

Role of the State Bank of Pakistan in Preventing and Responding to Banking Fraud under Legal Frameworks

Sundus Rauf	Faculty of Law, The University of Lahore. sundas.rauf@law.uol.edu.pk
Dr. Zarqa Amber	Assistant Professor, Faculty of Law, University of Sialkot, zarqa.amber@uskt.edu.pk
Mian Tariq Javed	Faculty of Law, The University of Lahore. tariq.javed@law.uol.edu.pk

Abstract: *This article examines how the State Bank of Pakistan prevents and responds to banking fraud. The SBP uses laws like the State Bank of Pakistan Act, 1956; the Banking Companies Ordinance, 1962 the Anti-Money Laundering Act, 2010; and the Payment Systems and Electronic Fund Transfers Act, 2007. The SBP has measures to prevent fraud. These include rules for banks checking on banks, making sure customers are who they say they are Know-Your-Customer (KYC) and keeping an eye on cyber threats. The SBP also helps banks deal with fraud by investigating, punishing those who commit fraud, and helping customers who have been affected. However, the SBP faces challenges. These include new and complex cyber threats, not coordination between institutions, and not enough awareness among the public. The article concludes that the SBP plays a role in keeping the banking sector stable. To deal with modern financial fraud the SBP needs to keep updating its rules using new technologies and working with others.*

Keywords: Anti Money Laundering, Cyber Security, Consumer complaint, Electronic Fund Transfer, Financial Literacy

Introduction

Banking fraud is a threat to the economy and gross domestic product of the country. It can make people lose trust in banks and weaken the economy. The State Bank of Pakistan is the bank of Pakistan. It is responsible for developing rules and regulations for the banks as make it possible of prevention of fraud. The SBP has the power to punish those who commit fraud. The State Bank of Pakistan, as the central bank and primary banking regulator of Pakistan, plays a critical legal and supervisory role in preventing and responding to banking fraud. Under the State Bank of Pakistan Act, 1956 and the Banking Companies Ordinance, 1962, the SBP is empowered to regulate, supervise, and inspect banks to ensure financial stability and compliance with prudential standards. To prevent fraud, the SBP issues comprehensive regulatory frameworks, including anti-money laundering and counter-terrorism financing guidelines, cybersecurity frameworks, and risk management standards that require banks to establish internal controls, conduct customer due diligence, and implement robust reporting mechanisms. The SBP also mandates compliance with the Anti-Money Laundering Act, 2010, requiring financial institutions to monitor suspicious transactions and report them to relevant authorities. In responding to banking fraud, the SBP has the authority to conduct investigations, impose penalties, suspend bank officials, restrict operations, or even revoke banking licenses

in severe cases. The State bank of Pakistan works with the financial management agencies to catch those who commit fraud. The SBP is considered as a guardian of the banking sector and it makes sure that banks are stable and follow the rule and regulations for the protection of the customers.

2. Legal Framework Governing SBP's Role

2.1 State Bank of Pakistan Act 1956

This law guides that the State Bank of Pakistan is in Charge of the banking sector. It gives the State Bank of Pakistan power and authority to make rules and monitor the public and private banks. This act formally designates the State Bank of Pakistan (SBP) as the central authority responsible for overseeing and regulating the country's monetary and financial system. Under its provisions, the SBP is entrusted with broad supervisory powers over financial institutions, including banks and other regulated entities, to ensure their soundness, stability, and compliance with applicable laws. The act authorizes the SBP to formulate and issue directives, policies, and regulatory frameworks aimed at maintaining the integrity, transparency, and efficiency of the financial system. Further, it grants the SBP the authority to take appropriate enforcement actions against institutions that fail to comply with regulatory requirements, which may include penalties, restrictions, or other corrective measures. Through these powers, the act strengthens the SBP's role in safeguarding financial stability, promoting public confidence, and supporting sustainable economic development in Pakistan.

2.2 Banking Companies Ordinance, 1962 (BCO 1962)

According to this law that guides the SBP the power to check on banks. It can make sure banks are following the rules and are strong with their operational mechanism. Under this framework, the SBP is empowered to conduct thorough inspections of banks' operations, allowing it to assess financial health, risk management practices, and compliance with regulatory requirements. It also enables the SBP to regulate management practices by setting standards for governance, internal controls, and accountability, thereby promoting prudent decision-making and transparency within financial institutions. Furthermore, the instrument authorizes the SBP to impose penalties or take administrative actions in cases where banks are found to be involved in fraudulent activities, regulatory breaches, or weaknesses in internal control systems. Such actions may include fines, directives for corrective measures, or other disciplinary steps deemed necessary. Through these powers, the SBP plays a critical role in maintaining financial discipline, protecting depositors' interests, and strengthening overall confidence in Pakistan's banking system.

