



NATIONAL LEGAL SERVICES AUTHORITY

1ST SPECIAL LOK ADALAT OF 2026 FOR CASES UNDER THE NEGOTIABLE INSTRUMENTS ACT, 1881

18TH JULY, 2026

ANALYTICAL REPORT

A. INTRODUCTION

The National Legal Services Authority (NALSA), under the leadership of Hon'ble Mr. Justice Surya Kant, Chief Justice of India & Patron-in-Chief, NALSA, and Hon'ble Mr. Justice Vikram Nath, Judge, Supreme Court of India & Executive Chairman, NALSA, organized the 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881 (NI Act) across District Courts in all States and Union Territories, except Andaman & Nicobar Islands, Ladakh and Sikkim. The Special Lok Adalat could not be conducted in Andaman & Nicobar Islands due to logistical constraints arising from the shifting of the DLSA office. In Ladakh, the Special Lok Adalat was not organised owing to the negligible pendency of cases under the Negotiable Instruments Act, 1881, while in Sikkim, despite concerted efforts to identify and list eligible cases, no matter could be identified for settlement during the Special Lok Adalat.

Organized under the Legal Services Authorities Act, 1987 and the National Legal Services Authority (Lok Adalats) Regulations, 2009, the Special Lok Adalat aimed to facilitate the expeditious settlement of cheque dishonour disputes through consensual resolution, thereby reducing litigation, promoting commercial certainty and strengthening access to affordable and timely justice.

A total of 4,493 Lok Adalat Benches were constituted across the country. These Benches disposed of 1,13,132 cases, comprising 23,728 pre-litigation cases and 89,404 pending cases. The initiative achieved an overall disposal rate of 20.66%, with disposal rates of 35.11% in pre-litigation cases and 18.62% in pending cases.

The Special Lok Adalat also facilitated settlements amounting to approximately **₹2,538.64 crore**, including **₹6.69 crore in pre-litigation cases** and **₹2,531.94 crore in pending cases**, demonstrating the effectiveness of Lok Adalats in resolving high-value financial disputes through amicable settlement.

B. KEY HIGHLIGHTS

The 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881, organized on 18th July, 2026, reaffirmed the effectiveness of thematic Lok Adalats in facilitating the amicable settlement of cheque dishonour disputes and reducing judicial backlog.

Particulars	Achievement
State/UTs where the Special Lok Adalat was organized	34
Lok Adalat Benches Constituted	4,493
Total Cases Taken Up	5,47,636
Total Cases Disposed Of	1,13,132
Overall Disposal Rate	20.66%
Pre-Litigation Cases Disposed Of	23,728
Pending Cases Disposed Of	89,404
Settlement Amount	₹2,538.64 crore

