

S.C.C. No. 157/2026
G. Bulani Rural Finance
Vs. Ratnamala Kamble

ORDER BELOW EXH.1
(Passed on 18th July, 2026)

Perused the complaint along with documents and affidavit of verification.

2] Heard learned advocate for the complainant. It appears from the documents placed on record that the accused had issued cheque bearing No. 268571 on 19.11.2025 to the complainant for the discharge in whole or in part of debt or other liability. The said cheque dishonoured and returned along with bank memo with reason **“Funds Insufficient”** on 20.11.2025.

3] Thereafter, the complainant issued notice dated 03.12.2025 to the accused. The said notice served to the accused on 08.12.2025. But the accused failed to pay the cheque amount within 15 days from the date of service of notice. The complaint is filed on 14.01.2026. The complaint is within limitation. As accused is not a resident of Hinganghat, therefore, inquiry as contemplated u/s 202 of Cr.P.C. is conducted. From perusal of documents on record and upon inquiry, it appears that the prima facie ingredients of Section 138 of the Negotiable Instruments Act, 1881 is made out against the accused.

4] Therefore, I am of the opinion that there is sufficient ground for issuance of process against the accused under section 138 of the Negotiable Instruments Act, 1881. Hence, I pass following order :

ORDER

- 1] Issue process against the accused **Ratnamala Niranjana Kamble** by issuing summons to the accused for offence punishable under section 138 of the Negotiable Instruments Act vide section 227 of the Bhartiya Nagrik Suraksha Sanhita 2023 on payment of requisite process fee.
- 2] The summons be sent by Speed Post for speedy service as per section 144 of the N.I. Act.
- 3] The complainant is directed to supply the copy of the complaint along with all the necessary documents to the accused.

Hinganghat.

Date : 18.07.2026

(C.A. Gawai)

Jt. C.J.J.D. & J.M.F.C.

(Court No. 3), Hinganghat.

CERTIFICATE

I affirm that the contents of the this PDF file order are same word to word, as per the original order.

Name of the typist - A. K. Saroday (Stenographer grade-III)