2.3 Anti-Money Laundering Act, 2010

Anti-Money Laundering is about the provision of illegal transition of money and it guides the SBP has the authority to maintain the check and balance upon the banks. Under this legal framework, banks are required to implement robust Know Your Customer (KYC) policies to verify the identity of their clients and understand the nature of their financial activities, thereby reducing the risk of illicit transactions entering the financial system. These KYC measures include customer due diligence, ongoing account monitoring, and enhanced scrutiny for high-risk clients. In addition to customer verification, banks must actively monitor transactions to detect any unusual or suspicious patterns that may indicate money laundering or terrorist financing. This involves the use of advanced monitoring systems, internal controls, and risk-based approaches to identify red flags such as large, inconsistent, or unexplained transactions. Furthermore, AMLA mandates that any suspicious activity identified by banks must be

promptly reported to the Financial Monitoring Unit (FMU), which serves as the national financial intelligence unit responsible for analyzing and disseminating financial information related to potential financial crimes. The SBP, in turn, oversees banks' compliance with these obligations through inspections, audits, and regulatory reviews, ensuring that institutions adhere to AML/CFT standards. Failure to comply with these requirements can result in penalties, sanctions, or other enforcement actions by the SBP. Overall, AMLA strengthens the regulatory framework by enhancing transparency, promoting accountability, and safeguarding Pakistan's financial system from abuse by criminal elements.

2.4 Payment Systems and Electronic Fund Transfers Act, 2007

According to this law, It empowers the State Bank of Pakistan (SBP) to act as the primary authority responsible for overseeing and regulating payment systems, including electronic fund transfers, clearing houses, and digital payment platforms. Under this act, the SBP is authorized to license and supervise payment system operators and service providers, ensuring that they meet strict standards of security, efficiency, and reliability. One of the key objectives of the law is to ensure that transaction channels remain secure, protecting users from unauthorized access, data breaches, and fraudulent activities in an increasingly digital financial environment.

The act also places strong emphasis on consumer protection by requiring financial institutions and payment service providers to adopt transparent practices, clearly disclose terms and conditions, and establish effective complaint resolution mechanisms. It enables the SBP to issue regulations and guidelines that promote safe electronic transactions, including the use of authentication measures, encryption technologies, and fraud detection systems. Additionally, the law supports the development of a modern and efficient payment infrastructure, encouraging innovation while maintaining strict regulatory oversight. In cases of non-compliance or security failures, the SBP has the authority to take enforcement actions, which may include penalties, suspension of licenses, or other corrective measures. Overall, this act plays a vital role in strengthening public trust in digital financial services by ensuring that payment systems operate in a secure, transparent, and accountable manner. It not only facilitates the growth of electronic commerce and financial inclusion but also helps safeguard the financial system against cyber threats and fraudulent practices, thereby contributing to the stability and resilience of Pakistan's economy.

3. Preventive Role in Combating Banking Fraud, in State Bank of Pakistan:

3.1 Regulatory Directives and Prudential Regulations

The regulatory directives and Prudential Regulations issued by the State Bank of Pakistan play a central role in ensuring the stability, security, and sound governance of the banking sector in Pakistan. These regulations are periodically updated to address emerging risks and evolving financial practices, particularly in areas such as internal controls, cybersecurity, and fraud risk management. Under these directives, banks are required to establish and maintain robust internal control systems that ensure accuracy in financial reporting, safeguard assets, and prevent unauthorized activities. This includes clear segregation of duties, regular internal audits, and effective oversight by senior management and boards of directors.

In addition, SBP mandates the implementation of comprehensive cybersecurity frameworks to protect banking systems from increasing digital threats such as hacking, phishing, and data breaches. Financial institutions must adopt advanced security technologies, conduct vulnerability assessments, and ensure continuous monitoring of their IT infrastructure. The regulations also emphasize the importance of fraud risk management policies, requiring banks

to proactively identify, assess, and mitigate potential fraud risks through structured procedures and employee training programs.

