

LEGAL NOTICE

(Under Section 138 of the Negotiable Instruments Act, 1881)

Date: ___ / ___ / 2026

BY REGISTERED A.D. / SPEED POST

To,

Mr. _____

S/o _____

R/o _____

Subject: Notice under Section 138 of the Negotiable Instruments Act, 1881 for dishonour of cheque

Sir,

Under instructions and on behalf of my client Mr. _____, S/o _____, Resident of _____ (hereinafter referred to as "my client"), I do hereby serve upon you the present legal notice as under:

1. That you are well known to my client and had financial dealings with him in the ordinary course of business/personal transactions.
2. That in discharge of your legally enforceable debt/liability, you had issued a cheque bearing No. _____ dated _____ for a sum of ₹ _____ (Rupees _____ only), drawn on _____ Bank, _____ Branch, in favour of my client.
3. That my client, in due course, presented the aforesaid cheque for encashment through his banker within the period of its validity; however, the same was returned unpaid vide cheque return memo dated _____ with the remarks "_____".
4. That immediately thereafter, my client informed you about the dishonour of the said cheque and requested you to make the payment of the cheque amount, but you failed to do so.

5. That the dishonour of the cheque clearly establishes that you have issued the same without maintaining sufficient balance in your account and with dishonest intention, thereby committing an offence punishable under Section 138 of the Negotiable Instruments Act, 1881.

6. That my client has suffered financial loss, mental tension, and harassment due to your aforesaid acts and omissions.

Therefore, through this legal notice, I hereby call upon you to:

👉 Make the payment of the cheque amount of ₹_____ (Rupees _____ only) to my client within 15 (fifteen) days from the date of receipt of this notice.

👉 In case you fail to comply with this notice within the stipulated period, my client shall be constrained to initiate appropriate legal proceedings against you under Section 138 of the Negotiable Instruments Act, 1881, as well as other applicable provisions of law, entirely at your risk, cost, and consequences.

This is without prejudice to all other legal rights and remedies available to my client.

Kindly take notice.

A copy of this notice is retained in my office for future use.

Yours faithfully,

(Advocate Rajat Kaushik)

Place: _____