

57 CC NI ACT / 3296/2026 Shri Ram Finance Ltd Vs. NAUSHAD AHMAD
58 CC NI ACT / 3297/2026 Shri Ram Finance Ltd Vs. AMIT KUMAR MANDAL
59 CC NI ACT / 3298/2026 Shri Ram Finance Ltd Vs. AMIT KUMAR MANDAL
60 CC NI ACT / 3299/2026 Shri Ram Finance Ltd Vs. VINAY KUMAR

09.04.2026

Court Proceedings are also being conducted through Video Conferencing using CISCO WEBEX application.

Present : Sh. Shubham Jha, Ld. Counsel for complainant in person.

Arguments heard. Records perused.

This Court has perused the complaint, cheque, bank return memo, legal notice, postal receipt and service report pertaining to the legal notice. Perusal of the said record reveals that the present complaint has been filed within limitation and this Court has the territorial jurisdiction to entertain the same. Further, as per the averments made in the complaint, *prima facie*, an offence u/s 138 of Negotiable Instruments Act, 1881 appears to have been committed. Therefore, in view of the same, this Court takes **cognizance of offence u/s 138 NI Act**.

Hon'ble Supreme Court has laid down in the cases of *AC Narayanan v. State of Maharashtra* and *Re Expeditious Trial of NI Act cases* that the examination of complainant and his witnesses on oath is a matter of discretion of the Magistrate and their evidence given on affidavit, if found satisfactory, maybe read as it is for the purpose of issuance of process. Thus, as the present case has been filed in complete particulars, this Court does not deem it necessary to call upon the complainant and his witnesses and conduct their examination on oath.

Considering the averments made in the complaint, documents filed along with and affidavit of the complainant in support of the complaint, this Court finds that there is sufficient material on record to summon the accused.

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Accordingly, let summons be issued to the afore-said accused for NDOH, **through all permissible modes including electronic mode** i.e., e-mail or Whatsapp (to be mentioned on the PF form) on filing of PF by the Complainant within 30 days from to-day. Copy of the complaint along with documents shall accompany the summons. **In case the house/premises of the accused is found to be locked, summons be served by way of affixation.** Furthermore, if the Complainant fails to file PF within time, the complaint shall be liable to be dismissed u/s 227(4) of BNSS.

Complainant is at liberty to serve copy of the summons on accused person(s) through Registered post/speed post/authorized courier service and via electronic mode i.e., e-mail or WhatsApp as well. Further, the complainant is directed to place on record 'proof of service of summons' before this Court by NDOH.

Put up for report on **summons/appearance of accused** and further proceedings on **16.09.2026**.

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(Surbhi Sharma)
JMFC(NI ACT) -08/SED
Saket/New Delhi/09.04.2026