

**ISIDRO MINERVA, PETITIONER, VS. ADORACION MELLIZA,
REPRESENTED BY ATTORNEY-IN-FACT ANNETTE NIETES GENGOS
AND THE PEOPLE OF THE PHILIPPINES, RESPONDENTS.**

Ponente: LAGURA-YAP, J.

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LAGURA-YAP, J.:

This Petition for Review[1] filed under Rule 42 of the 1997 Rules of Civil Procedure, seeks to reverse the July 8, 2010 Decision[2] of the Regional Trial Court (RTC), Branch 39 of Iloilo City. The RTC affirmed the January 29, 2010 Decision[3] of the Municipal Trial Court in Cities (MTCC), Branch 2, Iloilo City, that convicted the petitioner of five (5) cases of Violation of BP Blg. 22.

ANTECEDENTS

The petitioner Isidro T. Minerva was charged with five (5) counts of Violation of Batas Pambansa Bilang 22 before MTCC, Branch 2, Iloilo City, to wit:

1. CRIMINAL CASE NO. 2636

“That the 1st day of March, 2002 in the City of Iloilo, Philippines and within the jurisdiction of this Court xxx ISIDRO T. MINERVA xxx make out and issue and draw in favor of Adoracion Melliza to apply on account or for value the check described below:

CHECK NO : 0100395

DRAWN AGAINST : Banco de Oro, Iloilo Branch

IN THE AMOUNT OF : P21,013.00

POSTDATED : March 1, 2002

PAYABLE TO : Adoracion Melliza

said accused well knowing that at the time of issue thereof, he had no sufficient funds in or credit with said bank for payment xxx of such check upon its presentment, which check when presented for payment was subsequently dishonored xxx for the reason of “DRAWN AGAINST INSUFFICIENT FUNDS” and despite receipt of notice of such dishonor, the said accused failed to pay xxx the face value of said check or to make arrangement for full payment within five (5) banking days after receiving notice.

CONTRARY TO LAW.”

2. CRIMINAL CASE NO. 2637

“That on or about the 1st day of April, 2002 in the City of Iloilo, Philippines and within the jurisdiction of this Court xxx ISIDRO T. MINERVA xxx make out and issue and draw in favor of Adoracion Melliza to apply on account or for value the check described below:

CHECK NO. : 0100392

DRAWN AGAINST : Banco de Oro, Iloilo Branch

IN THE AMOUNT : P21,013.00

POSTDATED : April 1, 2002

PAYABLE TO : Adoracion Melliza

said accused well knowing that the time of issue thereof, he had no sufficient funds in or credit with said bank for payment of xxx such check upon its presentment, which check xxx was subsequently dishonored xxx for the reason of "DRAWN AGAINST INSUFFICIENT FUNDS" and despite receipt of notice of such dishonor, the said accused failed to pay xxx the face value of said check or to make arrangement for full payment within five (5) banking days after receiving notice.

CONTRARY TO LAW."

3. CRIMINAL CASE NO. 2638

"That on or about the 10th day of April, 2002 in the City of Iloilo, Philippines and within the jurisdiction of this Court, the above-named accused, ISIDRO T. MINERVA xxx make out and issue and draw in favor of Adoracion Melliza to apply on account or for value the check described below:

CHECK NO. : 0084929

DRAWN AGAINST : Banco de Oro, Iloilo Branch

IN THE AMOUNT OF : P21,013.00

POSTDATED : April 10, 2002

PAYABLE TO : Adoracion Melliza

said accused well knowing that at the time of issue thereof, he had no sufficient funds in or credit with said bank for payment xxx upon its presentment, which check when presented for payment was subsequently dishonored xxx for the reason of "DRAWN AGAINST INSUFFICIENT FUNDS" and despite receipt notice of such dishonor, the said accused failed to pay said payee the face value of said check or to make arrangement for full payment within five (5) banking days after receiving notice.

CONTRARY TO LAW."

