BEFORE THE ELECTRICITY OMBUDSMAN (MUMBAI)

(Appointed by the Maharashtra Electricity Regulatory Commission under Section 42(6) of the Electricity Act, 2003)

REPRESENTATION NO. 87 OF 2025

In the matter of under-billing due to non-availability of y phase voltage to the meter

Appearances:

Appellant: 1. Bhavik Mukesh Thakkar, Consumer

2. Suraj Chakraborty, Consumer Representative

Respondent: 1. Siddharth Bansode, Ex. Engineer, Vashi.

2. Sanjay Pole, Addl. Ex. Engineer, Koparkhairane S/Dn.

3. Tushar Kadu, Deputy Manager, Vashi

4. Prakash Kamble Asst. Accountant, Koparkhairane S/Dn.

Coram: Vandana Krishna [IAS (Retd.)]

Date of hearing: 20th November 2025

Date of Order: 11th December 2025

ORDER

This Representation was filed on 10th September 2025 under Regulation 19.1 of the Maharashtra Electricity Regulatory Commission (Consumer Grievance Redressal Forum & Electricity Ombudsman) Regulations, 2020 (CGRF & EO Regulations 2020) against the Order dated 15th July 2025 in Case No. 100 of 2024-25 passed by the Consumer Grievance Redressal Forum, MSEDCL, Bhandup Zone (the Forum). The Forum disposed of the grievance by directing



the Respondent to revise the assessment period from December 2020 as mentioned as the acquisition date by the Appellant.

- 2. The Appellant has filed this representation against the order of the Forum. The Appellant attended the hearing physically whereas the Respondent was present online through video conference on 20.11.2025. Both the parties were heard at length. The Respondent's submissions and arguments are stated as below. [The Electricity Ombudsman's observations and comments are recorded under 'Notes' where needed.]
- 3. The Appellant is a consumer of MSEDCL (Consumer No. 000437467981) and is presently billed under the Commercial tariff category. The particulars relating to the consumer, and the assessed amount towards under-billing are summarized in Table 1.

Table 1:

Appellant	Address	Sanct. Load /Contract Demand	Date of Supply	Date of Inspection	Assessment Amt. & date	Reason for Assessment & Period	Consumer's Application for change of Tariff
Bhavik Mukesh Thakkar	Plot no. X4/5A, Office 101, Mahape MIDC, Navi Mumbai	32 KW /40 KVA	30.07.2009	22.08.2024	Rs.25,04,600/- (1,38,153 units) issued on 22.08.2024	Y-phase voltage of Secure make meter (No. MHD02517) was missing from 01.03.2018 to 22.08.2024. Meter was under- recording by 35.14%.	Application dated 03.09.2025. Site inspection on 30.09.2025 confirmed IT/ITES activity.

Preliminary Submissions for Tariff Category:

- (i) The said electricity connection (Consumer No. 00043745798) was originally sanctioned in the name of Mr. & Mrs. Jeram Bhanushali / Radha Bhanushali with a sanctioned load of 32 KW. Supply commenced on 30.07.2009 for commercial use, and accordingly the LT-II Commercial tariff was applied from inception and continued without change thereafter.
- (ii) In February 2013, the connection was transferred to M/s Accessline International Pvt. Ltd. Upon subsequent sale of the premises, the Appellant, Shri Bhavik Mukesh Thakkar, applied for transfer of the electricity connection, and the same was effected in his name with effect from August 2021. Throughout, the connection continued to be



billed under the LT-II Commercial tariff category. At the time of transfer, the Respondent had no knowledge of any alleged change in the nature of usage. Under the applicable regulations, if the purpose or nature of usage changes, it is the consumer's obligation to apply for a tariff change through the MSEDCL Web Self Service (WSS) Portal in the prescribed manner. The Appellant became the registered consumer only in August 2021.

