MA. ELENA LAGMAN, PETITIONER, VS. PEOPLE OF THE PHILIPPINES, RESPONDENT.

G.R. No. 146238. December 07, 2001

Ponente: KAPUNAN, J.

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KAPUNAN, J.:

This is a petition for review on certiorari under Rule 45 of the Rules of Court of the decision of the Court of Appeals dated April 24, 2000 in CA-G.R. CR No. 20998 which affirmed in toto the decision of the Regional Trial Court, Branch 157, Pasig City, dated June 27, 1996 finding herein accused-petitioner guilty beyond reasonable doubt of six counts of violation of Batas Pambansa Bilang 22, otherwise known as the Bouncing Checks Law, as well as the Order of May 26, 1997 modifying the judgment and providing for civil indemnification.

The antecedent facts as found by the trial court are as follows:

> From the evidence presented by the prosecution, it has been established that the accused Gloria Elena Lagman, purchased from the private complainant Delia Almarines, various pieces of jewelry worth P700,250.00 from October, 1985 to December, 1985 at the Lipstick Beauty Parlor, located in San Juan, Metro Manila. The accused received the jewelries for which she signed and issued a receipt, that is Receipt No. 176, dated December 27, 1985 (Exhibit "A" with submarking Exhibit "A-1").
>
> As guarantee for the payment of the jewelries, the accused issued to the private complainant Prudential Bank Check No. 471159 in the sum of P700,250.00 postdated January 15, 1986 (Exhibit "B").
>
> The accused returned some of the pieces of jewelry valued at P14,334.00. And partial payment for the balance, she issued twenty nine (29) postdated checks in the total sum of P591,916.00 (Exhibits "C" to "Z", inclusive), and Exhibits "AA" to "EE", inclusive, to wit:
>
> Check Number
>
> Exhibit
>
> 1) 451041
>
> 2) 451005
>
> 3) 451042
>
> 4) 471158

5) 471155

6) 488702

7) 473808

8) 466477

9) 451006

10) 466707

11) 473809

Exh. "M"

12) 473801

Exh. "N"

13) 473810

Exh. "O"

14) 471156

Exh. "P"

15) 466704

Exh. "Q"

16) 473811

Exh. "R"

17) 466778

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Exh. "S"

18) 466705

Exh. "T"

19) 473802

Exh. "U"

20) 473808

Exh. "V"

21) 466706

Exh. "W"

22) 471157

Exh. "X"

23) 466779

Exh. "Y"

24) 466707

Exh. "Z"

25) 473804

Exh. "AA"

26) 473805

Exh. "BB"

27) 466780

Exh. "CC"

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28) 473806

Exh. "DD"

29) 451043

Exh. "EE"

All the checks bounced either for insufficiency of funds or for the reason that the account of the accused-drawer had been closed. A demand letter, consisting of three (3) pages (Exhibits "FF", "FF-1" and "FF-2"), was sent to the accused. It was personally served on or delivered to the accused, who acknowledged receipt thereof by affixing her signature thereon (Exhibit "FF-3").

The complainant admitted, however, that she encashed a check of P150,000.00 in October, 1988 and another check of P150,00.00 in September, 1990; that the accused paid her P100,000.00 on January 15, 1991; that accused also paid her P25,000.00 on February 27, 1991; and that accused again paid her P25,916.00 on March 17, 1991.

She also admitted that the accused returned a solo verdadero worth P125,000.00.

In April, 1991, the accused issued to the private complainant the following checks, to wit:

Amount of Check Date of Check

1) P25,000.00 April 22, 1991

2) 25,000.00 May 2, 1991

3) 25,000.00 May 9, 1991

4) 35,916.00 May 15, 1991

5) 25,000.00 May 31, 1991

6) 50,000.00 June 15, 1991

7) 50,000.00 June 30,1991

8) 25,346.00 July 15, 1991

Of the eight (8) checks, only two became good, more particularly, the April 22, 1991 check and the May 2, 1991 check. The other six (6) other checks were dishonored, to wit:

1) Prudential Bank Check No. 903744, dated May 9, 1991, in the sum of P25,000.00 (Exhibit "GG")

2) Prudential Bank Check No. 903745, dated May 15, 1991, in the sum of P35,916.00 (Exhibit "HH")

3) Prudential Bank Check No. 903746, dated May 31, 1991, in the sum of P25,000.00 (Exhibit "II")

4) Prudential Bank Check No. 903747, dated June 15, 1991, in the sum of P50,000.00 (Exhibit "JJ")

5) Prudential Bank Check No. 903748, dated June 15, 1991, in the sum of P50,000.00 (Exhibit "KK")

6) Prudential Bank Check No. 903749, dated July 15, 1991, in the sum of P25,346.00 (Exhibit "LL").

