

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

AT DHARWAD

Criminal Case No.2112/2024

Complainant : Nagesh S/o Yallappa Annigeri
Age: 53 years, Occ: Principal
R/o: Dharwad.

--- V/s ---

Accused : Prakash V Desai
Age: Major, Occ: Real Estate Business
R/o: Dharwad.

SUBSTANCE OF ACCUSATION

It is alleged against you that, you the above named accused availed hand loan of Rs.12,00,000/- from complainant to your financial assistant and promising to repay the same within 6 months and inspite of several request made by complainant, you accused had issued a cheque bearing bearing No.336130 of IDBI Bank, Dharwad Branch, Ankola Arcade, Opp to Kalabhavan Belagaum Road, Dharwad dated:01-02-2024 for Rs.12,00,000/- in favour of complainant and when the complainant presented the cheque for encashment through his banker i.e., Union Bank, Saptapur Branch, Dharwad for collection on 14-03-2024, the said cheque dishonoured and returned to complainant on 16-03-2024

as “Funds Insufficient”. The complaint brought the fact of dishonor of the cheque to you. The you request the complaint to present the said cheque after 15 days. As per the request of you to represent the said cheque for collection, the complainant on 22-04-2024 presented the said cheque for collection but same was dishonoured and returned to complainant on 23-04-2024 as “Advice not received”. Hence, the complainant got issued legal notices to you on 15-05-2024 demanding to repay the amount due under cheque and said notice was returned with endowment as Addressee Unclaimed on 22-05-2024 and you accused 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 are recorded in open Court).

Dharwad
Date: 05-07-2025

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

