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**AN APPRAISAL OF THE OFFENCES AND PUNISHMENTS UNDER THE
DISHONOURED CHEQUES (OFFENCES) ACT IN NIGERIA**

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ABSTRACT

This paper appraises the offences and punishments under the Dishonoured Cheques (offences) Act in Nigeria. It notes that there are discriminatory penalties or punishments for the offences in relation to individual and body corporate. It further notes that the penalties are less severe and are not capable of deterring potential violators. The paper also examines the statutory defences as contained in the Act and argue that such defences may operate to defeat the very purpose of the Act from the way and manner the said defences are couched out in the Act. The paper further discusses the offences and punishments in other jurisdictions and concludes that the said penalties are more severe and capable of deterring potential violators of the offence. The paper therefore recommends a review of the penalties to make them more severe and capable of deterring potential violators as well as other appropriate measures to address the inadequacies in the Act.

Keywords: Deterrence, Criminality, Proportionality Of Punishment, Criminal Law, Nigeria.