The reason for the dishonor of the checks, as marked on the dorsal sides of the checks (Exhibits "GG-2", "HH-2",

"II-2", "JJ-2", "KK-2", and "LL-2") and as stated in their respective debit advices (Exhibits "GG-3", "HH-3", "II-3", "JJ-3", "KK-3", and "LL-3") is: "IF" or insufficiency of funds.

After the dishonor of the above-mentioned six (6) checks, a letter of demand, dated September 2, 1991 (Exhibit "MM"), was sent to the accused by registered mail (Exhibit "MM-1") and it was received by the accused as evidenced by the corresponding Registry Return Receipt (Exhibit "MM-2").

Despite demand, the accused failed to make good or pay for the value of the six (6) checks which had been dishonored.[1]

Accused-petitioner was charged with thirty-five counts for violation of B.P. 22. Twenty-nine of these charges were docketed as Criminal Cases Nos. 73071 to 73104 before the Regional Trial Court, Branch 157, Pasig City, and six counts, Criminal Cases Nos. 92270 to 92275, were filed before another branch of the Regional Trial Court.

On arraignment, accused-petitioner entered a plea of "Not Guilty" to all the charges. Thereafter, Criminal Cases Nos. 73071 to 73084 were dismissed. Criminal Cases Nos. 92270 to 92275 were later consolidated with the remaining twenty cases pending before Branch 157.

On June 27, 1996, a Joint Judgment was rendered by the trial court acquitting accused-petitioner in Criminal Cases Nos. 73085 to 73104 because the checks subject of these twenty cases were either paid or replaced by other checks. Accused-petitioner, however, was found guilty in Criminal Cases Nos. 92270-92275. The dispositive portion of the Joint Judgment states:

> WHEREFORE, premises considered, judgment is hereby rendered:
>
> I. In Criminal Case Nos. 73085 to 73104, inclusive: acquitting the accused in all the cases, with costs de oficio;
>
> II. In Criminal Case No. 92270:
>
> Finding the accused guilty beyond reasonable doubt of the offense of violation of B.P. Blg. 22 and sentencing her to a penalty of imprisonment of ONE (1) YEAR and a fine of P25,000.00 with costs;
>
> III. In Criminal Case No. 92271:
>
> Finding the accused guilty beyond reasonable doubt of the offense of violation of B.P. Blg. 22 and imposing upon her the penalty of imprisonment of ONE (1) YEAR and a fine of P35,916.00 with costs;
>
> IV. In Criminal Case No. 92272:
>
> Finding the accused guilty beyond reasonable doubt of the offense of violation of B.P. Blg. 22 and imposing upon her the penalty of imprisonment of ONE (1) YEAR and a fine of P25,000.00 with costs;
>
> V. In Criminal Case No. 92273:
>
> Finding the accused guilty beyond reasonable doubt of the offense of violation of B.P. Blg. 22 and sentencing her to a penalty of imprisonment of ONE (1) YEAR and a fine of P50,000.00 with costs;
>
> VI. In Criminal Case No. 92274:
>
> Finding the accused guilty beyond reasonable doubt of the offense of violation of B.P. Blg. 22 and sentencing her to a penalty of imprisonment of ONE (1) YEAR and a fine of P50,000.00 with costs; and
>
> VII. In Criminal Case No. 92275:
>
> Finding the accused guilty beyond reasonable doubt of the offense of violation of B.P. Blg. 22 and sentencing

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her to a penalty of imprisonment of ONE (1) YEAR and a fine of P25,346.00 with costs.

SO ORDERED.[2]

On motion by the private complainant, the judgment was modified in an Order dated May 26, 1997 imposing civil indemnification in addition to the penalty of imprisonment and fine and ordering accused-petitioner to pay attorney's fees, to wit:

WHEREFORE, as prayed for by the private complainant, the joint judgment, dated June 27, 1996, is hereby amended or modified in that the accused is hereby also ordered: (1) to indemnify the private complainant, Delia Almarines, in the following amounts:

Amount of Indemnification

Criminal Case No.

