

14 CC NI ACT/18591/2026 KOTAK MAHINDRA BANK LIMITED Vs NIVEDITA
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PATNAIK

20.02.2026

This court has a pendency of more than 31000 cases. Shorter dates are not given on account of heavy pendency.

Fresh e-case has been received by way of assignment. It be checked and registered.

Present: Mohd. Sufiyan, Ld. Counsel for complainant through VC.

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 cheque 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 prima facie filed within the prescribed period of limitation.

Accordingly, this court takes cognizance of the offence punishable under Section 138 of Negotiable Instruments Act.

Following the law laid down in A.C. Narayanan Vs. State of Maharashtra (2014) 11 SCC 790, 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.

Inquiry U/Sec.202 Cr.P.C. is conducted vide examination of documents and this court is satisfied that there are sufficient grounds for proceeding to issue summons against the accused.

Hence, let the accused be summoned through all permissible modes for offence under section 138 Negotiable Instruments 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 30 working days.

Let summons be also issued upon accused through whatsapp and email as well and the affidavit of service be filed by the complainant before the NDOH.

Complainant is directed to file the internet tracking report qua the said summons on or before the NDOH. Complainant is further directed to supply copy of complete set of documents filed in the court including the evidence affidavit of the complainant. Ld. Counsel for the complainant is also directed to file the duly filled mandatory NI Act complaint Meta Data Form before filing first PF.

Further, 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.”

Put up for appearance of accused/framing of notice on **06.07.2026**.

(Akanksha Singh)
JMFC(NIAct)-02-PHC
NDD-ND-20.02.2026