ROZNAMA

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

Case No: 15/2019

Date of hearing: 10.08.2026

Time of hearing: 3:00 PM

M/s. Abhijat Engineers Pvt. Ltd. : Complainant

V

M/s. IDBI Bank Ltd. & Ors. : Respondent

Documents Submitted	Hearing Order	Next Hearing Date
1. Respondent No. 2 and 2(A) submitted their Authority Letter through Gravitas Legal for Adv. Nikita Abhiyankar. 2. Respondent No. 2 & 2(A) submitted their reply. 3. Department of Telecommunications submitted by Respondent No. 2 & 2(A), especially Point No. 6 E.	The Petitioner has placed on record the facts and circumstances pertaining to the present matter. The Complainant submitted that they have not received any amount in return which is taken on record. Respondent Nos. 1 and 1A submit that they have complied with all reasonable standards prescribed under the ISO and that no such incident has ever occurred previously. The Respondent Nos. 2 & 2A has placed on record their replies pertaining to the present matter. With respect to the queries raised, the Advocate-on-Record submitted that he currently lacks instructions from the bank. The Adjudicating Officer has directed the Respondent Nos. 1 & 1A to address the following queries on the next date of hearing:	Matter adjourned. Next date – 17th August, 2026 at 15: 00 hrs.

	• The exact duration required for a newly added beneficiary to become active. • The prescribed statutory or institutional cooling period required before initiating transactions to a new beneficiary. • The permissible transaction limits and associated restrictions applicable to NEFT transfers following a beneficiary addition, including the duration and monetary cap of such restrictions. • Whether the bank dispatches SMS or email alerts to the customer upon a beneficiary addition. • The exact timestamp of executed transactions.	
	The Adjudicating Officer has directed the Complainant to address the following queries on the next date of hearing: • The registered email address utilized by the Complainant for regular communication with Respondent Nos. 2 and 2A prior to the incident.	
	The Adjudicating Officer has directed the Respondent Nos. 2 and 2A to address the following queries on the next date of hearing: • The registered email address utilized by the Respondent for communicating and generating invoices with Complainant. • It is contended that assuming Respondent Nos. 2 and 2A verified the documents (such as a letterhead or any authentic document) pertaining to the SIM replacement, an explanation is sought as to how the request was accepted despite an apparent discrepancy in the letterhead.	
	Time is granted by the Adjudicating Officer to seek clarifications on the aforesaid queries.	

Appearances:

1. Adv. Apoorva Kulkarni, i/b. SSB Legal & Advisory, o/b/o. Complainant;
2. Adv. Anand Poojari, i/b. SI Joshi & Co, o/b/o. Respondent No. 1 & 2, IDBI Bank Ltd.;
3. Adv. Nikita Abhyankar, i/b. Gravitas Legal, o/b/o. Respondent No. 3 & 3A, Bharati Airtel Ltd., were present.