

CC No. 5310/26

SBI Cards and Payment Services Ltd. Vs. SAKTHIVEL G

29.07.2026

Fresh complaint case u/s 25 PSS Act received by way of assignment. It be checked and registered.

Present : Ld. counsel for complainant.

"Evidence by way of affidavit tendered by the complainant. Documents exhibited. Pre-summoning evidence stands closed.

Arguments on cognizance heard.

I have gone through the entire record including the complaint and the documents. It is alleged that accused has issued the auto debit mandate to the complainant to discharge his liability. Same was dishonored for the reason insufficient funds. Therefore, demand notice was sent to the accused by the complainant. Despite service / deemed service of said notice, accused has failed to make the payment as per provisions of Payment and Settlement System Act 2007.

Complaint is filed within the prescribed period of limitation.

The counsel for the complainant requests that the pre-summoning may be carried out in absence of AR of the complainant in terms of the dictum of A C Narayanan judgment. She/He further submits that dictum of A C Narayanan is also applicable to complaints u/s Payment and Settlement System Act 2007.

In matter of **“A. C. Narayanan Vs. State of Maharashtra & Anr.” (2014) 11 SCC 790**, Full Bench of Hon'ble Supreme Court of India has held that “...it is a matter of discretion and the Magistrate is not bound to call upon the complainant to remain present before the court and to examine him upon oath for taking decision whether or not to issue process on the complaint under Section 138 of the NI Act. For the purpose of issuing process under Section 200 of the Code, it is open to the Magistrate to rely upon the verification in the form of affidavit filed by the complainant in support of the complaint under Section 138 of the NI Act...”

Complaint, affidavit of evidence and documents considered in light of above cited judgment. In opinion of this Court, there is no need to examine the complainant's evidence for purpose of issuance of process. In view of complaint, documents produced and verification in the form of affidavit of evidence, **there are sufficient grounds for proceeding further against accused person(s)** for offence punishable under Section Payment and Settlement System Act 2007.

Cognizance of the offence is taken. For the reasons cited above, **accused be summoned for offence u/s 25 of Payment and Settlement System Act 2007 on filing of PF/RC**. In the event the house/office/premises is found to be locked/refusal to accept the service/any other contingency the process be served through affixation. Steps be taken within 30 days from today. Ahlmad to issue summons within 10 days from filing of PF. Let summons be also issued upon accused through whatsapp upon providing of such details on affidavit by complainant. Complainant is also at liberty to accompany the process server for effective service of summons.

Matter be taken up now on **19.01.2027**.

As per the guidelines laid down as in the case titled as “**Damodar S. Prabhu Vs. Sayed Babalal H**”, AIR2010(SC) 1907, Ahlmad is directed to make a mention on the summons issued against the accused (by adding separate sheet, if required) that “accused can make an application for compounding of the offence at the first and second hearing of the case and if such an application is made, compounding may be allowed by the Court without imposing any costs on the accused.”

(SANYAM JAIN)
JMFC-04/Rohini Court/NW/ Delhi
29.07.2026