4. CRIMINAL CASE NO. 2735

"That on or about the 7th day of February, 2001 in the City of Iloilo, Philippines and within the jurisdiction of this Court, said accused xxx make out, issue and draw in favor of Adoracion Melliza to apply on account or for value the check described below:

CHECK NO. : 0084918

DRAWN AGAINST : Banco de Oro, Guanco Branch

IN THE AMOUNT : P21,013.00

POSTDATED : May 10, 2001

PAYABLE TO : Adoracion Melliza

said accused well knowing that at the time of issue thereof, he had no sufficient funds in or credit with said

bank for payment xxx upon presentment, which check when presented for payment was subsequent, dishonored xxx for the reason of "DRAWN AGAINST INSUFFICIENT FUNDS" and despite receipt of notice of such dishonor xxx failed to pay xxx the face value of said check or to make arrangement for full payment within five (5) banking days after receiving notice.

CONTRARY TO LAW."

5. CRIMINAL CASE NO. 2736

"That on or about the 7th day of February, 2001 in the City of Iloilo, Philippines and within the jurisdiction of this Court, said accused xxx make out, issue and draw in favor of Adoracion Melliza to apply on account or for value the check described below:

CHECK NO. : 0084920

DRAWN AGAINST : Banco de Oro, Guanco Branch

IN THE AMOUNT OF : P21,013.00

POSTDATED : July 10, 2001

PAYABLE TO : Adoracion Melliza

said accused well knowing that at the time of issue thereof, he had no sufficient funds in or credit with said bank for payment xxx upon its presentment, which check when presented for payment was subsequent dishonored xxx for the reason of "DRAWN AGAINST INSUFFICIENT FUNDS" and despite receipt of notice of such dishonor, the said accused failed to pay or to make arrangement for full payment within five (5) banking days after receiving notice.

CONTRARY TO LAW."

The accused pleaded not guilty when he was arraigned on January 17, 2005[4].

The defense admitted the following during the pre-trial conference on May 23, 2005:

- The identity of the accused.
- The jurisdiction of the Court over this case.
- Check No. 0100395 dated March 1, 2002 in the amount of P 21,013.00 subject of Criminal Case No. 2636 was issued by the accused in the City of Iloilo.
- The road right of way of 338 square meters is now being used and possessed by the accused for his subdivision business.
- Banco de Oro Check No. 0100392 dated April 1, 2002 in the amount of P 21,013.00 subject of Criminal Case No. 2637 was issued as part payment of 338 square meters road right of way of Lot 1593 owned by the private complainant.
- The accused issued Banco de Oro, Iloilo Branch Check No. 0084929 dated April 10, 2002 in the amount of P 21,013.00.
- They are involved in a case for easement right of way at RTC, Gimbal, Branch 67.
- The claim of 338 square meters property allegedly owned by the complainant is known as lot 1593 located at Brgy. Bagumbayan, Tigbauan, Iloilo.

The prosecution also admitted that:

- Civil Case 22 (97) for Annulment of Title was filed by Adoracion Melliza against Evangeline de Paula.
- In the said Civil Case, Adoracion Melliza is asking for the annulment of the certificate of title in the name of Evangeline de Paula.
- The accused in this case filed a Motion for Intervention xxx.
- When the checks were issued by the accused in these cases in favor of Adoracion Melliza, there was already a pending case in RTC-Branch 67, Guimbal, Iloilo.
- Atty, Annette Nietes- Gengos issued an acknowledgment receipt with an undertaking already attached to the records of these cases dated January 19, 2001 for and in behalf of her client, Adoracion Melliza.
- In the acknowledgment receipt, the undertaken (sic) made by Annette Nietes- Gengos for and in behalf of her client Adoracion Melliza, was to return the said amount of the check in case of ownership of the road right of way was not in her favor but in favor of Evangeline de Paula[5].