- (iii) The Appellant has been paying bills under the Commercial tariff category from August 2021 onwards. If the Appellant intended to claim applicability of the Industrial tariff category, nothing prevented him from applying for tariff change at the relevant time. The duty to notify any change in usage and seek the appropriate tariff lies solely on the consumer.
- (iv) The Appellant applied for tariff change for the first time on 03.09.2025 (ID No. 69407104), seeking conversion from LT-II Commercial to LT-V Industrial, and submitted a Letter of Intent dated 24.02.2021 issued purportedly by the Technical Adviser, MIDC, Mumbai (the certificate is not signed by the Technical Adviser but by another person "for Technical Adviser"). A spot inspection was carried out on 15.09.2025, and the proposal for tariff change was forwarded to the Superintending Engineer, Vashi, on the same date. The tariff change shall be effected from the date of application subject to approval by the Competent Authority. A copy of the proposal is on record.
- (v) This is not a case of tariff reclassification by the utility nor of introduction of any new tariff category. Hence, the Appellant is not entitled to retrospective tariff benefit from the date of purchase of the premises or from the date of the Letter of Intent. If the Appellant intended to avail the Industrial tariff, he was required to apply at the relevant time so that MSEDCL could verify the actual usage. Retrospective classification cannot be presumed on the basis of documents alone.
- (vi) The Appellant remained inactive for a prolonged period and now seeks retrospective benefit, which would amount to unjust enrichment. MSEDCL is a revenue-neutral utility, and any refund arising from retrospective tariff revision would ultimately burden other consumers through MERC tariff adjustments. Under the MERC



(Standards of Performance of Distribution Licensees, Period for Giving Supply and Determination of Compensation) Regulations, 2014, it is mandatory for consumers to apply for such activities through the WSS Portal. There is no system under the Regulations to verify historical load or usage retrospectively.

(vii) Accordingly, the Appellant's request for retrospective application for Industrial tariff is without merit and liable to be rejected.

Submissions for Under Recording of the meter:

(viii) On 22.08.2024, the premises were inspected by AE (QC), Koparkhairane, in the presence of the consumer's representative. Inspection revealed that although incoming supply voltages were proper, the meter display was not showing Y-phase voltage, indicating non-recording of consumption on that phase. The current and voltage parameters recorded during inspection are shown below.

Table 2:

Current & Voltage Measurement	R Phase	Y Phase	B Phase
Current measured at incoming Supply (A)	51	49	51
Current on Meter Display (A)	51	49	51
Voltage measured at incoming supply (V)	243	246	240
Voltage on Meter Display (V)	241	0	239

- (ix) It was confirmed that the meter was operational; however, the Y-phase PT voltage was found missing. The MRI data was downloaded, and analysis through the Meter Data Acquisition System (MDAS) revealed that "PT-Voltage Missing" tamper events had occurred continuously from 01.03.2018 (19:02:46 hrs) to 22.08.2024 (18:06:01 hrs). The Tamper Event Report has been placed on record for verification.
- (x) Based on the MDAS analysis and accucheck testing, the meter was found to be underrecording consumption by 35.14%, resulting in corresponding under-billing for the period from 01.03.2018 to 22.08.2024. The Secure company by its email dated 26.08.2024 confirmed that smart PT features are not available in the said meter (



MHD02517). Accordingly, an assessment bill of ₹25,04,600/- for 1,38,153 units was issued, along with a detailed explanation of the supplementary assessment vide letter dated 06.09.2024. The computation of the assessed units is shown below.

Table 3:

Sr. No.	Period of Assessment	01.03.2018 to 22.08.2024 (78 Months)	
1	Reading on 01.03.2018 (KWH)	96991	
2	Reading on 22.08.2024 (KWH)	351991	
3	Recorded Consumption (Units) (64.84%)	255000	
4	Under Billing Consumption (Units) (35.14%)	138197	
5	Total Consumption	393197	
5	Recorded Consumption /Month ((Units)	3269	
6	Under Billing Consumption per month (Units)	1772	
	Consumption /Month ((Units)	5041	

- (xi) After replacement of the meter, the recorded consumption from September 2024 to November 2025 is 76,874 units over a period of 15 months. The average monthly consumption works out to 5,125 units. Hence, the assessed consumption is reasonable and justified.
- (xii) Regulation 16.4.1 of the Maharashtra Electricity Regulatory Commission (Electricity Supply Code and Standards of Performance of Distribution Licensees including Power Quality) Regulations 2021 (Supply Code & SOP Regulations 2021) is not applicable in the present case. The meter was not "faulty" as defined under Regulation 16.4.1. Its internal circuitry, measurement accuracy, and memory functions were fully intact; the under-recording occurred solely due to non-receipt of Y-phase voltage caused by external wiring disconnection. Therefore, the meter was never categorized as "faulty," and the provisions of Regulation 16.4.1 cannot be invoked.
- (xiii) The Appellant filed a grievance application in the Forum on 30.12.2024. The Forum by its order has partly allowed the grievance and directed to revise the assessment period from December 2020 onwards.



