CNR No:PBJL030116282026 **CASE No:COMA-958-2026**

HDFC BANK LTD Vs SONIA ARORA

Present: Sh.VIKAS KUMAR GUPTA Advocate for the complainant.

SUMMONING ORDER

1. In preliminary evidence, the complainant has tendered his affidavit Ex.CA along with requisite documents i.e my examination in cheif Ex.C1, copy of ECS Mandate Ex.C2, Bank memo Ex.C3, legal notice Ex.C4, Postal receipts Ex.C5, statement of account Ex.C6, certificate under Section 63 of BSA Ex.C7 and closed preliminary evidence of complainant.

2. Heard. Preliminary enquiry has been conducted and this Court has gone through the documentary evidence and other relevant record produced by the complainant in his evidence. As per Judgment of Hon'ble Supreme Court in case titled **Sanjabij Tari vs Kishore S. Borcar & Anr. in Criminal Appeal No. 1755 of 2010 decided on 25.09.2025,** it is not necessary to issue prior summons to the accused before summoning in compliance of Section 223 of BNSS in complaint under Section 138 of NI Act. Since the same procedure is adopted for complaint under Section 25 of the Payment and Settlement System Act, 2007, so the judgment would apply in present complaint also.

3. A perusal of the file would reveals that the memo showing the ECS mandate and dishonour of electronic fund transfer is placed on record as Ex.C3 which is dated 26.02.2026, legal notice is placed on record as Ex.C4 which is sent dated 17.03.2026. The complaint as such has been filed on 20.04.2026. So, the complaint as such is within limitation. So, there is sufficient material on record to issue notice to the accused for offence under Section 25 of the Payment and Settlement System Act, 2007.

4. Accordingly, process is issued against the accused and he be summoned through ordinary process, Dasti, RC/AD and electronic process i.e. E-Mail of accused to be provided by complainant for **16.09.2026.**

Date of Order: 06.06.2026
*Ritu Bala**

(Sh. Varun Deep Chopra)
Judicial Magistrate First Class,
Jalandhar
UID No . PB00467