Hereunder is the summary of the testimonies of prosecution witnesses:

Atty. Gengos, the attorney-in-fact of the deceased complainant (Adoracion Melliza) executed an affidavit (Exh. "C") dated January 27, 2004 which stated that the accused Isidro Minerva filed a civil case for easement of right of way against her client (Adoracion Melliza). By way of settlement, her client sold to the accused a portion of her property, Lot No. 1593. As payment thereof, the accused issued postdated checks to her client. Five of these checks (Exhs. "D", "E", "F") are the subjects of the criminal cases. The checks were delivered to her (Atty. Gengos) because her client could no longer travel to Iloilo City. In turn, she handed the checks to her client in the latter's home. The checks however, were brought back to her because these were dishonored due to "Drawn Against Insufficient Funds." Atty. Gengos sent notices of dishonor (Exhs. "G" and "F") for her client to the accused. The accused sent her a letter (Exh. "I") stating that he could not pay his accounts with Mrs. Melliza which had reached P 105,065.00 but the latter refused to pay.

Rizalino Cereneche, whose wife is the stepdaughter of the complainant, testified that he knew about the transaction between the latter and the accused who was interested to purchase the portion of the lot of complainant. Cereneche said that Melliza entrusted him to deposit the checks on their due dates. His wife is the stepdaughter of the complainant.

Ian Peter Manzano, manager of BPI Iloilo City Branch testified that three Banco de Oro checks issued by the accused, were returned when deposited in complainant's BPI account for the reason, "Drawn Against Insufficient Funds". Two other Banco de Oro checks of the accused were also returned due to the stop payment order by the accused.

For his defense, the accused testified that:

BDO check with no. 0081918 was already replaced by two checks with nos. 0100393 and 000394. As such, he could no longer be the subject of prosecution. The checks were issued to the complainant on the condition that the payment shall be effective once he is adjudged as owner of Lot 1593. The complainant thru her counsel issued an Acknowledgment Receipt with the undertaking that she shall return all checks he issued in the event that Evangeline de Paula be adjudged as the true owner of the said lot. The accused also said that he did not fund all the subject checks he issued to Melliza because he feared that the latter might no longer survived. He preferred to deposit the amount with RTC, Guimbal on September 26, 2008 after which the court ordered Atty. Gengos to return all the checks to him, which she did not comply. Rather, Atty. Gengos continued to prosecute him. The decision of RTC-Guimbal was already issued before the cases were filed against him. RTC-Guimbal issued the order dated September 28, 2008 (Exh. "7") for the return of the checks.

The accused however admitted that the replacement checks he later issued were also dishonored. In response to

the Notice of Dishonor he received, he wrote Melliza a letter dated February 3, 2004 (Exh. "L") requesting for time to comply with his obligation. The checks subject of Crim. Case Nos. 2636 to 2638 were dishonored way back in 2002 while the checks subject in Criminal Case Nos. 2735 & 2736 were dishonored on May 10, 2001 and July 10, 2001 respectively.

On January 29, 2010, the MTCC rendered its 25-page Decision[6] convicting the accused:

WHEREFORE, in view of the foregoing, the Court finds the accused GUILTY, beyond reasonable doubt of the crime of Violation of Batas Pambansa Blg. 22, for all five (5) cases and is hereby sentenced to pay the fine of P 105, 065.00 covering the total value of all the subject checks with subsidiary imprisonment at the rate of One (1) day for every Eight (8) pesos in case of failure to pay said fine, but not to exceed Six (6) months, and having preponderance of evidence in favor of the herein private complainant, as against the accused, as such, is ordered to pay the private complainant, through his, attorney-in-fact, Atty. Annette Nietes Gengos, the face value of all the checks of each and every separate cases, which are enumerated as follows:

- Criminal Case No. 2636- Banco de Oro, Iloilo Branch Check No. 0100395 in the amount of P 21,013.00 dated March 1, 2002;
- Criminal Case No. 2637- Banco de Oro, Iloilo Branch Check No. 0100392 in the amount of P 21,013.00 dated April 1, 2002;
- Criminal Case No. 2638- Banco de Oro, Iloilo Branch Check No. 0084929 in the amount of P 21,013.00 dated April 10, 2002;
- Criminal Case No. 2735- Banco de Oro, Gunco Branch Check No. 0084918 in the amount of P 21,013.00 dated May 10, 2001;
- Criminal Case No. 2736- Banco de Oro, Gunco Branch Check No. 0084920 in the amount of P 21,013.00 dated July 10, 2001.