Furthermore, banks are obligated to develop strong compliance cultures, ensuring adherence to all applicable laws, regulations, and ethical standards. SBP closely monitors compliance through inspections, reporting requirements, and supervisory reviews, taking corrective or enforcement actions where necessary. These Prudential Regulations not only enhance operational resilience but also promote transparency, accountability, and public confidence in the financial system. By enforcing such comprehensive standards, SBP ensures that banks operate in a secure and disciplined environment, capable of withstanding both financial and technological risks while supporting sustainable economic growth. The State bank of Pakistan check on banks to make sure the that the following rules are stable for banking system and stability in sector.

3.2 Customer Due Diligence and Know-Your-Customer

The Private and Public Banks of Pakistan have to know your -customers mechanism. Banks develop a platform to guide and help their customers about the scamming and fraud. The rules and regulations are also for money laundering. Customers Due Diligence and know Your Customers rules are very important for the State Bank of Pakistan to keep the banking system from fraud, identity theft and illegal financial activities. Banks have proper check who are their customers, when they became their official customers and while they are open an account and while they are operating business with them. They have to collect information like national identity cards and income sources proof and why the account is required to make sure customers are accurate with their financial activities are under the genuine manners.

Banks have to do checks for high-risk customers, like politicians, people living outside Pakistan and those with complicated ownership. These extra checks include verifying where the money comes from checking accounts often and monitoring transactions closely. Banks also have to keep an eye on customer transactions to find any suspicious activity. They have to report activities to the right authorities. The State Bank of Pakistan wants banks to keep records of customer information and transactions which helps with transparency and accountability. The State Bank of Pakistan uses a risk-based approach to supervise banks. This means they focus on banks and areas that have a risk. They do on-site inspections to check how banks are doing. If they are following the rules. They also do off-site monitoring to check reports and other data. The State Bank of Pakistan has rules for cybersecurity and digital banking to protect customer data and prevent cyber fraud. Banks have to implement security measures do regular risk assessments and monitor their digital infrastructure.

The State Bank of Pakistan also focuses on consumer awareness and financial literacy. They conduct public awareness campaigns to educate people about threats like phishing, identity theft and online scams. They promote digital banking practices and encourage consumers to protect their personal and banking information.

The State Bank of Pakistan has powerful responsible mechanisms to combat online fraud. SBP ensures the maintenance of the integrity and stability of Pakistan banking system. Banking management can initiate inspections, direct banks to carry out internal investigations and require banks to strengthen their internal control frameworks. The State Bank of Pakistan can impose penalties of banks that violate banking laws or regulatory instructions. Management can also restrict a bank operation. And revoke their banking license in severe cases. The State Bank of Pakistan coordinates with law enforcement agencies to address bank fraud and

financial crimes effectively. They work closely with enforcement agencies like the Federal Investigation Agency and National Accountability Bureau to share information and investigate.

3.3 Risk-Based Supervision

The State Bank of Pakistan uses a risk-based approach to supervise bank and ensure their operation safe and in compliance with regulations. This approach allows the bank to focus on high-risk areas and institutions. The State Bank of Pakistan conduct on-site inspections of banks to assess their processes, governance and risk management. They also do off-site monitoring to analyze reports and other data. Banks are expected to have risk management system, including policies to identify, measure and mitigate fraud risks. The State Bank of Pakistan can require actions or impose regulatory measure if weaknesses or violations are identified. This approach enhances the effectiveness of supervision and the main objective behind it is to promote a culture of accountability and transparency within financial institutions. Furthermore, risk-based supervision emphasizes the assessment of a bank's risk management systems, including policies for identifying, measuring, and mitigating fraud risks. Banks are expected to adopt proactive strategies, maintain strong internal controls, and ensure timely reporting of any irregularities. Where weaknesses or violations are identified, the SBP has the authority to require corrective actions or impose regulatory measures to address the issues.

Overall, this approach enhances the effectiveness of supervision by aligning regulatory focus with the level of risk, thereby strengthening the resilience of the banking sector. It not only helps in preventing financial fraud and misconduct but also promotes a culture of accountability, transparency, and continuous improvement within financial institutions, contributing to the overall stability of Pakistan's financial system.