- (xiv) The Respondent relied upon the Judgment of the Hon'ble Supreme Court in Civil Appeal No. 7235 of 2009 (M/s Prem Cottex v. Uttar Haryana Bijli Vitran Nigam Ltd.), which upholds the licensee's right to recover escaped billing. The Respondent submitted that the said judgment squarely applies to the facts of the present case.
- (xv) The Respondent further relied on the Judgment of the Hon'ble Bombay High Court, Aurangabad Bench, in W.P. No. 8613 of 2017, where the meter was intact, but voltage was not received, and recovery of escaped assessment was upheld.
- (xvi) The Respondent also placed reliance on the Order dated 12.01.2023 in Representation No. 176 of 2022 passed by the Electricity Ombudsman in the case of M/s. Ansukh Polymers Pvt. Ltd. v. MSEDCL, wherein recovery for a period of three years towards escaped billing was allowed.
- (xvii) In view of the above legal position, the Respondent prayed that the Representation be rejected.
- 4. The Appellant's submissions and arguments are stated as below.
 - (i) The Appellant is a three-phase consumer (No. 000437467981) with supply from 30.07.2009, as detailed in Table 1. The Appellant purchased the subject premises from M/s. Accessline International Pvt. Ltd. under a duly registered Sale Deed dated 29.12.2020, for which stamp duty of Rs. 60,00,000/- and registration fee of Rs.30,000/- were paid (Dasta No. 2484/2021/227). The Appellant has been operating a Data Centre of IT–ITES Activity in the said premises from 2021 onwards and continues to do so till date. The Appellant also submitted a Letter of Intent dated 24.02.2021, purportedly issued by the Technical Adviser, MIDC, Mumbai.
 - (ii) On 29.08.2024, officials of MSEDCL inspected the Appellant's premises and, on 30.08.2024, issued an assessment bill of Rs. 25,04,600/-, alleging meter slowness on the ground that the 'Y'-phase PT voltage was missing from 01.03.2018 to 22.08.2024 (78 months), resulting in 35.14% under-recording. The defect arose from a technical issue squarely attributable to MSEDCL, as reflected in the inspection remarks. MSEDCL removed the existing meter, installed a new meter in September 2024, and



- issued a notice along with a supplementary assessment letter dated 06.09.2024 demanding payment of Rs. 25,04,600/-.
- (iii) The disputed meter was never tested in an accredited laboratory, nor was testing conducted in the presence of the consumer. MSEDCL relied solely on an accu-check reading to presume 35.14% slowness. The Additional Executive Engineer's report itself records that the meter was defective; even after tightening the Y-phase PT outgoing terminal screw/nut, the voltage did not restore. This conclusively establishes meter fault.
- (iv) Issuing an assessment for 78 months is in clear violation of Section 56(2) of the Electricity Act, 2003, as well as MSEDCL's own circulars, regulations, and procedures.
- (v) The Appellant filed a grievance before the Forum on 30.12.2024. By order dated 15.07.2025, the Forum disposed of the matter by directing MSEDCL to revise the assessment period from December 2020, based on the Appellant's acquisition date. The Forum failed to appreciate that the meter was defective. Under Regulation 16.4.1 of the Supply Code & SOP Regulations, 2021, assessment for a faulty meter can be made for a maximum of three months. Instead, the Respondent issued a bill for 78 months (March 2018 to August 2024), and the Forum further directed recalculation for 45 months (Dec. 2020 to Aug. 2024), which is totally illegal.
- (vi) The Appellant took possession of the premises only in December 2020 and commenced BPO operations in January 2021. Although the Appellant applied for change of name at that time, MSEDCL processed it only in August 2021. Therefore, any alleged under-billing for the period prior to the Appellant's occupation is irrelevant and cannot be fastened upon the Appellant.
- (vii) There is a violation of Sections 61, 62 and 86 of the Electricity Act, 2003 and the MERC Tariff Order for FY 2019–20. The Appellant has been carrying out IT/ITES (BPO) activity, which qualifies for Industrial tariff. Despite being aware of the nature of activity and despite submission of documents at the time of name change in 2021, MSEDCL continued applying Commercial tariff (LT-II). Under Tariff Order of the Commission issued on 30.03.2022, no permanent registration certification is required;