C. ANALYSIS OF DISPOSAL OF CATEGORY-WISE CASES

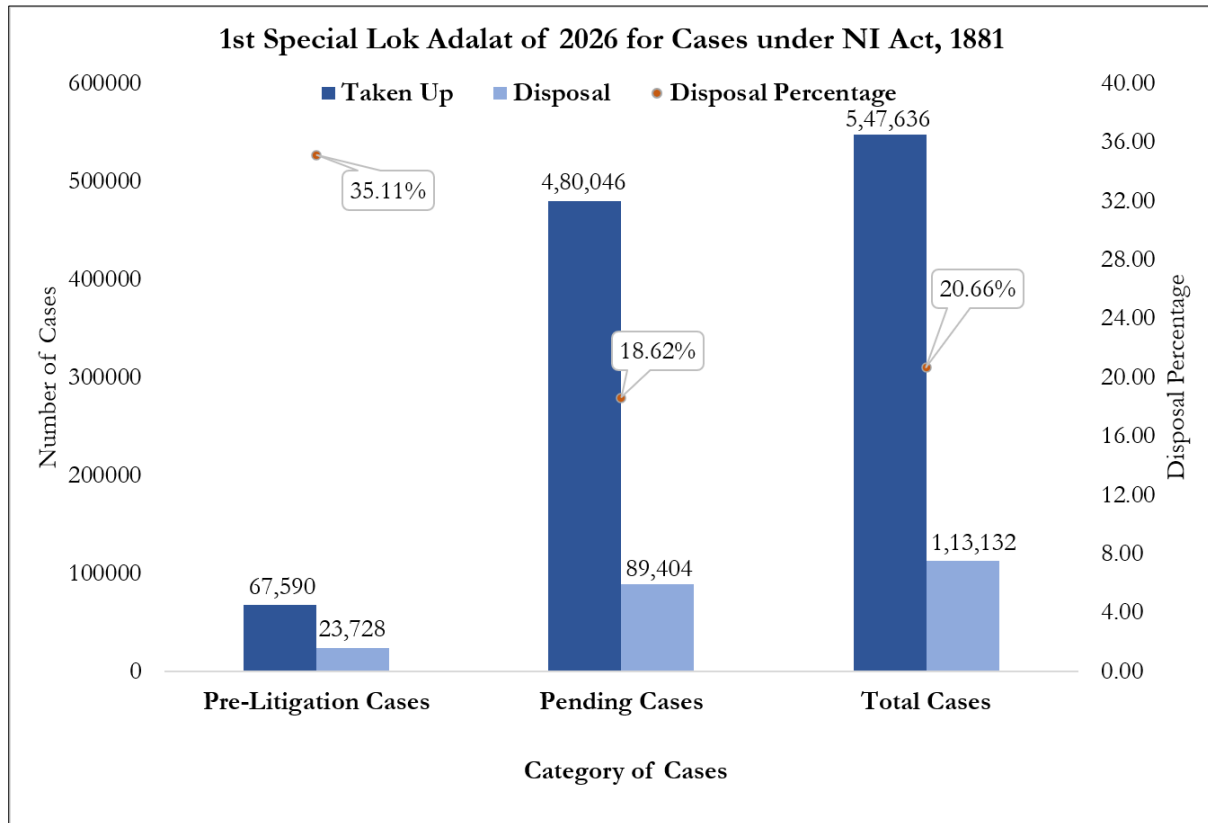
The disposal of **1,13,132 NI Act cases** through the 1st Special Lok Adalat highlights the effectiveness of specialised Lok Adalats as an institutional mechanism for addressing cheque dishonour disputes. Of the total cases disposed of, **23,728 were pre-litigation cases**, preventing them from entering the formal judicial process, while **89,404 pending cases** were amicably settled, thereby reducing the burden on District Courts. Considering the pendency of nearly **4.98 crore cases** before the District Judiciary, these outcomes underscore the contribution of Special Lok Adalats in supplementing the conventional adjudicatory process.

The comparatively higher disposal rate of **35.11%** in **pre-litigation matters** demonstrates that disputes are more likely to be resolved through consensual settlement before entering the formal judicial process. Such early intervention not only prevents unnecessary litigation but also saves judicial time, reduces litigation costs and enables parties to secure timely relief.

Although the disposal percentage in **pending cases** stood at **18.62%**, these settlements assume greater significance considering that they directly contributed to reducing the burden on District Courts. With nearly 4.98 crore cases pending before the District Judiciary, the disposal of **89,404 pending NI Act cases** reflects the important role of Special Lok Adalats in supplementing the conventional adjudicatory process.

Another notable outcome was the settlement of financial disputes amounting to approximately **₹2,538.64 crore**, reflecting the confidence reposed by litigants in the Lok Adalat mechanism for securing expeditious and mutually acceptable settlements. These settlements not only facilitated recovery of dues but also promoted commercial certainty while reducing prolonged litigation.

Overall, the results reaffirm that thematic Special Lok Adalats constitute an effective case-management strategy capable of improving judicial efficiency, promoting consensual dispute resolution and advancing NALSA’s motto of “*Access to Justice for All.*”



This Bar Graph presents a comparative analysis of the number of cases taken up, cases disposed of, and the corresponding disposal rates for pre-litigation cases, pending cases, and total cases in the 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881.