1) P25,000.00

Criminal Case No. 92270

2) 35,916.00

Criminal Case No. 92271

3) 25,000.00

Criminal Case No. 92272

4) 50,000.00

Criminal Case No. 92273

5) 50,000.00

Criminal Case No. 92274

6) 25,346.00

Criminal Case No. 92275

and (2) to pay to the complainant the sum of P20,000.00 as reimbursement for attorney's fees.[3]

Not satisfied with the foregoing judgment and order, accused-petitioner brought the case to the Court of Appeals. On April 24, 2000, the Court of Appeals affirmed the judgment as well as the order of the trial court in toto. Accused-petitioner, thus, found her way to this Court through the present petition for review assigning the

following errors:

> I. THE COURT OF APPEALS COMMITTED A REVERSIBLE ERROR WHEN IT DECIDED A QUESTION OF SUBSTANCE IN A WAY NOT IN ACCORD WITH LAW OR WITH THE APPLICABLE DECISIONS OF THE HONORABLE SUPREME COURT. THIS HAPPENED WHEN THE COURT OF APPEALS:
> (A) FAILED TO CONSIDER IN ARRIVING AT ITS DECISION AND RESOLUTION PRIVATE COMPLAINANT'S PRIOR KNOWLEDGE OF INSUFFICIENCY OF FUNDS WHEN THE SUBJECT CHECKS WERE ISSUED BY THE PETITIONER; AND
>
> (B) FAILED TO CONSIDER IN ARRIVING AT ITS DECISION THE FACT THAT THE SUBJECT CHECKS WERE NOT INTENDED AS PAYMENTS BUT AS MERE GUARANTEES OF PETITIONER'S OBLIGATIONS TO THE PRIVATE COMPLAINANT;

II. THE COURT OF APPEALS COMMITTED A REVERSIBLE ERROR WHEN IT FAILED TO HOLD THAT PETITIONER DID NOT HAVE HER DAY IN COURT.

Accused-petitioner claims that the six checks subject of the present cases were issued as mere guarantees in replacement of several bounced checks she had previously issued, and private complainant was sufficiently warned that these checks were not to be deposited or encashed. Relying on the case of Magno vs. Court of Appeals,[4] accused-petitioner maintains that she cannot be held liable because she expressly and repeatedly informed private complainant that she would not be able to maintain sufficient funds in or credit with the drawee banks for the payment of the checks due to financial constraints. Accused-petitioner also avers that she was not accorded due process as she was not given the opportunity to adduce evidence on her behalf and the judgment was based solely on the evidence for the prosecution. Finally, accused-petitioner invokes the application of Supreme Court Administrative Circular No. 12-2000[5] which allegedly deleted the penalty of imprisonment for violation of B.P. Blg. 22.

We find no merit in the petition.

It is a well-settled rule that findings of fact of the trial court, especially when affirmed by the Court of Appeals, are accorded the highest degree of respect and generally will not be disturbed on appeal.[6] In the case under review, accused-petitioner failed to substantially show that both the trial court and the Court of Appeals overlooked certain facts and circumstances which justify a departure from this general principle.

The act sought to be prevented by Batas Pambansa Bilang 22, or the Bouncing Check's Law, is the act of making and issuing a check with the knowledge that at the time of issue, the drawer does not have sufficient funds in or credit with the bank for payment and the check was subsequently dishonored upon presentment.[7] What the law punishes is the issuance of a worthless check and not the purpose for which such check was issued nor the terms or conditions relating to its issuance.[8] Accused-petitioner's contention that the checks were merely issued to guarantee payment of her obligation to private complainant is not persuasive. As held in the case of Que v. People of the Philippines,[9] B.P. Blg. 22 "applies even in cases where dishonored checks are issued merely in the form of a deposit or guarantee xxx and does not make any distinction as to whether the checks within its contemplation are issued in payment of an obligation or merely to guarantee the said obligation."[10]

The records of the case belie accused-petitioner's allegation that the checks were merely issued as guarantees. Evidence shows that the six checks subject of the present appeal were issued by herein accused-petitioner to private respondent in the sala of Judge Domingo Garcia of the Pasig RTC, Branch 157 in settlement of the 29 cases pending before the said court which arose from the issuance of 29 bounced checks. When these six replacement checks also bounced, they became the subject of six criminal cases which were filed before Judge

Trampe. Later on, these six cases were consolidated with the 29 cases before Judge Garcia. During trial, counsels for herein accused-petitioner and private respondent were in agreement that these six checks were issued in settlement of some of the pending 29 cases:

> Atty. Patag:
>
> This is supposed to be the continuation of the direct examination of witness Delia Almarines and this witness, Your Honor, will also testify on the six (6) checks which were dishonored and subject matter are criminal cases filed before the sala of Judge Trampe and which are now before this Court because of the motion for consolidation filed.
>
> Atty. Ambrosio:
>
> I feel, your Honor, that these six (6) cases filed before Judge Trampe are replacement checks when my client agreed to settle these cases. The six (6) checks were issued in replacement of the checks that bounced.
>
> xxx
>
> Court:
>
> Are we made to understand that we are trying all the cases jointly, including those which are consolidated with this Sala?
>
> Atty. Patag:
>
> Yes, Your Honor.
>
> Before I proceed, Your Honor, may I make a formal offer of the testimony of this witness with regards to the six (6) checks. We are offering the testimony of the complaining witness Delia Almarines to prove that accused, in settlement of her obligation to complaining witness, issued eight (8) postdated checks in the total amount of P261,262.00 which represents payments of principal, interest and attorney's fees which accused agreed to pay but six (6) of those eight (8) checks were dishonored and despite demand to pay the dishonored checks, accused failed and refused to make good the six (6) dishonored checks.
>
> xxx
>
> Atty. Patag:
>
> Q You also said during the January 7, 1993 hearing that accused issued you in April, 1991 eight (8) checks in the total amount of P261, 262.89?
>
> A Yes, Sir.
>
> Q
>
> What does this amount represent?
>
> A That amount represents the balance of the principal, interest earned, plus P20,000 for attorney's fees.
>
> Q Do you recall the amount of the principal?
>
> A

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More or less P110,000.89.

Q

And where did Gloria Elena Lagman issue to you the said eight (8) checks?

A

Here in the court room of Judge Garcia, Branch 157.

Q

You also testified that the first two (2) checks were made good but the last six (6) remaining checks were dishonored?

A

Yes, Sir.

xxx[11]

Based on the records, therefore, the six checks were issued in partial settlement of the 29 B.P. Blg. 22 cases pending before Judge Garcia. We find nothing in the records that would show that these six checks were issued as mere guarantees. Accused-petitioner herself acknowledged that these eight (8) postdated checks "were issued as replacements of the previous checks" which bounced upon presentment.[12] There is, thus, overwhelming evidence contradicting accused-petitioner's posture that the six checks subject of this appeal were mere guarantees.

The case of Magno v. Court of Appeals[13] relied upon by accused-petitioner, does not find application to the present case. In Magno, we held that there was no violation of the bouncing checks law because there was evidence that complainant was told by the drawer that he did not have sufficient funds in the bank. The drawer, from the very beginning, never hid the fact that he did not have funds with which to put up the warranty deposit and openly intimidated the same to complainant. Although the ruling in Magno was reiterated in the case of Idos v. Court of Appeals,[14] again, we note that in Idos, petitioner repeatedly notified the complainant of the insufficency of funds. In both cases, the complainant was duly notified by the drawer of the insufficiency of funds. It also serves to emphasize that in Idos, petitioner's acquittal was not based on complainant's knowledge that petitioner did not have sufficient funds in the bank. Petitioner was acquitted because:

> xxx (1) the subject check was not made, drawn and issued by petitioner in exchange for value received as to qualify it as a check on account or for value; (2) there is no sufficient basis to conclude that petitioner, at the time of issue of the check, had actual knowledge of the insufficiency of funds; and (3) there was no notice of dishonor of said check actually served on petitioner, thereby depriving her of the opportunity to pay or make arrangements for the payment of the check, to avoid criminal prosecution.[15]

In the case under consideration, accused-petitioner failed to adduce any evidence to substantiate her claim that private respondent knew that she (accused-petitioner) had difficulty maintaining sufficient funds in or credit with the bank. On the other hand, private respondent during cross-examination categorically denied having been

advised by accused-petitioner not to deposit the checks:

> xxx
>
> Q
>
> When she issued to you postdated checks, you were informed that also at the moment that she has no fund.
>
> A
>
> She did not advice me not to deposit the checks and it is but natural that the checks having been issued to me when the date on the check comes I have to deposit them.[16]

There is likewise no merit to accused-petitioner's allegation that she was denied due process because she was not given the opportunity to adduce evidence on her behalf. Records do not bear out hesitance. The pre-trial dates scheduled on April 10, 1990, August 17, 1990 and October 18, 1990 were postponed on motion of counsel for accused-petitioner.[17] The hearings for the reception of evidence for the prosecution were also postponed several times on motion of accused-petitioner. A total of twenty-three motions for postponement were filed by her.[18] Moreover, orders of arrest, as well as citations for contempt, against accused-petitioner and her counsel were issued three times by the trial court on April 2, 1992, September 3, 1992 and November 12, 1993 for their repeated failure to appear during the trial.[19] Thus, in the hearing of November 12, 1993, accused-petitioner's bail bond was forfeited in favor of the government.[20]