3.4 Cybersecurity and Digital Banking Regulations

The State Bank of Pakistan has regulations to ensure the security of banking and prevent cyber fraud. Banks are required to implement security measures conduct regular risk assessments and monitor their digital infrastructure. The regulations also address payment card security. Require banks to implement internationally recognized standards. The State Bank of Pakistan mandates the use of two-factor authentication for transactions. These measures significantly reduce the likelihood of access and fraudulent transactions in online and mobile banking. In addition to system security, SBP has introduced guidelines for digital onboarding processes, enabling banks to verify customers remotely while maintaining strict identity verification standards. This helps prevent identity theft and fraudulent account creation in online banking environments. The regulations also address payment card security by requiring banks to implement internationally recognized standards, such as secure chip-based cards and transaction monitoring systems, to reduce the risk of card-related fraud.

3.5 Consumer Awareness and Financial Literacy

. The State Bank of Pakistan prioritizes consumer awareness financial literacy to strengthen the security and resilience of Pakistan financial system. They conduct public awrens campaign to educate individuals about threats like phishing and online scams. The State Bank of Pakistan promotes digital banking practices and encourages consumers to protect their personal and banking information. Financial literacy programs aim to improve the public understanding of banking services, rights and responsibilities, enabling them to make financial decisions. Consumer awareness and financial literacy are key priorities of the State Bank of Pakistan (SBP) in strengthening the overall security and resilience of Pakistan's financial system. Recognizing that informed customers are the first line of defense against financial fraud, the

SBP regularly conducts public awareness campaigns to educate individuals about common threats such as phishing, identity theft, and online scams. These initiatives aim to help consumers understand how fraudsters operate, including deceptive emails, fake websites, and unauthorized calls that attempt to extract sensitive financial information.

4. SBPs Response Mechanisms to Banking Fraud

4.1 Investigation and Supervision

The State Bank of Pakistan, supervise banks to maintain the integrity and stability of Pakistan banking system. They can initiate inspections and direct banks to carry out internal investigations. The State Banks of Pakistan can establish strong mechanism to strengthen their internal control of frameworks and improve risk management practices. Investigation and supervision are critical functions of the State Bank of Pakistan in maintaining the integrity and stability of Pakistan's banking system, particularly in cases involving fraud or financial misconduct. When instances of fraud are detected or suspected, the SBP has the authority to initiate special inspections to thoroughly examine the operations, records, and internal processes of the concerned bank. These inspections enable the regulator to identify the root causes of the issue, assess the extent of financial and operational risk, and determine whether regulatory violations have occurred.

In addition to conducting its own examinations, the SBP can direct banks to carry out detailed internal investigations into specific incidents of fraud or irregularities. Banks are required to report their findings, take immediate corrective actions, and ensure that weaknesses in their systems are properly addressed. Furthermore, the SBP has the power to require banks to strengthen their internal control frameworks, improve risk management practices, and implement more effective fraud prevention mechanisms. In cases where negligence, misconduct, or lack of oversight is identified among bank staff or management, the SBP may also instruct the institution to take disciplinary action, including the replacement of responsible personnel.

Through these supervisory and investigative measures, the SBP ensures accountability, promotes transparency, and reinforces a culture of compliance within financial institutions. This proactive approach not only helps contain and resolve fraud incidents but also prevents their recurrence, thereby safeguarding depositors' interests and enhancing public confidence in Pakistan's financial system.

4.2 Enforcement and Penalties of State Bank of Pakistan

Under the Banking Companies Ordinance, 1962 (BCO 1962), the State Bank of Pakistan (SBP) is empowered to enforce strict regulatory actions to ensure discipline, compliance, and accountability within the banking sector. In cases of violations of banking laws, regulatory instructions, or unsafe practices, SBP may impose monetary penalties on financial institutions as a corrective and deterrent measure. These financial sanctions are intended to discourage negligent behavior and promote adherence to prudential standards. In more serious situations, SBP can also place restrictions on a bank's operations, limiting certain activities such as lending, branch expansion, or specific financial transactions to prevent further risk to the financial system. The State Bank of Pakistan can impose penalties on banks that violate banking laws or regulatory instructions. They can also restrict a banks operation. Revoke their banking license in severe cases. The State Bank of Pakistan enforcement powers promote accountability, reduce risk and deter financial misconduct in Pakistan banking sector.

