

81 CC NI ACT / 42784/2025 HERO FINCORP LTD Vs. MOHANTY PADMA
82 CC NI ACT / 42785/2025 HERO FINCORP LTD Vs. MAKKENA RAJ KUMAR
84 CC NI ACT / 42787/2025 HERO FINCORP LTD Vs. CHANNDRASHEKHAR MALIK
87 CC NI ACT / 42790/2025 HERO FINCORP LTD Vs. MAJBOOT SINGH
88 CC NI ACT / 42791/2025 HERO FINCORP LTD Vs. VINUSH PATEL
89 CC NI ACT / 42792/2025 HERO FINCORP LTD Vs. GOBINDA MALIK
90 CC NI ACT / 42794/2025 HERO FINCORP LTD Vs. CHIRATANAGNDLA GOPI KRISHNA
91 CC NI ACT / 42795/2025 HERO FINCORP LTD Vs. JAVEED KHAN
92 CC NI ACT / 42796/2025 HERO FINCORP LTD Vs. PRAKASH
93 CC NI ACT / 42797/2025 HERO FINCORP LTD Vs. SHRIRAM YADAV
94 CC NI ACT / 42798/2025 HERO FINCORP LTD Vs. VARUN KUMAR SINGH
96 CC NI ACT / 42801/2025 HERO FINCORP LTD Vs. HEMANGA KALITA
97 CC NI ACT / 42802/2025 HERO FINCORP LTD Vs. SHARVAN KUMAR
98 CC NI ACT / 42803/2025 HERO FINCORP LTD Vs. SHUBHAM SINGH YADAV
99 CC NI ACT / 42805/2025 HERO FINCORP LTD Vs. SAGAR SONI
100 CC NI ACT / 42806/2025 HERO FINCORP LTD Vs. MANIRAM BHURE SINGH
102 CC NI ACT / 42809/2025 HERO FINCORP LTD Vs. MOHD JAMSHED
05.05.2026

HYBRID HEARING

THIS COURT HAS PENDENCY OF 13,000 CASES.

Present: Mr. Amit Kumar, Ld. counsel for the complainant.

Matter received by way of transfer from Digital Court No. 02 as per order no. 44542-44581/Cases Tsfr/Digital Courts/Judl/DWK/2025 dated 19.11.2025 of Ld. Principal District & Sessions Judge, S-W, Dwarka Courts, New Delhi.

It is pertinent to mention that as per the judgment of Hon'ble Supreme Court in the case of **Sanjabig Tari Vs. Kishore S. Borcar & Anr. Criminal Appeal No. 1755/2020**, it was held that there is no need to issue the notice to the accused at the pre-cognizance.

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 the liability and the said ECS mandate was dishonored on the due date. 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 r/w PASA 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.

The Ld. counsel for the complainant requests that the pre-summoning may be carried out in absence of AR of the complainant in terms of the dictum of A C Narayanan judgment. He further submits that dictum of A C Narayanan is also applicable to complaints u/s 138 NI Act r/w Section 25 PASA Act.

In matter of "A. C. Narayanan Vs. State of Maharashtra & Anr." (2014) 11 SCC 790, Full Bench of Hon'ble Supreme Court of India has held that "...it is a matter of discretion and the 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..."

Complaint, affidavit of evidence and documents considered in light of above cited judgment. In opinion of this Court, there is no need to examine the **complainant's** evidence for purpose of issuance of process. In view of complaint, documents produced and verification in the form of affidavit of evidence, there are sufficient grounds for proceeding further against accused person for offence punishable under Section 25 PASA Act.

Hence, accused be summoned for offence u/s 25 of Payment and Settlement Act, 2007 read with section 142 NI Act 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 seven working days.

Matter be taken up now on **08.12.2026**.

As per the guidelines laid down as 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 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."

(Dr. Neha Saini)
JMFC (NI Act)-02/ South West
Dwarka Courts/ 05.05.2026