On the hearings for the reception of evidence for the defense, accused-petitioner, through counsel, also filed several motions for postponements. On September 2, 1994, the trial court cancelled the hearings on September 9 and 16, 1994 on motion by counsel for accused-petitioner.[21] In its order dated September 2, 1994, the trial court warned accused-petitioner and counsel that no further postponement will be granted.

On September 23, 1994, the trial court, again, re-set the hearing for the reception of evidence for the defense upon the request of the counsel de oficio for accused-petitioner claiming that the latter was indisposed. Accused-petitioner and counsel de parte were again warned that they were "running out of time for the reception of evidence for their defense."[22]

Another urgent ex-parte motion to cancel hearing was again filed by counsel for accused-petitioner on November 11, 1994. The trial court granted the motion warning that "if the accused fails to appear and to present her evidence on said date, her right to do so shall be deemed waived, and the trial of this case considered terminated."[23]

On November 18, 1994, accused-petitioner requested for another postponement claiming that both counsels de oficio and de parte had prior commitments. The trial court, notwithstanding its earlier warnings, granted accused-petitioner's request and reiterated such warnings.[24]

On January 13, 1995, the trial court entered another order granting a motion for postponement filed by counsel for the accused-petitioner and re-set the hearing to February 3, 1995.[25]

Finally, on February 3, 1995, accused-petitioner failed to appear and to present evidence so the trial court issued an order terminating trial and considered accused-petitioner's continuous failure to appear as a waiver of her right to present evidence in her defense. The dispositive portion of the trial court's order reads:

> WHEREFORE, the right of the accused to present evidence for her defense is deemed waived and the trial of this case is considered terminated. The stenographers who took down notes of the proceedings are hereby ordered to transcribe said notes and to submit the same to the Branch Clerk of Court, who may notify the parties as soon as they are completed. Thereafter, the parties may submit their respective memoranda. Within thirty days thereafter, this case shall then be considered submitted for decision.
>
> SO ORDERED.[26]

Accused-appellant's failure to adduce her evidence is, thus, attributable not to the trial court but to herself due to her repeated non-appearance and non-participation in the proceedings below without any valid excuse.[27]

In view of the foregoing, both the trial court and the Court of Appeals correctly found accused-petitioner guilty beyond reasonable doubt of violation of B.P. 22. However, in the recent cases of Eduardo Vaca v. Court of Appeals,[28] and Rosa Lim v. People of the Philippines[29] as well as Administrative Circular No. 12-2000 issued by the Court on November 21, 2000, the Court pronounced a policy on the matter of imposition of penalties for violation of the Bouncing Checks Law.

Administrative Circular No. 12-2000 provides:

> In its decision in Eduardo Vaca v. Court of Appeals ((G.R. No. 131714, 16 November 1998; 298 SCRA 656, 664), the Supreme Court (Second Division) per Mr. Justice Vicente V. Mendoza, modified the sentence imposed for violation of B.P. Blg. 22 by deleting the penalty of imprisonment and imposing only the penalty of fine in an amount double the amount of the check. xxx
>
> In the recent case of Rosa Lim v. People of the Philippines (G. R. No. 130038, 18 September 2000), the Supreme Court en banc, applying Vaca, also deleted the penalty of imprisonment and sentenced the drawer of the bounced check to the maximum of the fine allowed by B.P. Blg. 22, i.e., P200,000,00 and concluded that "such would best serve the ends of criminal justice." xxx

Thus, the judge may, in the exercise of sound discretion, determine whether the imposition of a fine alone would best serve the interests of justice, or whether forbearing to impose imprisonment would depreciate the seriousness of the offense, work violence on the social order, or otherwise be contrary to the imperatives of justice.[30] In Vaca, the Court stated:

> xxx. It would best serve the ends of criminal justice if in fixing the penalty within the range of discretion allowed by Section 1, par. 1, the same philosophy underlying the Indeterminate Sentence Law is observed, namely, that of redeeming valuable human material and preventing unnecessary deprivation of personal liberty and economic usefulness with due regard to the protection of social order.[31]

Thus, in accordance with the aforementioned rulings and Adm. Circular No. 12-2000, where the circumstances of both the offense and the offender clearly indicate good faith or a clear mistake of fact without taint of negligence, the penalty of fine alone may be considered sufficient.