SO ORDERED.

Aggrieved, the accused appealed to the RTC, which affirmed the Decision of the MTCC, in this wise:

WHEREFORE, there being no cogent reason to overturn the decision rendered by the court a quo, the same is hereby AFFIRMED[7].

SO ORDERED.

Hence, this Petition for Review interposed by the aggrieved accused as petitioner, with the following assignment of errors:

- The Court a quo erred in convicting the accused of violations of Batas Pambansa Bilang 22 when the said checks were issued in consideration of the transfer of the title of the lot to the petitioner by the private respondents in the event she were judicially adjudged the owner thereof and the said consideration was not realized when the private respondent presented the aid checks for payment.
- The court a quo erred in not holding that the checks were conditionally issued and should not have been presented for payment when the condition was not yet complied with.
- The Court a quo erred in holding that the mere issuance of a check without funds constituted violation of Batas Pambansa Biland (sic) 22 without taking into consideration the nature and character of the said checks.

On August 9, 2011, the private prosecutor filed her Comment[8] to the Petition for Review.

On September 20, 2011, the Solicitor General also filed his Comment[9] to the Petition for Review.

On March 13, 2012, the Solicitor General and the petitioner submitted their respective Memorandum[10].

OUR RULING

There is no merit to the instant petition.

At the outset, We are guided by the principle in deciding appeal, that factual findings of the lower courts are afforded great respect, weight and even finality by the higher courts on appeal,[11] when they are ably supported by substantial evidence on the record.[12]

The checks were issued on account of the road right of way.

The petitioner asserts that the checks which he issued were not issued for cash but on account, as payment for the right of way from the complainant, upon her obtaining a favorable judgment in Civil Case No. 22. It is the theory of the petitioner that the checks should not have been presented for payment as the complainant had not yet obtained the title to the lot and transferred it to him.

This theory of the petitioner is without the support of the law and jurisprudence. Section 1 of Batas Pambansa Bilang 22 is quoted in full below.

SECTION 1. Checks without sufficient funds. Any person who makes or draws and issues any check to apply on account or for value, knowing at the time of issue that he does not have sufficient funds in or credit with the drawee bank for the payment of such check in full upon its presentment, which check is subsequently dishonored by the drawee bank for insufficiency of funds or credit or would have been dishonored for the same reason had not the drawer, without any valid reason, ordered the bank to stop payment, shall be punished by imprisonment of not less than thirty days but not more than one (1) year or by a fine of not less than but not more than double the amount of the check which fine shall in no case exceed Two Hundred Thousand Pesos, or both such fine and imprisonment at the discretion of the court.

XXXXXX XXXXXXXX XXXXXXXX

The phrase “to apply on account” means “to apply to a pre-existing obligation”[13] as contra-distinguished from the phrase “to apply for value” which pertains to an obligation incurred simultaneously with the issuance of the check. Whether the check is issued on account or for value, the making or drawing of such check that is subsequently dishonored is punished under the law. The Supreme Court made this clear in *Que v. People*[14], that Batas Pambansa Blg. 22 does not make a distinction as to whether the bad check is issued in payment of an obligation or to merely guarantee an obligation.

There is no denying from the petitioner, that he issued to the complainant Adoracion Melliza, five (5) Banco de Oro checks with nos. 0100395, 0100392, 0084929, 0084918, and 0084920. As the petitioner admitted, the checks were to be applied on “the account xxx as payment for the road right of way from the complainant upon her obtaining a favorable judgment in Civil Case No. 22 xxx.”[15] Notwithstanding the reason for issuing the checks, the act of making, drawing or issuing these checks as an element of the offense under Batas Pambansa Bilang 22 is satisfied by this admission of the petitioner. The well-settled rule is that the mere act of issuing a worthless check is punished[16]. As the RTC explicated, legislative intent will be eroded if an inquiry is allowed to determine the reason for which checks are issued, or the terms and conditions for their issuance, before an appropriate application of the legislative enactment can be made.