In severe cases where a bank repeatedly fails to comply with regulatory requirements or engages in highly risky or unlawful practices, SBP has the authority to suspend or even revoke the institution's banking license. Such actions are taken as a last resort to protect depositors, maintain financial stability, and preserve public confidence in the banking system. These enforcement powers under BCO 1962 play a crucial role in ensuring that banks operate responsibly and within the legal framework. Overall, the ordinance strengthens regulatory oversight by enabling SBP to take timely corrective measures, thereby promoting accountability, reducing systemic risk, and deterring financial misconduct in Pakistan's banking sector.

4.3 Coordination with Law Enforcement Agencies

The State Bank of Pakistan coordinates with law enforcement agencies to address bank fraud and financial crimes effectively. They work closely with agencies, like the Federal Investigation Agency and the National Accountability Bureau to share information and investigate transactions.

Through this cooperation cases of bank fraud, money laundering and other financial crimes are thoroughly. Pursued under the relevant laws. The State Bank of Pakistan (SBP) provides support and expertise while agencies like FIA and NAB conduct investigations and take action against those involved. The Financial Monitoring Unit (FMU) analyzes reports. Shares important information with authorities. This approach strengthens the enforcement mechanism ensuring that financial crimes are detected and prosecuted in courts. As a result, it increases accountability deters offenders and boosts public confidence in Pakistan financial system.

4.4 Consumer Complaint Redressal

Consumer complaint redressal is a protective mechanism in Pakistan financial system. It ensures customers have channels to report issues like fraudulent transactions or unfair banking practices. The SBP facilitates this process through its complaint-handling systems. Consumers directly lodge complaints, which are reviewed by departments. Banks are then instructed to investigate and resolve issues within a timeframe.

In addition mechanism State Bank of Pakistan, consumers can seek redress through the Banking Mohtasib. This independent institution provides a platform for resolving disputes between customers and banks. The Banking Mohtasib examines complaints, conducts hearings and issues binding decisions. This dual system strengthens consumer protection by offering both quasi-judicial avenues for justice. Together, these mechanisms enhance accountability, discourage malpractice and ensure consumers have means of seeking remedy. The State Bank of Pakistan (SBP) facilitates this process through its own dedicated complaint-handling systems, where consumers can directly lodge complaints regarding issues such as unauthorized transactions, account fraud, or unfair banking practices. These complaints are reviewed by the relevant departments, and banks are instructed to investigate and resolve the issues within a specified timeframe while ensuring compliance with regulatory standards.

In addition to internal mechanism State Bank of Pakistan, consumers can also seek redress through the office of the Banking Mohtasib, an independent institution that provides an impartial platform for resolving disputes between customers and banks. The Banking Mohtasib examines complaints, conducts hearings when necessary, and issues binding decisions to ensure fair resolution. This dual system of complaint redressal strengthens consumer protection by offering both regulatory and quasi-judicial avenues for justice.

Together, these mechanisms enhance accountability within the banking sector, discourage malpractice, and ensure that consumers have effective means of seeking remedy in cases of financial fraud or service failure. As a result, public trust in the banking system is reinforced, and financial institutions are encouraged to maintain higher standards of transparency and responsibility.

5. Crisis. Remediation by State Bank of Pakistan

In cases of large-scale fraud or cyberattacks the SBP plays a role in ensuring financial stability and minimizing losses. As the financial regulator SBP has the authority to take immediate action to control the situation and prevent systemic risk. When a bank faces distress due to fraud or a system breach SBP may intervene directly. This can include placing the bank under supervision appointing administrators or providing emergency liquidity support. Protecting depositors is a priority and SBP may impose safeguards like temporary withdrawal limits or monitoring suspicious transactions. SBP can require banks to compensate customers who have suffered losses due to fraud or security failures. The bank may also be instructed to strengthen its controls and customer grievance mechanisms. When a bank faces severe operational or financial distress due to fraud or a system breach, SBP may directly intervene. This intervention can include placing the bank under strict regulatory supervision, appointing administrators, or facilitating emergency liquidity support. The primary objective is to ensure that the bank continues its essential operations, such as payment processing and withdrawals, while preventing panic among customers and avoiding contagion to other financial institutions.

Protecting depositors is one of SBP's top priorities during a crisis. The central bank may impose safeguards such as temporary withdrawal limits, monitoring suspicious transactions, and ensuring that customer funds are not misused. In extreme cases, SBP coordinates with deposit protection mechanisms to guarantee that customers' savings remain secure. These measures help maintain trust in the banking system and reduce the risk of bank runs.