TABLE I PRE-LITIGATION CASES								
DISPOSAL OF PRE-LITIGATION CASES				DISPOSAL PERCENTAGE OF PRE-LITIGATION CASES				
S.No.	SLSAs	Taken Up (A)	Disposed Of (B)	S.No.	SLSAs	Taken Up (A)	Disposed Of (B)	Disposal Percentage (B/A*100)
1	RAJASTHAN	29038	22772	1	DELHI	67	67	100.00%
2	JHARKHAND	637	393	2	UTTARAKHAND	4	4	100.00%
3	KERALA	447	188	3	MIZORAM	1	1	100.00%
4	MADHYA PRADESH	1705	92	4	RAJASTHAN	29038	22772	78.42%
5	JAMMU AND KASHMIR	162	68	5	JHARKHAND	637	393	61.70%
6	DELHI	67	67	6	KERALA	447	188	42.06%
7	KARNATAKA	358	57	7	JAMMU AND KASHMIR	162	68	41.98%
8	GOA	282	28	8	BIHAR	20	6	30.00%
9	MAHARASHTRA	34329	18	9	KARNATAKA	358	57	15.92%
10	CHHATTISGARH	326	14	10	ASSAM	105	11	10.48%
11	ASSAM	105	11	11	GOA	282	28	9.93%
12	WEST BENGAL	109	9	12	WEST BENGAL	109	9	8.26%
13	BIHAR	20	6	13	MADHYA PRADESH	1705	92	5.40%
14	UTTARAKHAND	4	4	14	CHHATTISGARH	326	14	4.29%
15	MIZORAM	1	1	15	MAHARASHTRA	34329	18	0.05%
16	ANDHRA PRADESH	0	0	16	ANDHRA PRADESH	0	0	0.00%
17	ARUNACHAL PRADESH	0	0	17	ARUNACHAL PRADESH	0	0	0.00%
18	CHANDIGARH	0	0	18	CHANDIGARH	0	0	0.00%
19	DADRA AND NAGAR HAVELI	0	0	19	DADRA AND NAGAR HAVELI	0	0	0.00%
20	DAMAN AND DIU	0	0	20	DAMAN AND DIU	0	0	0.00%
21	GUJARAT	0	0	21	GUJARAT	0	0	0.00%
22	HARYANA	0	0	22	HARYANA	0	0	0.00%
23	HIMACHAL PRADESH	0	0	23	HIMACHAL PRADESH	0	0	0.00%
24	MANIPUR	0	0	24	MANIPUR	0	0	0.00%
25	MEGHALAYA	0	0	25	MEGHALAYA	0	0	0.00%
26	NAGALAND	0	0	26	NAGALAND	0	0	0.00%
27	ODISHA	0	0	27	ODISHA	0	0	0.00%
28	PUDUCHERRY	0	0	28	PUDUCHERRY	0	0	0.00%
29	PUNJAB	0	0	29	PUNJAB	0	0	0.00%
30	TAMIL NADU	0	0	30	TAMIL NADU	0	0	0.00%
31	TELANGANA	0	0	31	TELANGANA	0	0	0.00%
32	TRIPURA	0	0	32	TRIPURA	0	0	0.00%
33	UTTAR PRADESH	0	0	33	UTTAR PRADESH	0	0	0.00%
Total		67590	23728	Total		67590	23728	35.11%

Table I presents a comparative analysis of the State/UT-wise disposal of pre-litigation cases. It comprises two parts: the first ranks the States and Union Territories in descending order based on the number of cases disposed of, while the second ranks them in descending order based on the corresponding disposal percentage.

