

79 CC NI ACT / 17082/2024 M/s Manappuram Finance Ltd Vs. Raju  
80 CC NI ACT / 17084/2024 M/s Manappuram Finance Ltd Vs. Sonia  
81 CC NI ACT/ 17085/2024 M/s Manappuram Finance Ltd Vs. Fatma  
82 CC NI ACT / 17086/2024 M/s Manappuram Finance Ltd Vs.  
Rajpal Singh  
83 CC NI ACT / 17087/2024 M/s Manappuram Finance Ltd Vs. Pooja  
84 CC NI ACT / 17088/2024 M/s Manappuram Finance Ltd Vs. Ritu  
85 CC NI ACT/ 17089/2024 M/s Manappuram Finance Ltd Vs.  
Tarsem Lal  
86 CC NI ACT/17090/2024 M/s Manappuram Finance Ltd Vs.  
Kulwant Singh  
87 CC NI ACT/17091/2024 M/s Manappuram Finance Ltd Vs.  
Mukesh Kumar  
88 CC NI ACT/ 17092/2024 M/s Manappuram Finance Ltd Vs. Vicky  
90 CC NI ACT/29052/2024 M/s Manappuram Finance Ltd Vs.  
Paramjot Kaur  
91 CC NI ACT/ 29054/2024 M/s Manappuram Finance Ltd Vs. Amit  
92 CC NI ACT/ 29057/2024 M/s Manappuram Finance Ltd Vs.  
Moinul Hoque  
93 CC NI ACT/ 29059/2024 M/s Manappuram Finance Ltd Vs. Mitali  
Saikia Kaman  
16.05.2025

**Proceedings through Hybrid Mode.**  
**This court has only one stenographer.**  
**Reader of the Court is on leave.**

Present: Sh. Dheeraj Kumar Yadav, AR for complainant.

Ld. counsel for complainant requests that terms of A.C. Narayanan vs. State of Maharashtra (2014)11 SCC790 may apply in the present matter . Although the present matter is under Section PASA act, 2007, however, sub Section (5) of Section 25 PASA Act stated that the provisions of chapter 17 of Negotiable Instrument Act shall apply to the dishonour of electric funds transfer.

In matter of “ A.C. Narayanan vs. State of Maharashtra (2014)11 SCC790, full bench of the Hon’ble Supreme Court of India has held that “ it is matter of discretion and 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....”

Following the law laid down in A.C. Narayanan vs. State of Maharashtra (2014)11 SCC790, complaint, affidavit of evidence and other annexed documents considered. Accordingly, there is no need to examine the complainant for the purpose of issuance of process.

After perusal of the entire record, the court is of the considered opinion that there are sufficient grounds for proceeding against accused for the commission of offence under Section 25 of The Payment and Settlement Systems Act, 2007.

Issue summons to the accused on filing of PF/RC/Speed post, alongwith copy of complaint and complete set of documents, at all available addresses of accused person/s, returnable on **19.09.2025**. **In case of premises found locked, refusal or that the accused unavailable, the summons be served by way of affixation.**

**Complainant is directed to comply with all the modes of services as ordered. PF be filed within 15 days from today.**

As per the guidelines laid down 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 without delay 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”.

(Himanshu Tanwar)  
Municipal Magistrate (JMFC)  
SW/Dwarka Courts, New Delhi  
16.05.2025