

25 CC NI ACT / 608/2026
HDFC BANK LTD Vs. VIKASH VERMA

14.08.2026

Present: Sh. Vishnu Dutt, Ld. Counsel for the complainant.

In view of the Judgment of Hon'ble Supreme Court titled as "Sanjabij Tari Vs. Kishor S Borcar" CrI. Appeal no. 1755/2010 dated 25.09.2025, the issuance of notice U/s 223 BNSS is not necessary.

Complete case file alongwith original documents as well as PSE affidavit of the complainant has been filed.

The present complaint is filed for the offence punishable under Section 25 PASA Act. The Complaint is filed within limitation and is within the territorial jurisdiction of this court. On the basis of the averments contained in the complaint, an offence u/s 25 PASA Act appears to have been committed. In the considered opinion of this Court, prima facie, there is sufficient material available on record to proceed further. **I hereby take cognizance of the offence u/s 25 PASA Act.**

In light of the decision of the full bench of Hon'ble Supreme Court of India in "**A. C. Narayanan v. State of Maharashtra & Anr.**" (2014) 11 SCC 790, there is no requirement to examine the complainant at the pre-summoning stage for the purpose of issuance of process against the accused. Complaint, evidence affidavit and annexed documents considered. No other witness is sought to be examined on behalf of the complainant at this stage. Relevant inquiry U/s 202 Cr.PC/section 225 BNSS conducted. In the considered opinion of this court, there are sufficient grounds for proceeding against the accused in the present matter.

Accordingly, let summons be issued to the **accused**, through all permissible modes on filing of PF within 20 days from today, returnable on NDOH.

In case the house of the accused is found to be locked, process server is directed to affix the summons on conspicuous place.

As per the guidelines laid down as in the case titled as "**Damodar S. Prabhu Vs. Sayed Babalal H**", AIR 2010(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."

Summons be also sent through speed post and internet generated tracking report of summons sent through speed post be placed on record by NDOH.

Put up for further proceedings on **11.12.2026**.

(Gaurav Singal)
JMFC (N.I. Act)-04/West/Delhi
14.08.2026