

CC NI ACT 30032/26
M/s HDFC Bank Ltd. Vs. Nirmal Narender

15.05.2026

Fresh complaint u/S 25 of Payment and Settlement System Act received from Facilitation Centre. It be checked and registered.

Present: Sh. Ranjay Kumar, Ld. counsel for complainant.

Arguments on summoning heard.

I have gone through the entire record including the complaint and the documents. It is alleged that accused has executed the ECS Mandate in question in favour of the complainant to discharge his liability. On its presentation the same was dishonored. 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 Negotiable Instruments Act.

Complaint is filed within the prescribed period of limitation. In my considered opinion, prima facie there is sufficient material available on record to summon the accused.

Hence, accused be summoned for offence **u/s 25 of Payment and Settlement 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. PF be filed within fifteen working days.

Matter be taken up now on **29.08.2026**.

(Pankaj Rai)
JMFC-09/South West District
Dwarka Courts/ New Delhi/15.05.2026