

ROZNAMA

BEFORE THE ADJUDICATING OFFICER
(Secretary, Electronics, Information Technology &
Artificial Intelligence Department, Mantralaya, Mumbai-32.)

Case No: 01/2019

Date of hearing: 03.07.2026

Time of hearing: 3:00 PM

M/s. Bharat Jyoti Impex

: Complainant

V

IDFC Bank Ltd.

: Respondent

Documents Submitted	Hearing Order	Next Hearing Date
The Advocate for the Complainant placed reliance on Points No. 4 and 6 of the RBI Circular dated 06.07.2017 (Ref: DBR.No.Leg.BC.78/09.07.005/2017-18) concerning 'Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions'.	1. Despite due service, the Respondent failed to appear before this Authority when the matter was called out.	Matter Adjourned. Date to be notified separately.
	2. The Complainant was present and advanced oral submissions on the merits of the case. It is submitted by the Complainant that while the Respondent Bank, in its Written Statement, contended that the disputed transactions were executed on the basis of an email and an RTGS form, no copies of the alleged email or RTGS form have been produced on record.	
	3. The Complainant further underscored that the substantial transactions were processed by the Respondent Bank without the beneficiary details being	

	previously registered or added. Furthermore, except for the transactions dated 12.11.2018, no transaction alerts were received by the Complainant.	
	4. No representative from the concerned Police Station was present at the time of the hearing. Furthermore, no updated Investigation Progress Report has been filed by the police till date.	
	5. The Respondent Bank is directed to remain present on the next date of hearing, failing which ex parte orders shall be passed. This shall be treated as a final opportunity for the Respondent to represent its case.	
	6. The concerned Police Station/Investigating Officer is strictly directed to appear on the next date of hearing along with the updated Investigation Progress Report and/or a copy of the Chargesheet.	

Appearances:

1. Adv. G Krishna Mohan Nair, for Complainant was present.