The Supreme Court's ratiocination of the law in the recent case of *Spouses Argovan and Florida Gaditano v. San Miguel Corporation*[17], aptly refutes herein petitioner's contention that the checks should not have been presented for payment if the complainant had not yet obtained the title to the lot and transferred it to him. The Supreme Court held that the law did not look at the actual ownership of the check or of the account against which

it was made, drawn, or issued, or at the intention of the drawee, maker or issuer. The thrust of the law is to prohibit the making of worthless checks and putting them into circulation.

As in this case, the petitioner's claim that the checks should not have been presented for payment because title of the right of way has not been transferred in his name does not exculpate him from criminal liability because of the unrefuted fact that he issued the checks which were dishonored upon presentment. In addition, the admission[18] by the petitioner during the pre-trial that he is now using and possessing the road right of way of 338 square meters for his subdivision business is clear and convincing proof that indeed he issued the subject checks on account of the road right of way he bought from the complainant.

Given the circumstances surrounding the issuance of the subject checks, reliance by the petitioner of the ruling in *Idos v. Court of Appeals*[19], is misplaced. In the *Idos* case, it was established by the evidence that the subject check did not involve a debt of or any account due and payable by the petitioner. In accordance with the accepted custom of the trade, the check issued by the petitioner therein was considered as evidence only of the complainant's share or interest in the partnership in its winding up stage and not as payment from a debtor to a creditor.

That kind of relation is not extant in the instant case.

First, the petitioner himself admitted that he issued the five checks to the complainant for the value of the 33 square meters[20] though according to him, these can only be encashed when the complainant can secure the title in her name and transfer it to him. In effect, the checks that he issued are to be considered as payments for the acquisition of the lot. Second, unlike the check issued by the petitioner in *Idos*, which was meant to represent the interest or share of a partner, the checks drawn by the petitioner herein were issued on account of the purchase of the road right of way.

On that score, the acknowledgment receipt[21] by the complainant is material evidence of the check payments that the petitioner made in favor of the latter. The undertaking that the amounts shall be returned if the title to the lot is not transferred to the petitioner should not be taken to mean that the checks were issued without consideration. As the RTC noted, the issuance of the checks on definite dates signified that these are to be funded in order for them to be good. It does not matter whether complaining witness is later on not adjudged as the owner because if this happens, she undertakes to reimburse the accused. In the meantime, the accused is obliged to make good the checks he issued[22]. Thus, even if the title to the lot had not been transferred to the petitioner in the present case, he cannot be automatically relieved from criminal liability for Violation of Pambansa Blg. 22, because the checks that he issued were dishonored when presented on their due dates.

The notices of dishonor proved knowledge of insufficient funds.

There were two notices of dishonor sent to the petitioner after the checks were returned unpaid due to DAIF (drawn against insufficient funds). The notice of dishonor dated July 17, 2001[23] relates to two (2) checks- Check nos. 0084918 (CC# 2735), 0084920 (CC#2736) while the notice of dishonor dated April 19, 2002[24] refers to Check nos. 0100395 (CC# 2636), 0100392 (CC# 2637) and 0084929 (CC# 2638). To these notices, the petitioner wrote a letter dated June 14, 2002[25] to the attorney-in-fact of the complainant that he could not cope up with his obligation. At the same, the petitioner acknowledged his unpaid account with the complainant in the amount of P 105,065.00, which is the sum of the amounts stated in the subject checks.

With the subsequent dishonor of the checks wherein the petitioner received the notices of dishonor and with the failure to pay for the amounts thereon, the evidence of knowledge that he did not have sufficient funds in or credit with the drawee bank to pay for the checks upon their presentment is proven. According to the Supreme Court in

People v. Laggui[26], the maker's knowledge of the insufficiency of his funds is legally presumed from the dishonor of his check for insufficiency of funds. Furthermore, pursuant to the pronouncement in Spouses Argovan and Florida Gaditano v. San Miguel Corporation[27], the petitioner herein who received the two notices of dishonor, should have immediately funded the checks. When he did not, his liabilities for issuing bouncing checks attached.

The imposition of a single penalty of fine was not correct.