- the actual nature of activity determines tariff classification. MSEDCL ignored this statutory mandate.
- (viii) MSEDCL's actions amount to unjust recovery, coercive billing, and harassment of a consumer lacking technical expertise, particularly when the meter defect arose from MSEDCL's own equipment.
- (ix) MSEDCL has violated Sections 61, 62 and 86 of the Electricity Act, 2003 and Commission Orders by failing to apply the correct tariff, and has further violated Section 56(2) by issuing a retrospective assessment of 78 months.
- (x) The Appellant's activity has been industrial in nature from 2021 onwards, yet the Respondent continues to bill under Commercial Tariff Category. The Respondent visited the premises at the time of change of name (effected in August 2021); therefore, tariff categorization ought to have been revised to Industrial with effect from 2021 onwards. The Appellant applied for tariff change for name sake on 03.09.2025 (ID No. 69407104), for conversion from LT-II Commercial to LT-V Industrial as part of record.
- (xi) In the circumstances stated above, the Appellant prays that the Respondent be directed to:
 - a) Revise the assessment strictly in accordance with Regulation 15.4.1 of the Supply Code & SoP Regulations, 2021 (faulty meter provisions), restricting the recovery period to three months only.
 - b) Waive all interest and Delayed Payment Charges (DPC), if levied.
 - c) Ensure full compliance with Section 56(2) of the Electricity Act, 2003 in respect of any assessment or recovery.
 - d) Refund the tariff difference arising from wrongful billing under LT-II Commercial tariff, by applying the correct LT-V Industrial tariff from 2021 onwards till date.



Analysis and Ruling

- 5. Heard the parties and perused the documents on record. The particulars of the electricity connection, date of inspection, retrospective recovery, and the corresponding recovery period are summarized in Table 1.
- 6. The Respondent contended that the electricity connection (No. 00043745798) was sanctioned in 2009 with a 32 KW load and has always been billed under the LT-II Commercial tariff. It was transferred to M/s Accessline International in 2013 and later to the Appellant in Dec.2020, without any change in tariff. Under the regulations, it is the consumer's duty to apply on the WSS Portal if the nature of usage changes, but the Appellant did not apply for Industrial tariff until 03.09.2025. Letter of Intent dated 24.02.2021 issued by the Technical Adviser, MIDC, Mumbai was not properly signed, and tariff change can take effect only after due verification. Retrospective Industrial tariff cannot be granted, as no timely application was made and historical usage cannot be verified. Granting retrospective benefit after years of inaction would amount to unjust enrichment; hence the claim deserves rejection. During inspection on 22.08.2024, the meter was found not recording Y-phase voltage though supply was normal. MDAS data confirmed continuous "PT-Voltage Missing" events from 01.03.2018 to 22.08.2024. Accu-check showed 35.14% under-recording, and Secure company confirmed absence of smart PT features. An assessment of ₹25,04,600/- for 1,38,153 units was therefore issued. After meter replacement, consumption averaged 5,125 units per month, confirming the correctness of the assessed units. The meter was not "faulty" under Regulation 16.4.1 since the defect was due to external PTvoltage loss, and the Forum has already limited assessment to December 2020. Judicial precedents support recovery of escaped billing. Therefore, the Representation is liable to be rejected.
- 7. The Appellant contended that he purchased the premises in December 2020 and has been operating an IT-ITES Data Centre there since 2021. MSEDCL inspected the premises on 29.08.2024 and issued an assessment of ₹25,04,600/- alleging 35.14% under-recording due to missing Y-phase PT voltage from March 2018 to August 2024. The defect was attributable to MSEDCL's equipment, yet no lab testing was done and the conclusion was based only on an accu-



check. Issuing a 78-month assessment violates Section 56(2) and the Supply Code, under which a faulty meter can be assessed only for three months. The Forum partly allowed the grievance but still upheld an assessment far beyond the permissible period. The Appellant was not in occupation prior to December 2020, so earlier under-billing cannot be imposed. Further, despite the Appellant carrying out IT/ITES activity qualifying for Industrial tariff since 2021, MSEDCL continued billing under Commercial tariff in violation of Tariff Orders. The Appellant therefore seeks revision of assessment as per faulty-meter rules (three months only), waiver of interest/DPC, compliance with Section 56(2), and refund of tariff difference by applying Industrial tariff from 2021 onward.