6. Challenges in SBP's Anti-Fraud Efforts

Despite regulatory frameworks the SBP faces several evolving challenges in combating fraud. Cybercriminals are developing advanced methods to exploit vulnerabilities in financial systems. Techniques like phishing, malware attacks and social engineering have become highly sophisticated.

Smaller banks and microfinance institutions may struggle with budgets and technical expertise making them more vulnerable to fraud and cyberattacks. SBP faces the challenge of ensuring that all banks meet minimum security standards. Effective anti-fraud measures require coordination between regulatory bodies, financial institutions and law enforcement agencies. However delays in information sharing and jurisdictional issues can slow down investigations. A significant portion of the population lacks awareness about banking risks and fraud prevention practices. SBP faces the challenge of promoting literacy and awareness through nationwide campaigns and educational programs.

7. Conclusion

The State Bank of Pakistan plays a role in safeguarding the integrity and stability of the Pakistan banking system. Through its legal authority SBP has established a strong regulatory and supervisory framework to combat banking fraud. SBPs emphasis on regulations, risk-based supervision and cybersecurity standards reflects a proactive approach to minimizing fraud risks. Its efforts to enhance consumer awareness and financial literacy highlight the importance

of participation in preventing fraud. However, despite these frameworks, the evolving nature of financial crime presents ongoing challenges. Addressing these challenges requires regulatory innovation, investment in advanced technologies, and stronger collaboration between regulators, financial institutions and enforcement bodies. In conclusion, the State Bank of Pakistan stands as the cornerstone of Pakistan's defense against banking fraud, functioning not only as a regulator but also as an enforcer, facilitator, and protector of financial stability. Moving forward, sustained reforms, enhanced technological capabilities and a coordinated national effort will be essential to strengthen its role.

References:

1. Akhtar, S. (2023). Assessing the Cybercrime Legislation in Pakistan: a Comparative Study of European Union and Pakistani Cybercrime Laws. Available at SSRN 4555751.
2. State Bank of Pakistan. (1956). State Bank of Pakistan Act, 1956. Government of Pakistan.
3. Government of Pakistan. (1962). Banking Companies Ordinance, 1962.
4. Government of Pakistan. (2010). Anti-Money Laundering Act, 2010.
5. Government of Pakistan. (2007). Payment Systems and Electronic Fund Transfers Act, 2007.
6. State Bank of Pakistan. (Various years). Prudential Regulations for Corporate/Commercial Banking. Retrieved from SBP official publications.
7. State Bank of Pakistan. (Various years). Cybersecurity Framework for Financial Institutions.
8. State Bank of Pakistan. (Various years). Anti-Money Laundering / Counter Financing of Terrorism (AML/CFT) Regulations.
9. Financial Monitoring Unit. (Various years). Guidelines on Suspicious Transaction Reporting.
10. Federal Investigation Agency. (Various years). Cyber Crime Wing Reports and Guidelines. 10:Banking Mohtasib Pakistan. (Various years). Annual Reports and Consumer Protection Guidelines.
11. Cichonski, P., Millar, T, Grance, T, Scarfone, K.: Computer Security Incident Handling Guide: Recommendations of the National Institute of Standards and Technology. National Institute of Standards and Technology (2012)
12. World Bank. (Various years). Financial Consumer Protection and Financial Literacy Reports.

13. International Monetary Fund. (Various years). Cyber Risk and Financial Sector Stability Reports.
14. John McDowell, Gary Novis, Consequences of Money Laundering and Financial Crimes, Economic Perspectives, Vol. 6 (2), (2001), Available at <https://www.ojp.gov/ncjrs/virtual-library/abstracts/consequences-money-laundering-and-financial-crime>
15. Khurram Hussain, Khanani gets 68 months in US Prison [Dawn April 04, 2017] available at <https://www.dawn.com/news/1324717>
16. Tahir Naseer, Court Issues Arrest Warrants for Model Ayan Ali in Currency Smuggling Case, [Dawn June 06 2017] available at <https://www.dawn.com/news/1337774>
17. Unbreen Javaid, Corruption and Its Deep Impact on Good Governance in Pakistan, (2010) Pakistan Economic and Social Review, Vol. 48 (1), pp-123-134
18. Federal Investigation Agency Act, 1974. (Act VIII-4 of 1975)
Federal Investigation Agency, fia.gov.pk/ecw