TABLE II PENDING CASES								
DISPOSAL OF PENDING CASES				DISPOSAL PERCENTAGE OF PENDING CASES				
S.No.	SLSAs	Taken Up (A)	Disposed Of (B)	S.No.	SLSAs	Taken Up (A)	Disposed Of (B)	Disposal Percentage (B/A*100)
1	RAJASTHAN	201049	18315	1	UTTARAKHAND	607	604	99.51%
2	DELHI	18721	15052	2	DELHI	18721	15052	80.40%
3	GUJARAT	23762	12897	3	JHARKHAND	2157	1707	79.14%
4	HARYANA	25424	9590	4	MADHYA PRADESH	2391	1853	77.50%
5	MAHARASHTRA	83759	5867	5	GUJARAT	23762	12897	54.28%
6	PUNJAB	17723	4871	6	CHANDIGARH	1588	846	53.27%
7	KARNATAKA	18926	4171	7	HIMACHAL PRADESH	1181	576	48.77%
8	TELANGANA	6948	3039	8	TELANGANA	6948	3039	43.74%
9	UTTAR PRADESH	9594	2011	9	HARYANA	25424	9590	37.72%
10	CHHATTISGARH	9315	1982	10	PUNJAB	17723	4871	27.48%
11	MADHYA PRADESH	2391	1853	11	WEST BENGAL	3077	712	23.14%
12	JHARKHAND	2157	1707	12	NAGALAND	22	5	22.73%
13	TAMIL NADU	9038	1582	13	KARNATAKA	18926	4171	22.04%
14	ASSAM	4517	963	14	ASSAM	4517	963	21.32%
15	BIHAR	12851	869	15	CHHATTISGARH	9315	1982	21.28%
16	CHANDIGARH	1588	846	16	UTTAR PRADESH	9594	2011	20.96%
17	ANDHRA PRADESH	11979	762	17	MEGHALAYA	10	2	20.00%
18	WEST BENGAL	3077	712	18	TAMIL NADU	9038	1582	17.50%
19	UTTARAKHAND	607	604	19	PUDUCHERRY	163	24	14.72%
20	ODISHA	5783	590	20	JAMMU AND KASHMIR	1219	178	14.60%
21	HIMACHAL PRADESH	1181	576	21	DADRA AND NAGAR HAVELI	85	11	12.94%
22	JAMMU AND KASHMIR	1219	178	22	MANIPUR	8	1	12.50%
23	KERALA	6698	175	23	GOA	1311	144	10.98%
24	GOA	1311	144	24	ODISHA	5783	590	10.20%
25	PUDUCHERRY	163	24	25	RAJASTHAN	201049	18315	9.11%
26	DADRA AND NAGAR HAVELI	85	11	26	MAHARASHTRA	83759	5867	7.00%
27	NAGALAND	22	5	27	BIHAR	12851	869	6.76%
28	TRIPURA	84	4	28	ANDHRA PRADESH	11979	762	6.36%
29	MEGHALAYA	10	2	29	ARUNACHAL PRADESH	20	1	5.00%
30	ARUNACHAL PRADESH	20	1	30	TRIPURA	84	4	4.76%
31	MANIPUR	8	1	31	KERALA	6698	175	2.61%
32	DAMAN AND DIU	29	0	32	DAMAN AND DIU	29	0	0.00%
33	MIZORAM	7	0	33	MIZORAM	7	0	0.00%
	Total	480046	89404		Total	480046	89404	18.62%

Table II presents a comparative analysis of the State/UT-wise disposal of pending cases. It comprises two parts: the first ranks the States and Union Territories in descending order based on the number of cases disposed of, while the second ranks them in descending order based on the corresponding disposal percentage.

