

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

AT DHARWAD

Criminal Case No.4925/2025

Complainant : Sri. Sharanna Sankula Urban Co-Operative
Credit Society, Dharwad
R/by Smt. Laxmi Devagiri

--- V/s ---

Accused : Sri. Amit S/o Suman Sanglikar

SUBSTANCE OF ACCUSATION

It is alleged against you that, you accused being member of complainant society approached complainant bank for financial assistance for sum of Rs.1,50,000/-. Accordingly complainant society has sanctioned loan of Rs.1,50,000/- on 16-09-2023, and you has agreed to repay the loan amount with interest 17% within 24 monthly installments and you failed to repay the loan amount. After several request made by complainant bank/society to repay the loan amount, you accused had issued a Cheque bearing No.000017 dated 17-05-2025 for Rs.1,75,700/- drawn on Bank of Baroda, Ram nagar, Dharwad for in favour of Complainant bank/society and when the complainant presented the cheque for encashment through its banker i.e., Karnataka Bank Ltd., on 19-05-2025, the said cheque

dishonoured and returned to complainant on 19-05-2025 as “Account Blocked Situation covered in 2125”. Hence, the complainant got issued a legal notice to you on 10-06-2025 demanding to pay the loan amount due under cheque and the said notice claimed on 11-06-2025 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/her are recorded in open Court).

Date: 06-01-2026

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