

**Date:** 31-08-2025

**Ref:** NI/2025/001

**To,**

Sumit Sahgal,  
402 Pune City  
400107

**Subject: Legal Notice under Section 138 of the Negotiable Instruments Act, 1881 – Dishonour of Cheque No. CEHQUE 1001**

Dear Sir/Madam,

Under instructions from my client, **Amit Kumar Singh**, A402 Navi Mumbai (hereinafter referred to as “the Client”), I hereby serve upon you the following legal notice:

1. That you had approached my client on or around **31-08-2025** for Sale of Goods and agreed to pay a sum of ₹100000 (One Lakh Rupee only only) towards the same.
2. That in pursuance of the said agreement, you issued Cheque No. **CEHQUE 1001** dated **31-08-2025** drawn on **SBI Bank** Madiwala, for ₹100000, in discharge of legally enforceable debt.
3. That the said cheque was presented for payment to the bank on **31-08-2025** but was returned with the endorsement "**Insufficient Funds**".
4. That my client received intimation of dishonour on **31-08-2025** via return memo from the bank.
5. That despite several reminders, you have failed to make payment of the said amount.
6. That your conduct amounts to an offence under Section 138 of the Negotiable Instruments Act, 1881, punishable with imprisonment up to 2 years and/or fine up to twice the amount of the cheque.
7. That this notice is issued to call upon you to make full payment of ₹100000 within 15 days from the date of receipt of this notice.
8. Failure to pay the said amount within the stipulated period will compel my client to initiate appropriate legal proceedings against you in a court of law, without further notice.
9. This is without prejudice to all other rights and remedies available to my client under law.
10. A sum of ₹5000 is recoverable as cost of this notice.

Yours faithfully,

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**Nandini**

Advocate for Amit Kumar Singh

Encl.: Copy of Cheque, Bank Return Memo

**Note:** This notice is printed on ₹200 non-judicial stamp paper and sent via Registered Post AD / Speed Post.

**Verification:** I, Amit Kumar Singh, do hereby verify that the contents of this notice are true to my knowledge.