


MHAU070071232025 	SCC No.1182 of 2025 Panchganga Nagari Sahakari Patsanstha Ltd Vs Pravin Chudaman Chavan
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**ORDER BELOW EXH.NO.1**

Perused complaint, documents and verification of complainant on oath. Heard Ld. Advocate for the complainant.

2) I have perused complaint, it appears that the cheque bearing no. 720626, dated 19.09.2025 for Rs.04,31,144/- (Rupees Four Lakh Thirty One Thousand One Hundred Fourty Four Only), drawn on an account maintained by accused with Canara Bank, br. Tingri. Said cheque was issued by the accused in discharge of his legal liability. The cheque was presented by complainant for encashment in Deogiri Nagari Sahkari Bank Ltd. Chh. Sambhajinagar, Branch Waluj. But the cheque is dishonored on 25.09.2025 for the reason "**Insufficient Balance**". Thus Demand Notice was issued on 29.09.2025 through Adv. Shri. Y. S. Thorat. It is seen that said notice is served on accused on 14.10.2025. However, the accused did not comply with the notice within 15 days of the receipt of the notice. Hence, the complaint is filed by present complainant on 07.11.2025. Accordingly, prima-facie offence punishable under section 138 of Negotiable Instruments Act, 1881 is made out and there are sufficient ground to proceed against the accused for issuance of process. Therefore, I pass the following order.

**ORDER**

Issue process vide section 227 of BNSS against the accused for the offence punishable under section 138 of Negotiable Instruments Act, 1881, returnable on **13.08.2026.**

Date : 16/05/2026  
Place : Gangapur

( A. A. Kalamkar )  
3<sup>rd</sup> Jt. Civil Judge (J.D.) &  
Judicial Magistrate, First Class