

THE HIGH COURT OF SINDH AT KARACHI

Criminal Bail Application No.749 of 2026

Applicant : Maqsood Ali son of Sabz Ali Khan
through Mr. Mehmood Habibullah,
Advocate

Complainant : Muhammad Javed Alvi son of
Muhammad Kamal Alvi through Mr.
Ch. Tanveer Ahmed, Advocate

Respondent : The State through Mr. Sharaf-u-Din
Kanhra, Assistant Prosecutor
General, Sindh along with SIP-Ameer
Bux of Police Station Aziz Bhatti,
Karachi

Date of hearing : 08.09.2026

Date of decision : 08.09.2026

ORDER

Jan Ali Junejo, J.- Through this Criminal Bail Application, Applicant—Maqsood Ali son of Sabz Ali Khan, seeks pre-arrest bail in FIR No.619 of 2025, under Section 489-F PPC, registered at Police Station Aziz Bhatti, Karachi, calling in question the Order dated 21.02.2026, passed by 8th Additional Sessions Judge, Karachi East, whereby, his pre-arrest bail application was dismissed. The Applicant was granted ad-interim pre-arrest bail by this Court vide Order dated: 09.03.2026.

2. The brief facts of the prosecution case, as set out in the FIR, are that on 30.09.2025 at 09:15 a.m., Complainant, namely, Muhammad Javed Alvi son of Muhammad Kamal Alvi, lodged an FIR at Police Station Aziz Bhatti, Karachi, alleging therein that he being a private employee had advanced a loan of Rs.1,820,000/- to the Applicant, against which a formal agreement was executed, but the Applicant has failed to return the said amount. Upon persistent demand for repayment of loan, the Applicant issued one cheque in the sum of Rs.10,00,000/-, which was dishonoured on presentation before the Bank concerned due to insufficient funds; hence, this FIR.

3. Learned Counsel for the Applicant argued that the Applicant is innocent and has falsely been implicated in this case by the Complainant to pressurize him for recovery of a disputed amount. He further argued that the Applicant has committed no offence and there is an inordinate

delay of about five months without any plausible explanation and that the essential ingredients of Section 489-F PPC, including dishonest intention and *mens rea* at the time of issuance of cheques are completely missing. He further argued that there is no direct or indirect evidence connecting the Applicant with the commission of offence. He further argued that Section 489-F PPC is not hit by the prohibitory clause of Section 497 Cr.PC, and that the Applicant has joined the investigation and has not misused the concession of interim protection; therefore, he prays that the pre-arrest bail may be confirmed.

4. Learned Counsel for the Complainant, on the other hand, argues that the Applicant is directly connected with the transaction in question and that the cheques were issued towards discharge of liability which were dishonoured on presentation. He contends that the dishonour of cheques have caused serious financial loss to the Complainant; therefore, he does not deserve the extraordinary relief of pre-arrest bail. He lastly prays for dismissal of pre-arrest bail.

5. Learned Assistant Prosecutor General, Sindh argues that the offence is duly reflected from the contents of the FIR and supporting material, that the cheques were dishonoured, and that sufficient *prima facie* material is available to connect the Applicant with the commission of the offence. He contends that pre-arrest bail is an extraordinary relief which cannot be granted as a matter of course, particularly where the accused has allegedly misused earlier concessions, and therefore he prays that the present pre-arrest bail application be dismissed.

6. I have given thoughtful consideration to the arguments advanced by the learned Counsel for the Applicant, Assistant Prosecutor General, Sindh as well as Complainant's Counsel and have carefully examined the record with a tentative assessment, as is permissible at the bail stage. It is well settled that pre-arrest bail is an extraordinary relief, intended to protect innocent persons from abuse of the process of law, undue harassment, humiliation, or mala fide arrest. At this stage, the Court is not required to undertake a deeper appreciation of evidence; rather, it is to make a tentative assessment of the material available on record. For attracting the provisions of Section 489-F, P.P.C., the prosecution is required, at least *prima facie*, to establish the following essential ingredients: (i) issuance of a cheque by the accused; (ii) issuance of such cheque dishonestly; (iii) existence of a legally enforceable debt, liability, or obligation; (iv) knowledge or *mens rea* at the time of issuance that the cheque would be dishonoured; and (v) dishonour of the cheque upon its presentation. It is by now settled law that mere dishonour of a cheque, by

itself, does not constitute an offence under Section 489-F, P.P.C., unless all the aforesaid ingredients coexist. The prosecution record is silent as to when, where, and in what manner the alleged cheque was issued by the present Applicant in discharge of any liability. The mode of transaction, consideration, and foundation of liability has not been disclosed, which are fundamental prerequisites for invoking Section 489-F PPC. Equally significant is the fact that the FIR does not allege any dishonest intention (mens rea) on the part of the present Applicant at the time of issuance of the cheques. There is no assertion that the Applicant knowingly issued the cheques with the intention that it would be dishonoured. In the absence of such allegation, the essential element of dishonesty, being the soul of Section 489-F PPC, remains unestablished at this stage.

7. In view of the absence of: allegation of dishonest intention made out the case of further inquiry, the core ingredients of Section 489-F PPC cannot be conclusively determined without recording of evidence. These aspects require deeper probe and proper appreciation at trial. Consequently, the case, so far as the present Applicant is concerned, squarely falls within the ambit of “further inquiry” as envisaged under Section 497(2) Cr.P.C.

8. It is further observed that: The FIR has been lodged after a considerable unexplained delay; The offence does not fall within the prohibitory clause of Section 497 Cr.P.C.; and bail is not to be withheld as a measure of punishment.

9. In similar circumstances, where bail was granted in an offence under Section 489-F, P.P.C. i.e., ***Ali Anwar Paracha v. The State and another (2024 SCMR 1596)***, the Honourable Supreme Court of Pakistan held that: *“In this view of the matter, the question whether the cheque was issued towards fulfilment of an obligation within the meaning of section 489-F, P.P.C. is a question, which would be resolved by the learned Trial Court after recording of evidence. The petitioner is behind the bars since his arrest. The maximum punishment provided under the statute for the offence under section 489- F, P.P.C. is three years and the same does not fall within the prohibitory clause of section 497, Cr.P.C. It is settled law that grant of bail in the offences not falling within the prohibitory clause is a rule and refusal is an exception”*. In another similar offence under Section 489-F, P.P.C., in the case of ***Muhammad Anwar v. The State and another (2024 SCMR 1567)***, the Honourable Supreme Court of Pakistan was pleased to grant bail by observing that: *“In view of the above, the question whether the cheques were issued towards repayment of loan or fulfillment of an obligation within the meaning of Section 489-F, P.P.C. is a*

question, which would be resolved by the learned Trial Court after recording of evidence. The maximum punishment provided under the statute for the offence under Section 489-F, P.P.C. is three years and the same does not fall within the prohibitory clause of Section 497, Cr.P.C. It is settled law that grant of bail in the offences not falling within the prohibitory clause is a rule and refusal is an exception”.

10. Keeping in view the settled principles of law governing pre-arrest bail, this Court is of the tentative view that the Applicant has made out a case for confirmation of pre-arrest bail. Consequently, the ad-interim pre-arrest bail granted to Applicant-Maqsood Ali son of Sabz Ali Khan *vide* Order dated 09.03.2026 in Crime No.619 of 2025, registered at Police Station Aziz Bhatti, Karachi, for offence under Section 489-F PPC, is hereby confirmed, subject to the same terms and conditions. The observations herein are tentative and confined to the decision of bail. The trial Court shall not be influenced thereby and shall adjudicate strictly on the evidence led before it.

JUDGE

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