

IN THE COURT OF THE PRL. CIVIL JUDGE & PRL.JMFC,

AT DHARWAD

Criminal Case No.23/2025

Complainant : Suma D/o Sahadev Betageri

--- V/s ---

Accused : Rohit S/o Nagaraj Pujar

SUBSTANCE OF ACCUSATION

It is alleged against you that, the complainant and you accused known to each other, and you availed hand loan of Rs.2,50,000/- from complainant for your financial assistance and you promising to repay the same within Six months and after lapse of Six months you failed to repay the hand loan amount and inspite of several request made by complainant to repay the loan amount, you had issued a cheque bearing No.628393 dated:03-01-2024 for Rs.2,50,000/- drawn on Ujjivan Small Finance Bank, Hubli-Dharwad Road, Hosayallapur, Dharwad in favour of complainant and when the complainant presented the cheque for encashment through his banker i.e. Karnataka Vikas Grameen Bank, Head Officer, Near New Bus-Stand, Dharwad on 05-10-2024, the said cheque dishonoured and returned to complainant on 07-10-2024 as "Funds Insufficient". Hence, the complainant got issued a legal

notice to you on 23-10-2024 demanding to repay the amount due under cheque and the said notice is served on 26-10-2024. In spite of issuance of notice you failed to pay cheque amount to the complainant till today and thereby you have committed an offence punishable under Sec.138 of NI Act.

Q 1) Have you heard and understood the plea now read over and explained to you in the language known to you ?

A)

Q 2) Do you plead guilty or claimed to be tried ?

A)

(Certified that the above plea was read over and explained to accused in Kannada language and answers given by him/her are recorded in open Court).

Date: 09-01-2026

(Avinash M. Ghali)
Prl.Civil Judge & JMFC,
Dharwad.