8. The Appellant has raised two issues: (i) alleged defective metering and consequential under-billing, and (ii) retrospective change of tariff category from LT-II Commercial to LT-V Industrial from 2021 onwards.

First Issue: Under Billing

9. The main extracts from April 2022 from the Consumer's Personal Ledger, as prepared by the Ombudsman's office, are presented below.

Year	2022-23	2023-24	2024-25	2025-26	
Month	Units	Units	Units	Units	
Wionth	bille d	billed	billed	billed	
Apr	392	3575	3583	6264	
May	1781	4325	4082	7094	
Jun	2091	4909	3596	6614	
Jul	2005	4608	3643	6233	
Aug	1913	3579	2590	5852	
Sep	2156	3956	3858	4725	
Oct	2395	3774	3630	5156	
Nov	2317	4460	4243	6856	
Dec	2540	3954	3591		
Jan	3034	3618	4074		
Feb	2556	3794	4132		
Mar	2572	2532	4552		
Toal	25752	47084	45574	48794	
Cons/Mth	2146	3924	3798	6971	
Note:	Meter was replaced in Sep. 2024				



The CPL gives a broad idea regarding rise in consumption after the meter was replaced in Sep. 2024.

We have examined the Appellant's contention as to whether the CT-operated meter in this case qualifies as a "defective meter." The Regulation 16.4.1 is reproduced as below:

16.4. Billing in the Event of Defective/ stuck/stopped/burnt Meters 16.4.1. Subject to the provisions of Part XII and Part XIV of the Act, in case of a defective meter, the amount of the Consumer's bill shall be adjusted, for a maximum period of three months prior to the month in which the dispute has arisen, in accordance with the results of the test taken subject to furnishing the test report of the meter along with the assessed bill:

Provided that, in case of broken or damaged meter seal, the meter shall be tested for defectiveness or tampering. In case of defective meter, the assessment shall be carried out as per clause 16.4.1 above and, in case of tampering as per Section 126 or Section 135 of the Act, depending on the circumstances of each case:

Provided further that, in case the meter is stuck, burnt, lost or has stopped recording, the Consumer will be billed for the period for which the meter is stuck or has stopped recording or for the period for which meter was not available due to burning or loss of meter, up to a maximum period of Three (3) months, based on the consumption during the corresponding period in the previous year when readings were taken or the average consumption of the previous Three (3) billing cycles for which the meter has been read by the Distribution Licensee, whichever is higher:

This consumer consumed electricity from 01.03.2018 to 22.08.2024 without being billed for Y phase recordings. The meter itself was not defective but the input voltage of Y phase was not extended to the meter, though 49 A current was observed on the display during inspection on 22.08.2024 (Table 2). This happened from 2021 to August 2024. It is difficult for the Respondent to conclusively prove tampering or the cause of missing one phase voltage in the CT meter. Despite enjoying three-phase supply for years, the Appellant's consumption was recorded for two phases. The MRI data, which provides complete event records and is a standard assessment tool, confirms this under-recording. The protection under Regulation 16.4.1 cannot be claimed, as its intent is to replace faulty meters within three months, and to bill the consumer on an average basis only for that short period of three months before resuming billing with "Normal" Status. Hence, the Appellant is not entitled for benefit of 16.4.1 of Supply Code & SoP Regulations 2021.

Data retrieval of the meter by MRI is a universally accepted technology for analyzing the working of the meter to see the data history and tamper events. It has also been accepted by various



judicial pronouncements. Hence the MRI data retrieved is correct, and as per regulation, the bill for non-recorded units was issued to the consumer.

