Cheque Validity - Three-Month Presentation Rule

Chapter in 2 minutes

- Operational control for RBI validity instructions, stale cheques, revalidation and section 138 presentation.
- Treat RBI operational directions as banking controls that interact with, but do not amend, the Act.
- Preserve official source/version and bank implementation evidence.
- Update workflows when clearing cycles or system requirements change.
- Escalate exceptions before payment, return or litigation deadlines are missed.

Execution gates

- Legally enforceable transaction
- Instrument classification and stamp
- Authority/mandate and custody
- Presentation, return and notice clocks
- Evidence, forum and entity liability
- Settlement, accounting and retention

Provision/control map

Provision	Subject	Control
RBI validity	Three-month validity	Treasury blocks stale presentation and obtains replacement where required.

Evidence file

Instrument/image; mandate; contract/invoice/delivery; ledger/bank/tax; presentment/return; notice/service; calculations; settlement/orders; source log.

Default response

Freeze timeline; verify debt and authority; preserve originals; validate bank memo; calculate statutory/civil clocks; decide cure, notice, settlement and filing.

Source review 2026-07-18. Official Act/Gazette, binding judgments and current RBI directions prevail. Educational information.