

**DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION
CHANDIGARH DISTRICT COMMISSION
CONSUMER COMPLAINT NO. DC/AB1/44/CC/195/2025**

JOGINDER SINGH

PRESENT ADDRESS - R/O HOUSE NO 1182, DEEP COMPLEX , CHANDIGARH , HALLO
MAJRA , CHANDIGARH,CHANDIGARH.

.....Complainant(s)

Versus

KOTAK MAHINDRA BANK

PRESENT ADDRESS - REGIONAL OFFICE . SCO 153-154-155 , CHANDIGARH , SECTOR 9C,
MADHYA MARG , CHANDIGARH,CHANDIGARH.

.....Opposite Party(s)

BEFORE:

**AMRINDER SINGH SIDHU , PRESIDENT
BRIJ MOHAN SHARMA , MEMBER**

FOR THE COMPLAINANT:

FOR THE OPPOSITE PARTY:

DATED: 05/12/2025

ORDER

DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION-II

U.T. CHANDIGARH

Consumer Complaint No.	:	CC/195/2025
Date of Institution	:	09/06/2025
Date of Decision	:	05/12/2025

Joginder Singh aged about 50 years s/o late Shri Sher Singh, resident of House No.1182, Deep Complex, Hallo Majra, Chandigarh PIN 160002.

2nd address :-

House No.145C, Highland Park, Zirakpur, Near Aastha Apartment Mohali 140603.

... Complainant

V E R S U S

1. Kotak Mahindra Bank through Regional Manager, Regional Office, SCO No.153-154-155, Sector 9C, Madhya Marg, Chandigarh (UT)-160022.
2. Nodal Officer, Kotak Mahindra Bank through Regional Manager, Regional Office, SCO No.153-154-155, Sector 9C, Madhya Marg, Chandigarh (UT)-160022.
3. Reserve Bank of India, through its Regional Director, Central Vista, Sector 17, Chandigarh 160017.

.... Opposite Parties

BEFORE:

SHRI AMRINDER SINGH SIDHU

PRESIDENT

SHRI B.M. SHARMA

MEMBER

ARGUED BY: Sh.Joginder Singh, complainant in person

OPs ex-parte.

ORDER BY AMRINDER SINGH SIDHU, M.A.(Eng.),LLM,PRESIDENT

1. Complainant has filed the present consumer complaint pleading that on 15.1.2025, upon receipt of credit card statement, he noticed unauthorized transaction of 19,520.29 and 31,040.25 on 23.12.2024 from his credit card but he did not receive any message regarding the same. Accordingly, complainant contacted the customer care and apprised about the same upon which the amounts of 19,520.29 and 31,040.25 were credited in his account on 23.12.2024 as reflected in the account statement from 16.1.2025 and 15.2.2025 (Ex.C-3). The transaction of 19,520.29 was withheld by OP-1 on the pretext of investigation and the amount of 31,040.25 was shown in unbilling (outstanding amount). When the complainant discussed the matter with customer care representatives, he was informed that he had to pay the amount of 31,040.25 failing which he would be liable to pay unnecessary charges. The complainant exchanged correspondence/ emails (Ex.C-5 to C-7) with the OPs to resolve the matter and to refund the aforementioned amounts but to no avail. Alleging that the aforesaid acts amount to deficiency in service and unfair trade practice on the part of OPs, complainant has filed the instant consumer complaint seeking refund of the amounts alongwith interest, compensation and

litigation expenses.

2. Despite due service, OPs 1 & 3 did not put in appearance before this Commission and accordingly they were proceeded against ex-parte vide order dated 18.8.2025.

3. Notice sent to OP-2 was received back with the remarks 'refused' and when none put in appearance on its behalf before this Commission, it was proceeded against ex-parte vide order dated 18.8.2025.

4. Complainant led evidence in support of his case.

5. We have heard the complainant in person and have gone through the documents on record.

6. It is observed from the record that the grievance of the complainant in the present consumer complaint is regarding two transactions of 19,520.29 and 31,040.25, which allegedly were fraudulently debited from his credit card, and as per the own case of the complainant, same were subsequently credited in his credit card, as is evident from the account statement dated 15.2.2025 (Ex.C-3).

The case of complainant is that though the amount of 19,520.29 was withheld on the pretext of investigation, the other amount of 31,040.25 was shown in un-billing (outstanding amount) to be paid by him and thus the aforesaid amounts, which were unauthorisedly debited from his account, have not yet been credited to his account and the said act amounts to deficiency in service and unfair trade practice on their part.

7. So far as the amount of 19,520.29 is concerned, as per own admitted case of the complainant, matter is under investigation. It is not

the case of the complainant that the same has finally been rejected or that

no investigation is going on regarding the same.

Similarly, as far as the

amount of 31,040.25 is concerned, complainant has himself placed on

record email dated 11.8.2025 received from the Nodal Officer of the

OP/Kotak Bank stating therein that they are expecting a response request

and that they are dependent on the beneficiary bank for any reversal of

funds and further that on receipt of the same they would be able to assist

further. Thus, it is clear that the issue regarding both the aforesaid

amounts/transactions has not finally been settled by the OPs so far.

In

such circumstances, the consumer complaint is clearly premature and it

would not be appropriate for this Commission to pass any finding on the

same.

8. In view of the above discussion, the present consumer complaint

is hereby dismissed, leaving the parties to bear their own costs.

However,

the complainant is at liberty to challenge the final action of the OPs qua

the aforementioned two transactions of 19,520.29 & 31,040.25 before the

appropriate authority as per law.

9. The pending application(s), if any, stands disposed of accordingly.

10. Certified copy of this order be sent to the parties, as per rules.

After compliance file be consigned to record room.

05/12/2025

[AMRINDER SINGH SIDHU]

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PRESIDENT

[B.M. SHARMA]

MEMBER

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AMRINDER SINGH SIDHU
PRESIDENT

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BRIJ MOHAN SHARMA
MEMBER