- 10. The Judgment dated 18.12.2018 of Hon'ble Bombay High Court, Bench at Aurangabad in W.P. No. 8613 of 2017 is squarely applicable in the instant case. The relevant part of the Judgment is reproduced below:
 - "33 it is therefore, obvious in the present case that there was nothing intrinsically wrong with the meter. As under-recording of electricity consumed was associated with the act of the electrician in wrongly attaching the wires to the R,Y & B phases. I am, therefore, of the view that such a wrong attachment of wiring by the electrician would not amount to a defect in the meter. Consequentially, due to the underrecording of the meter, the Appellant has consumed such energy as was normally required to be consumed and the Petitioner has lost the revenue for such underrecording.
 - 34. Clause 3.4.4 of the Regulations, 2005 enables the Petitioner to recover the charges for the electricity actually supplied, which would include a fixed charge as Page 9 of 12 77 of 2023 Reliance Corporate IT Park Ltd. per the prescribed rates. The Appellant, therefore, has to pay full charges for the electricity actually consumed.
 - 35. In the Municipal Corporation case (supra), this court has sustained the supplementary bill raised by the Electricity Company and this Court has upheld the recovery of the amount mentioned in the supplementary bill."
- 11. This Judgment is applicable in the instant case. As such the meter was not defective; however, Y Phase was not extended to the meter, and the same meter was still functioning on site up to 26.08.2024 (without Y-phase voltage). The meter was finally replaced in Sep. 2024.

At the same time, we note that the Respondent failed in its duty to regularly analyze the MRI data, which would have revealed the missing phase voltages much earlier. Important three-phase consumers should be inspected at least once in two years, and their MRI data checked more frequently. In this case, by the Respondent's own admission, the missing Y phase voltages went undetected for about 78 months, constituting a deficiency in service. Accordingly, the recovery period is restricted to 24 months under Section 56(2) of the Electricity Act, 2003, which provides

"(2) Notwithstanding anything contained in any other law for the time being in force, no sum due from any consumer, under this section shall be recoverable after the period of two years from the date when such sum became first due unless such sum has been shown continuously as recoverable as arrear of charges for electricity supplied and the licensee shall not cut off the supply of the electricity."



12. Section 56(2) of the Electricity Act, 2003 has been authoritatively interpreted by the Larger Bench of the Bombay High Court in its Judgment dated 12.03.2019 in W.P. No. 10764 of 2011 and connected matters. The Court held that, in cases of mistake or oversight which constitute deficiency in service, retrospective recovery is permissible only for a period of 24 months. Accordingly, in the present matter, recovery can extend only for the period from September 2022 to August 2024. The decision of the Hon'ble Supreme Court in Prem Cottex v. Uttar Haryana Bijli Nigam Ltd. (Civil Appeal No. 7235 of 2009, decided on 05.10.2021) does not apply to the facts of this case. In order to avoid such deficiency in future, the Respondent is advised to develop a mechanism for regular checking of meters of important industrial/commercial consumers within a defined timeframe, and to regularly analyze their MRI data.

Second Issue: Appellant's Retrospective change of tariff category from LT-II Commercial to LT-V Industrial from 2021 onwards.

13. The Commission has mandated all Distribution Licensees to develop a Web Self-Service (WSS) Portal under the MERC (Standard of Performance of Distribution Licensees, Period for Giving Supply and Determination of Compensation) Regulations, 2014. Accordingly ,the licensees had developed WSS Portal. Any consumer seeking a change in the nature of activity is required to submit an application through the WSS Portal.

In the present case, the Appellant claims entitlement to a change of activity from Commercial to Industrial from 2021 onwards; however, no such application was submitted on MSEDCL's WSS Portal. The Appellant expect MSEDCL to apply the industrial tariff on its own, without application, which cannot be justified. The exact use is known only to the consumer. The Appellant's contention that the change of name was effected in August 2021 is irrelevant, as the process for change of name is distinct and independent from the process for change of activity/tariff category. Hence ,the Appellant is not entitled for change of tariff category retrospectively.

14. The order passed by the Forum is hereby set aside. In view of the above, the Respondent is directed as below: -



- (i) to revise the supplementary bill strictly for a retrospective period of 24 months only, i.e., from September 2022 to August 2024, in accordance with Section 56(2) of the Electricity Act and the Larger Bench Judgment dated 12.03.2019. Further, the interest and delayed payment charges, if levied, shall be withdrawn from the date of issuance of the supplementary bill till the date of this Order. Necessary adjustments shall be given in the subsequent bills, as the Appellant has contended that excess payment has already been made.
- (ii) Other prayers of the Appellant are rejected.
- (iii) Compliance to be submitted within two months from the date of issue of this order.
- 15. The Representation disposed of accordingly.

Sd/ (Vandana Krishna) Electricity Ombudsman (Mumbai)