TABLE III TOTAL CASES								
DISPOSAL OF TOTAL CASES				DISPOSAL PERCENTAGE OF TOTAL CASES				
S.No.	SLSAs	Taken Up (A)	Disposed Of (B)	S.No.	SLSAs	Taken Up (A)	Disposed Of (B)	Disposal Percentage (B/A*100)
1	RAJASTHAN	230087	41087	1	UTTARAKHAND	611	608	99.51%
2	DELHI	18788	15119	2	DELHI	18788	15119	80.47%
3	GUJARAT	23762	12897	3	JHARKHAND	2794	2100	75.16%
4	HARYANA	25424	9590	4	GUJARAT	23762	12897	54.28%
5	MAHARASHTRA	118088	5885	5	CHANDIGARH	1588	846	53.27%
6	PUNJAB	17723	4871	6	HIMACHAL PRADESH	1181	576	48.77%
7	KARNATAKA	19284	4228	7	MADHYA PRADESH	4096	1945	47.49%
8	TELANGANA	6948	3039	8	TELANGANA	6948	3039	43.74%
9	JHARKHAND	2794	2100	9	HARYANA	25424	9590	37.72%
10	UTTAR PRADESH	9594	2011	10	PUNJAB	17723	4871	27.48%
11	CHHATTISGARH	9641	1996	11	NAGALAND	22	5	22.73%
12	MADHYA PRADESH	4096	1945	12	WEST BENGAL	3186	721	22.63%
13	TAMIL NADU	9038	1582	13	KARNATAKA	19284	4228	21.92%
14	ASSAM	4622	974	14	ASSAM	4622	974	21.07%
15	BIHAR	12871	875	15	UTTAR PRADESH	9594	2011	20.96%
16	CHANDIGARH	1588	846	16	CHHATTISGARH	9641	1996	20.70%
17	ANDHRA PRADESH	11979	762	17	MEGHALAYA	10	2	20.00%
18	WEST BENGAL	3186	721	18	RAJASTHAN	230087	41087	17.86%
19	UTTARAKHAND	611	608	19	JAMMU AND KASHMIR	1381	246	17.81%
20	ODISHA	5783	590	20	TAMIL NADU	9038	1582	17.50%
21	HIMACHAL PRADESH	1181	576	21	PUDUCHERRY	163	24	14.72%
22	KERALA	7145	363	22	DADRA AND NAGAR HAVELI	85	11	12.94%
23	JAMMU AND KASHMIR	1381	246	23	MANIPUR	8	1	12.50%
24	GOA	1593	172	24	MIZORAM	8	1	12.50%
25	PUDUCHERRY	163	24	25	GOA	1593	172	10.80%
26	DADRA AND NAGAR HAVELI	85	11	26	ODISHA	5783	590	10.20%
27	NAGALAND	22	5	27	BIHAR	12871	875	6.80%
28	TRIPURA	84	4	28	ANDHRA PRADESH	11979	762	6.36%
29	MEGHALAYA	10	2	29	KERALA	7145	363	5.08%
30	ARUNACHAL	20	1	30	ARUNACHAL	20	1	5.00%
31	MANIPUR	8	1	31	MAHARASHTRA	118088	5885	4.98%
32	MIZORAM	8	1	32	TRIPURA	84	4	4.76%
33	DAMAN AND DIU	29	0	33	DAMAN AND DIU	29	0	0.00%
	Total	547636	113132		Total	547636	113132	20.66%

Table III presents a comparative analysis of the State/UT-wise disposal of total cases. It comprises two parts: the first ranks the States and Union Territories in descending order based on the number of cases disposed of, while the second ranks them in descending order based on the corresponding disposal percentage.

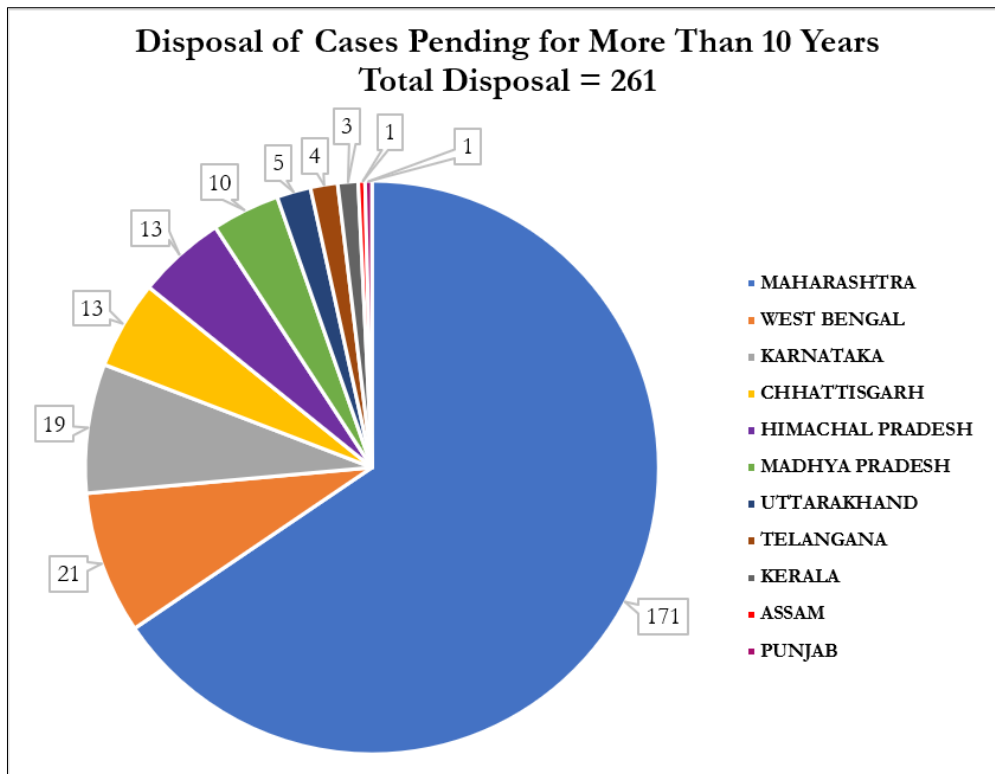
D. ANALYSIS OF DISPOSAL OF LONG PENDING CASES

