousaf Hussain, Vice Chairman (Pakistan Banks

Association); Ahsanulhaq, President, and Tahir Mahmood Butt, General Secretary (Pakistan Tax Bar Association); Mr. Aman Ghanchi, Company Secretary, and Mr. Usman Altaf, Group Chief Legal (Overseas Investors Chamber of Commerce and Industry); Mr. Asim Zulfiqar, A.F. Ferguson and Company and Mr. Afan Aziz (Entrepreneurs' Organization Islamabad Chapter).

In his remarks, the Hon'ble Chief Justice emphasized that banking litigation remains a critical bottleneck affecting financial discipline, credit flow, and overall economic stability. He underscored the need for targeted statutory reforms, streamlined procedures, and institutionalized ADR frameworks to reduce reliance on conventional litigation and to promote timely resolution of banking disputes.

The discussion remained sharply focused on:

- identifying specific legal and procedural impediments in banking recovery and enforcement regimes;
- simplifying and rationalizing litigation processes that contribute to delay;
- strengthening ADR mechanisms tailored to banking disputes, inspired by the FBR model; and
- improving coordination between regulators, financial institutions, and dispute resolution forums.

Participants engaged in a substantive and solution-oriented dialogue, reflecting a shared recognition that efficient dispute resolution in the banking sector is essential for enhancing investor confidence, ensuring financial sector stability, and supporting economic growth.

The Law and Justice Commission of Pakistan will consolidate the proposals into a structured reform framework, will be shared with an expert committee for technical vetting. Following this process, the recommendations will be placed before the LJCP for approval and subsequently transmitted to the Ministry of Law and Justice for necessary policy action.

The consultation marks a focused and strategic step toward reforming banking dispute resolution in Pakistan through pragmatic, ADR-driven solutions, aligned with broader efforts to strengthen the rule of law and economic governance.

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