

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

AT DHARWAD

Criminal Case No.204/2024

Complainant : St.Milagres Credit Souharadha Co.
Operative Ltd., Dharwad H.O Karwar
R/by authorized signatory
Md. Faruq S/o Kasimsab Nadaf
Age: 36 years,
R/o: Dharwad

--- V/s ---

Accused : Pramod S/o Tippanna Nazare

SUBSTANCE OF ACCUSATION

It is alleged by the complainant against you that, one Navazkhan Imamkhan Pathan is the customer of complainant's society he has demanded the business loan of Rs.70,000/- from complainant for business purpose. As per the request complainant has sanctioned the vehicle loan of Rs.70,000/- on 19-04-2022. He has promised to complainant to repay the said business loan amount with interest within 36 monthly installments. After receipt of amount Navazkhan Imamkhan Pathan failed to pay the balance loan amount. You being a guarantor agreed to repay the loan amount along with Navazkhan Imamkhan Pathan you accused issued a cheque bearing No.396655 dated: 26-12-2023 for Rs.87,000/-, drawn on SBI Bank branch

Dharwad in favour of complainant bank and when the complainant presented the cheque for encashment through his banker i.e., SVC Co-Op Bank Dharwad on 27-12-2023, the said cheque dishonoured and returned to complainant on 27-12-2023 as "Funds Insufficient". Hence, the complainant got issued a legal notice to you on 29-12-2023 demanding to pay the amount due under cheque and you accused unclaimed the said notice and returned to the commplainant on 30-12-2023 and you accused not paid under the 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 are recorded in open Court).

Date: 22-08-2025

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