The disposal of long-pending cases is a significant measure of the effectiveness of Special Lok Adalats in reducing judicial backlog and ensuring timely justice. Cases that remain pending for prolonged periods often impose considerable financial, commercial and emotional costs on litigants, while continuing to occupy valuable judicial resources. Their amicable settlement through Lok Adalats not only brings finality to long-standing disputes but also strengthens public confidence in alternative dispute resolution mechanisms.

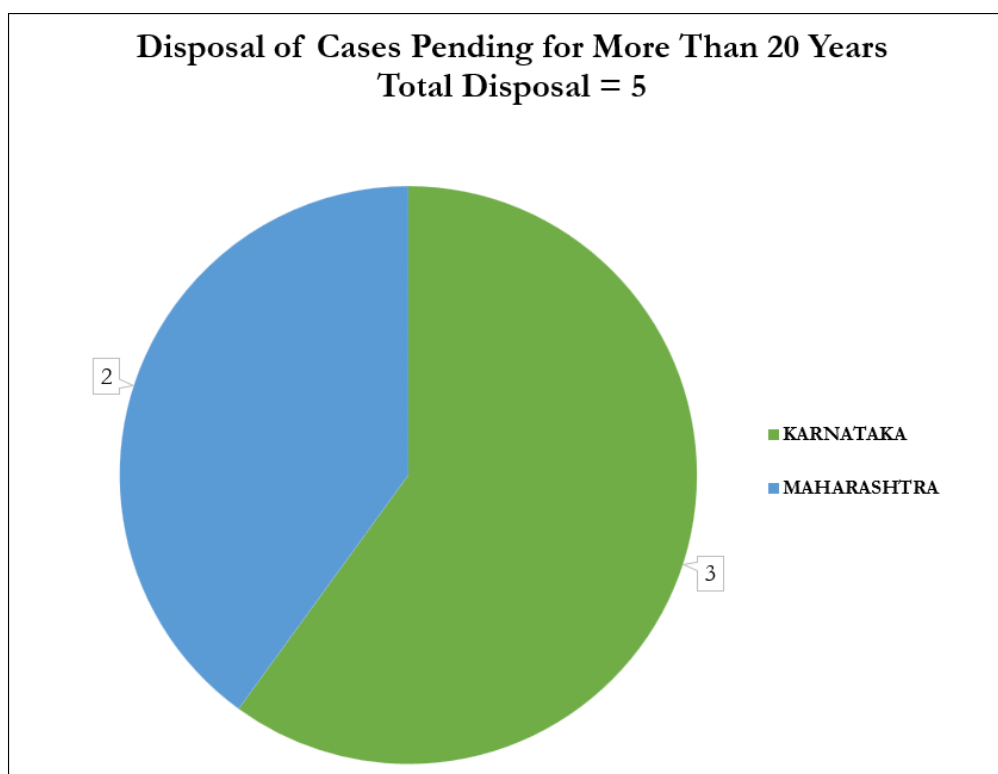
During the 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881, a total of 2,034 cases that had remained pending for more than 10 years were taken up across the country, of which 261 cases were amicably settled. Similarly, out of 65 cases pending for more than 20 years, 5 cases were successfully resolved through settlement. Although these cases constituted only a small proportion of the total caseload, their disposal assumes particular significance as they represent disputes that had remained unresolved for exceptionally long periods.

The disposal of such aged cases demonstrates that Special Lok Adalats are capable of facilitating negotiated settlements even in matters that have remained pending for more than a decade, thereby reducing aged pendency and enabling litigants to secure finality without further protracted litigation.

The following pie charts present the State/UT-wise distribution of cases pending for more than 10 years and more than 20 years that were disposed of during the Special Lok Adalat. They highlight the relative contribution of each State and Union Territory towards the disposal of long-pending NI Act cases and provide a comparative assessment of their efforts in resolving aged litigation.



