

ADVOCATE'S LETTERHEAD

Adv. [Full Name] | Enrolment No.: [Bar Council No.] | [Office Address] | [Phone] | [Email]

Date: [DD/MM/YYYY]

To,
[Full Name of Drawer of the Cheque]
[Complete Postal Address with PIN Code]

Subject: Statutory Notice under Section 138 of the Negotiable Instruments Act, 1881 — Dishonour of Cheque No. [XXXXXX]

Sir/Madam,

Under instructions from and on behalf of my client, [Client Full Name], residing at [Client Address], I hereby give you the following statutory notice:

- FACTS:** That you issued Cheque No. [Number] dated [Date] drawn on [Bank Name], [Branch], for a sum of ₹[Amount] in favour of my client, towards discharge of a legally enforceable debt / liability, namely [describe the debt].
- That the said cheque was presented for encashment on [Presentation Date], within its period of validity, and was returned unpaid on [Return Date] with the remark "[Reason — funds insufficient / exceeds arrangement / account closed / payment stopped]". My client received the bank's return memo on [Date]. A copy of the return memo is enclosed.
- LEGAL BASIS:** That the dishonour of the said cheque constitutes an offence punishable under Section 138 of the Negotiable Instruments Act, 1881.
- DEMAND:** You are hereby called upon to pay the said cheque amount of ₹[Amount] to my client within 15 (fifteen) days from the date of receipt of this notice.
- CONSEQUENCE:** Please take notice that if you fail to make the said payment within the stipulated period, my client shall be constrained to file a criminal complaint against you under Section 138 read with Section 142 of the Negotiable Instruments Act, 1881 before the competent court, and to initiate civil proceedings for recovery, at your risk and cost, without further notice.

A copy of this notice has been retained in my office for record and further action.

Yours faithfully,

[Advocate's Signature]
[Advocate's Name & Seal]
Counsel for [Client Full Name]

Enclosures:

- Copy of the dishonoured cheque
- Copy of the bank's return memo