In these cases under consideration, the Court takes significant note of the fact that accused-petitioner had not been previously charged or convicted of violation of B.P. Blg. 22. Accused-petitioner made substantial payments on her obligations and returned several pieces of jewelry to private complainant. Moreover, of the eight checks she issued, two were made good by her. These circumstances taken together show her honest efforts to fulfill her financial obligations. The Court, therefore, deems it proper to delete the penalty of imprisonment in these cases and instead, to impose a fine equivalent to the value of the subject checks is considered appropriate.

WHEREFORE, the decision of the Court of Appeals in CA-G.R. CR No. 20998 is AFFIRMED with the modification that the sentence of imprisonment is deleted. Accused-petitioner is instead hereby ORDERED to pay

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the following fines for each violation:

1) P25,000.00 Criminal Case No. 92270

2) 35,916.00 Criminal Case No. 92271

3) 25,000.00 Criminal Case No. 92272

4) 50,000.00 Criminal Case No. 92273

5) 50,000.00 Criminal Case No. 92274

6) 25,346.00 Criminal Case No. 92275

SO ORDERED.

Davide, Jr., C.J., (Chairman), Puno, Pardo, and Ynares-Santiago, JJ., concur.

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[1] pp. 2-4 of RTC Decision ; pp. 42-44, Rollo.

[2] pp. 5-6, id..; pp. 45-46, id.

[3] p. 2 of May 26, 1997 Order ; p. 48 of Rollo.

[4] 210 SCRA 471(1992).

[5] Issued on November 21, 2000.

[6] Salao vs. Court of Appeals, 284 SCRA 673 (1998); Lagandaon vs. Court of Appeals, 290 SCRA 330 (1998); Halili vs. Court of Appeals, 287 SCRA 465 (1998).

[7] Sec. 1, B.P. Blg. 22; Ibasco vs. Court of Appeals, 261 SCRA 449 (1996).

[8] Cruz vs. Court of Appeals, 233 SCRA 301 (1994).

[9] 154 SCRA 160 (1987).

[10] Id., at 164.

[11] TSN of September 19, 1993, pp. 2-4.

[12] Petition, p. 10 ; Rollo,, p. 17.

[13] Supra Note 4, p. 482.

[14] 296 SCRA 194 (1998).

[15] Id., at 213.

[16] TSN of April 29, 1994, p. 5.

[17] Original Records, pp. 139, 145 and 151.

[18] Orders of Dec. 13, 1990, p.161, id. ; Dec. 28, 1990, p. 166, id.; Jan.. 25, 1991, p. 172, id; Feb. 22, 1991, p. 178, id.; Aug. 16, 1991, p. 198, id.; Sept. 12, 1991, p. 201, id.; Nov. 8, 1991, p. 214, id.; Dec. 6, 1991, p. 222, id.; Dec. 27, 1991, p. 227, id.; April 2, 1992, p. 233, id.; April 30, 1992, p. 237, id.; May 29, 1992, p. 246, id.; Aug.

20, 1992, p. 253, id.; Sept. 3, 1992, p. 256, id.; Nov. 13, 1992, p. 268, id.; Nov. 27, 1992, p. 277, id.; Dec. 18, 1992, p. 283, id.; June 11, 1993, p. 297, id.; Nov. 12, 1993, p. 311, id.; April 21, 1994, p. 326, id.; and May 18, 1994, p. 335, id.

[19] pp. 233, 256, 297, id.

[20] p. 297, id.

[21] Order of Sept. 2, 1994, p. .348, id.

[22] Order of Sept. 23, 1994, p. 352, id.

[23] Order of Nov. 4, 1994, p. 359, id.

[24] Order of Nov. 18, 1994, p. 362, id.

[25] Order of Jan. 13, 1994, p. 365, id.

[26] Order of Feb. 3, 1995, p. 369, id.

[27] Development Bank of the Philippines vs. Court of Appeals, 302 SCRA 362 (1999).

[28] 298 SCRA 656 (1998).

[29] G.R. No. 130038, September 18, 2000.

[30] Administrative Circular No. 13-2001 entitled "Modification Of Administrative Circular No. 12-2000 On The Penalty For Violation Of Batas Pambansa Blg. 22, Otherwise Known As The Bouncing Checks Law. "

[31] supra, p. 664.

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