Even as We affirm the conviction of the petitioner for violating Batas Pambansa Blg. 22, the imposition of a single fine as the penalty for all of the five criminal cases was erroneous. Under Section 1 of the law, the penalty for issuing checks without sufficient funds is imprisonment of not less than thirty days but not more than one year or by a fine of not less than but not more than double the amount of the check, in no case to exceed Two Hundred Thousand Pesos, or both such fine and imprisonment at the discretion of the court.

On the matter of the penalty to impose in Batas Pambansa Blg. 22 cases, SC Administrative Circular No. 12-2000 as clarified by SC Administrative Circular No. 13-2001, lay down a rule of preference in the application of the penalties. Where the circumstances of the case, for instance, clearly indicate good faith or mistake of fact without taint of negligence, the imposition of fine alone should be considered as the more appropriate penalty. Needless to say, the determination of whether the circumstances warrant that imposition of fine alone rests solely upon the judge[28].

We agree with the preference of the MTCC to impose the penalty of fine only. However, the MTCC should have imposed upon the petitioner, the penalty of fine of at least P 42,026.00 representing double the amount of the check he issued in each of the five (5) criminal cases instead of only the total amount of the subject five checks (P105,065.00) as the fine.

WHEREFORE, the Petition for Review is DENIED. The assailed July 8, 2010 Decision of the Regional Trial Court (RTC), Branch 39, Iloilo City is AFFIRMED with MODIFICATION. The petitioner is sentenced to pay FINE of Forty-Two Thousand Twenty-Six Pesos (P 42,026.00) only, in each of Criminal Case Nos. 2636, 2637, 2638, 2735 and 2736 with MTCC, Branch 2, Iloilo City, with subsidiary imprisonment not to exceed six (6) months in each of the cases, in the event of insolvency. The amounts adjudicated by the MTCC to represent the civil aspect of the criminal cases STAND.

SO ORDERED.

[**]Hernando, (Chairperson) and [*]Quijano-Padilla, JJ., concur

[**] Vice J. Ingles per Office Order No. 05-14-ELDF dated Feb. 26, 2014.

[*] Acting Junior Member, per Office Order No. 472-13-ABR dated December 12, 2013.

[1] Rollo, pp. 7-26.

[2] Rollo, pp. 33-38.

[3] Rollo, pp. 56-73.

[4] Decision of the MTCC, page 4, Rollo, p. 58.

[5] Decision of the MTCC, pp. 5-5, Rollo, pp. 58-59.

[6] Rollo, pp. 56-73.

[7] Decision of the RTC, p. 6, Rollo, p. 38.

[8] Rollo, pp. 115-129.

[9] Rollo, pp. 135-145.

[10] Memorandum of the People, Rollo, pp. 185; Memorandum of Authorities by petitioner, Rollo, pp. 186- 192.

[11] Spouses Patricio and Myrna Bernales vs. Heirs of Julian Sambaan, G.R. No. 163271, January 15, 2010

[12] Xentrex Motors, Inc. v. Court of Appeals, 353 Phil. 258, 262 (1998); Philippine National Bank v. DKS International, Inc. and Michael Dy, G.R. No. 179161, January 22, 2010.

[13] Luis B. Reys, Revised Penal Code, Book Two, Eighteenth Edition, 2012, p . 833.

[14] 154 SCRA 160.

[15] Petition for Review, pp. 7-8; Rollo, pp. 13-14.

[16] Spouses Argovan and Florida Gaditano v. San Miguel Corporation, G.R. No. 188767, July 24, 2013.

[17] Supra.

[18] MTCC Decision, p. 4; Rollo, p. 58.

[19] 296 SCRA 204.

[20] Petition for Review, p. 4 though in the MTCC Decision, p. 17 (Rollo, p. 65), the area is 338 square meters (Lot 1593).

[21] Exh. "1".

[22] RTC Decision, p. 5; Rollo, p. 37.

[23] Exhi. "F".

[24] Exh. "G".

[25] Exh. "I".

[26] 171 SCRA 305

[27] Footnote 16.

[28] Luis B. Reys, The Revised Penal Code, Book Two, Eighteenth Edition, 2012, p. 837.

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