ROZNAMA

BEFORE THE ADJUDICATING OFFICER

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

Case No: 39/ 2016

Date of hearing: 22.10.2026

Time of hearing: 3: 00 PM Onwards

Rajkumar Sreelal Singhee : Complainant

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Gajanan Dhoye & Ors. : Respondent

Documents Submitted	Hearing Order
1. Respondent No. 2 & 3 (Idea Cellular Ltd.) submitted their Vakalatnama for M/s. Bharucha & Partners in the name of Adv. Mihir Tambe and Adv. Yash Arora. 2. Respondent No. 5 (Punjab National Bank) submitted their	Complainant present and advanced brief submissions on facts. In the course of the hearing, the Adjudicating Officer sought clarifications on the following aspects: 1. Can a username be changed as per the Complainant, while logging in for Internet Banking services? 2. Security protocols and precautions implemented by the complainant to safeguard its system? 3. Specific IP details at the time of unauthorized transactions to be placed on record? and 4. Chronological sequence of events occurred.

Vakalatnama for M/s. Intralegal Advocates & Consultants in the name of Adv. Tanvi Parker. 3. Respondent No. 6 (Saraswat Bank) submitted their Vakalatnama for M/s. Blue crest Juris & Consultants in the name of Adv. Shivani Desmukh. 4. Respondent No. 7 (State Bank of India) submitted their Vakalatnama in the name of Mr. Rakesh Mali.	The complainant prays for time in order to seek instructions from the client and then submit its reply. Respondents No. 2 and 3 (Idea Cellular Ltd.) appeared and advanced submissions. In the course of hearing, the Adjudicating Officer sought clarification concerning the plea of the SIM Change request was because of a lost SIM card stated by Respondents No. 2 and 3, for which the Adjudicating Officer directed them to produce the corresponding FIR copy for the lost SIM to be placed on record. Additionally, Respondents No. 2 and 3 prayed for time to file their written statements on affidavit. Respondent No. 5 (Punjab National Bank) seeks time to file its fresh reply. Also, the Adjudicating Officer sought clarifications regarding : 1. Can a username be changed as per the Respondents No. 5's policies, while logging in for Internet Banking services? If yes, then provide the process on record. Representative for Respondent No. 6 (Saraswat Bank) prays for time to file their fresh reply. It is stated by the Respondent No. 6, that its system operates with proper code alerts. The IP addresses involved in the unauthorized transactions were identical to non-fraudulent and prior usage patterns, thereby ruling out any system malfunction or fluctuation at their end. It also submits that their role is strictly confined to sending SMS messages; consequently, they are not responsible if the messages are cloned or compromised downstream. Also, the Adjudicating Officer sought clarifications regarding : 1. Can a username be changed as per the Respondents No. 6's policies, while logging in for Internet Banking services? If yes, then provide the process on record.

	Respondent No. 7 (State Bank of India) seeks time to file its reply and has also requested for the copy of complaint.
	The Adjudicating Officer has directed all parties to file fresh replies in compliance with the orders of the TDSAT. Accordingly, the complainant is granted a period of 15 days to file a comprehensive reply, complete with all the necessary annexures and a detailed statement of dates and events (excluding the Demand Draft/DD).
	The representative of the complainant is directed to serve a copy of the pleadings/documents upon all respondents and compliance report to the office of the Adjudicating Officer.
	The respondents are directed to file their respective replies within 15 days of the receipt of the complaint, and to serve copies thereof upon all other parties, in the interest of natural justice. Compliance report of submissions of the replies to all the parties shall be attached while submitting the reply affidavit to the office of Adjudicating Officer. Matter Adjourned.

Appearances:

1. Adv. Mahendra Limaye o/b/o. Complainant;
2. Adv. Mihir Tambe and Adv. Yash Arora, i/b. M/s. Bharucha & Partners, o/b/o. Respondent No. 2 & 3, Idea Cellular Ltd.;
3. Adv. Tanvi Parker, i/b. Intralegal Advocates & Consultants, o/b/o. Respondent No. 5, Punjab National Bank;
4. Adv. Shivani Desmukh, i/b. Blue crest Juris o/b/o. Respondent No. 6, Saraswat Bank;
5. Adv. Rakesh Mali, o/b/o. Respondent No. 7, State Bank of India, were present.