

NACT-2081-2026

M/s Manappuram Finance Ltd. vs. Ajay Kumar

Present: Sh. Hitesh Kumar, Advocate for complainant.

Complaint presented before me being exclusive court to deal with the cases under Negotiable Instrument Act. Same is ordered to be checked and registered. Complainant appeared as CW1 and tendered his affidavit as Ex.CW1/A alongwith other documents from Ex.C1 to C5 and closed the preliminary evidence vide his separate statement.

Arguments heard on point of summoning of accused. Relying upon the judgment of the Hon'ble Apex Court in Sanjabij Tari Vs. Kishore S. Borcar & Anr. in criminal appeal No. 1755 of 2010 and Madras High Court title as M/s Ultimate Computer Care Proprietor Apibo Vs. S.M.K Systems through Prop. R.Sarvanakumar, decided on 12.02.2025 ,wherein Hon'ble Madras High Court held that in the complaint under Section 138 NI Act 1881 there has been prescribed a special procedure under special law/act and provision of special enactment/act shall prevail over the general enactment/provision of law. As per Section 5 of BNSS 2023 and the procedure of hearing the accused at the stage of taking cognizance as prescribe in the proviso to Section 223 BNSS shall not applied to complaint under Section 138 NI Act 1881. Further, it is worth noting that in a complaint under Section 138 of NI Act, the cognizance is taken as per Section 142 of NI Act and not under the provision of Criminal Procedure Code/Bhartiya Nagrik Suraksha Sanhita, 2023. Once there is a express provision under Section 142 of NI Act to deal with cognizance of cases and issue of process therein, the provision of special Law shall applicable and the provisions of general Law i.e. Cr.P.C/BNSS will not be applicable therein, unless and until the Court specially provides for the same in this regard by changing the nature of the trial. At this stage, the cognizance is taken under Section 142 of NI Act as per which there is no requirement to issue any pre- summoning court notice to the accused before issuance of process and therefore in light of the discussion above, there is no requirement to issue pre- summoning court notice to the accused under Section 223 of BNSS 2023 and as such this Court shall proceed with taking cognizance of the offence and for issuance of process against the accused.

Case file perused. In the present case, accused is residing beyond the territorial jurisdiction of the Court. Thus relying upon the judgment of Hon'ble Supreme Court in "Suo Moto Writ Petition (CRL.) No.2 of 2020" in para 24 (2) and para No.24 (3), this Court has conducted inquiry under Section 225 BNSS after examination of documents and evidence of the complainant on oath in preliminary evidence and had satisfaction to proceed against the accused under Section 138 of N.I. Act. There is prima facie sufficient material to issue process against the accused u/s 138 Negotiable Instruments Act. The detailed expression of opinion is avoided as it is no longer necessary in view of the observation of Hon'ble Supreme Court of India in U.P. Pollution Board Versus Mohan Meekan, 2000(2) RCR 421 and reiterated in Deputy Chief Controller of import and export Versus Roshan Lal Aggarwal, 2003(2) RCR (Crl)110(SC).

There is prima facie sufficient material to issue process against the accused u/s 138 Negotiable Instruments Act. Now, accused **Ajay Kumar** be summoned through RC/speed post **07.11.2026** on filing of PF, RC and copy of complaint within a week.

Date of Order: 08.05.2026

Ishika, Stenographer Gr.III

(Vaneet Kaur Sokhi)

JMIC, Karnal

UID No. HR0638