

In The Court of Neha Niharika
Judicial Magistrate 1st Class - XVI, Patna (Sadar)
Complaint Case No.- 15724(C) of 2025

Manappuram Asset Finance Ltd.Complainant
Vs.
Karmu RaiAccused

Date of Order	<u>ORDER WITH INITIALS OF MAGISTRATE</u>	REMARKS
....../..../ 2026	The Complainant has filed his attendance in Court. Record is put up for hearing and further order. The Complaint Petition has been filed by Manappuram Asset Finance Ltd. Through its authorized representative Ripu Sudan Tiwary against the accused (1)Karmu Rai . Perused the entire case record and finds that the complainant has submitted S.A. on affidavit and also produced all related documents which fully support the version of the complainant that the accused had availed Mortgage loan facility and undertook to repay the same through instalments. It further transpires that the accused issued standing instruction from his/her account for repayment of loan amount through cheque No. 138045 dated 15-09-2025. However, when the cheque was initiated in favour of the complainant bank, it failed and bounced due to “KINDLY CONTACT DRAWER ”. The accused failed to make payment of the outstanding dues. Thereafter, the complainant served legal notice upon the accused demanding payment within stipulated period, but despite service of notice, the accused failed to make payment. Therefore, the complainant has instituted the present case. On the above facts and circumstances and documents available on record, Court finds that <u>a prima facie case is made out and accordingly takes cognizance under Section 138 N.I. Act. against the sole accused (1)Karmu Rai .</u> Complainant is directed to file requisites within Ten Days and thereafter O/C to issue summons against the above-named accused person. Put up onfor filing of requisites and issuance of summons to accused person. Typed and corrected by me. Neha Niharika J.M. 1st Class-XVI Patna (Sadar)	