

**IN THE COURT OF THE PRL. CIVIL JUDGE AND
J.M.F.C., DHARWAD**

Present : KADAPPA HUKKERI, B.A. LL.B
Prl. Civil Judge and J.M.F.C., Dharwad.

C.C.No.1379/2026

Complainant :
Chandrashekar S/o Irappa Bijapur
Age: 51 years, Occ: Travel Agency
and Business and agriculture,
R/o: MIG/1/A /Anugraha building
Chaitanya Nagar, Dharwad.

-Vs.-

Accused :

1. Pratibha D/o Rayanagouda
Kumar Desai @ Geeta Pudakal
Katti, Age: 38 years, R/o:
Dharwad.

SUBSTANCE OF ACCUSATION

It is alleged by the complainant that you had issued a cheque dated 16-02-2026 bearing No. 423422 drawn on Ujjivan Smal Finance Bank, Dharwad for Rs.3,00,000/- to discharge the debt due to the complainant and on presentation, it was returned with an endorsement as **“Payment stopped by drawer”** and you did not make payment of the amount of the same within the time stipulated after issuance of statutory notice and thereby you have committed an offence punishable under Section 138 of N.I. Act.

Q.1 : Do you understand the plea now read over and explained to you?

Ans. :

Q.2 : Do you plead guilty or do you have any defense to make?

Ans. :

Q3 : Do you admit that cheque belongs to your account?

Ans. :

Q4 : Do you admit that the signature on the cheque is yours?

Ans. :

Q5 : Do you issue / deliver this cheque to the complainant?

Ans. :

Q6 : Do you admit that you owed liability to the complaint at the time of issuance?

Ans. :

Q7 : If you deny liability, state the clear defence:

Q8 : Do you wish to compound this case at the stage?

Ans. :

[Certified that the substance of accusation is read over and explained to the accused in the language known to him]

Date: 29-07-2026

(KADAPPA HUKKERI)
Prl. Civil Judge & J.M.F.C.,
Dharwad