This Pie Chart depicts State/UT-wise distribution of cases pending for more than 10 years disposed of during the 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881.



This Pie Chart depicts State/UT-wise distribution of cases pending for more than 20 years disposed of during the 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881.

E. KEY FINDINGS

a. Key Achievements

- A total of 4,493 Lok Adalat Benches facilitated the disposal of 1,13,132 NI Act cases, reaffirming the effectiveness of specialised Lok Adalats in resolving cheque dishonour disputes.
- Pre-litigation cases recorded a disposal rate of 35.11%, demonstrating the effectiveness of early intervention in preventing avoidable litigation.
- The settlement of 89,404 pending cases contributed meaningfully to reducing the burden on District Courts.
- Settlements amounting to approximately ₹2,538.64 crore underscore the growing confidence of litigants in the Lok Adalat mechanism for the resolution of financial disputes.
- Rajasthan SLSA (41,087), Delhi SLSA (15,119) and Gujarat SLSA (12,897) demonstrated commendable performance in terms of the number of cases disposed of.
- The amicable disposal of 261 cases pending for more than 10 years and 5 cases pending for more than 20 years demonstrates that the Lok Adalat mechanism can successfully resolve even long-standing disputes through consensual settlement.

b. Areas Requiring Greater Focus

- Several larger States, including Chhattisgarh, Jammu & Kashmir, Jharkhand, Himachal Pradesh, Kerala, Madhya Pradesh, Odisha, Tamil Nadu, Telangana, West Bengal, Uttarakhand, and Uttar Pradesh, took up comparatively fewer than 10,000 cases for settlement during the Special Lok Adalat. This suggests that the full potential for identifying and listing settlement-worthy cases was not adequately utilised, indicating considerable scope for enhancing pre-Lok Adalat case identification and mobilisation efforts.
- Except Chandigarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Madhya Pradesh, Punjab, Telangana and Uttarakhand, all other States/UTs recorded an overall disposal rate of less than 25%. It was also observed that Andhra Pradesh, Arunachal Pradesh, Chandigarh, Dadra & Nagar Haveli, Daman & Diu, Gujarat, Haryana, Himachal Pradesh, Manipur, Meghalaya, Nagaland, Odisha, Puducherry, Punjab, Tamil Nadu, Telangana, Tripura and Uttar Pradesh did not take up any pre-litigation cases for settlement.
- The disposal of long-pending cases remained limited, indicating the need for greater emphasis on the identification and settlement of aged cases during future Special Lok Adalats.

F. CONCLUSION

The 1st Special Lok Adalat of 2026 for cases under the Negotiable Instruments Act, 1881 reaffirmed the effectiveness of thematic Special Lok Adalats as an institutional mechanism for the amicable settlement of cheque dishonour disputes. The disposal of 1,13,132 cases, coupled with settlements amounting to approximately ₹2,538.64 crore, demonstrates the continuing relevance of the Lok Adalat mechanism in reducing judicial backlog, promoting commercial certainty and facilitating timely, affordable and consensual resolution of financial disputes.

The analysis also reveals that while several States with larger caseloads accounted for the highest number of disposals, a number of smaller States and Union Territories achieved commendable disposal percentages, reflecting efficient case identification and effective settlement efforts. At the same time, the report highlights the need for greater emphasis on the identification and listing of cases suitable for settlement, enhanced pre-litigation intervention, improved disposal rates and focused efforts towards resolving long-pending cases across certain jurisdictions. Addressing these areas would further strengthen the effectiveness of future Special Lok Adalats and ensure more uniform performance across the country.

The findings of the report reinforce the importance of sustained institutional coordination among Legal Services Authorities, judicial officers, Bar members, financial institutions and other stakeholders. Greater focus on advance case identification, timely issuance of notices, active participation of stakeholders and systematic follow-up of long-pending matters will enable future Special Lok Adalats to achieve higher disposal rates and wider outreach. Collectively, these measures will further advance NALSA's commitment to promoting accessible, efficient and affordable justice through consensual dispute resolution while strengthening public confidence in the Lok Adalat mechanism.
