

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

AT DHARWAD

Criminal Case No.3397/2024

Complainant : St. Milagres Credit Souharadha C
R/by authorized signatory
Shivaji S/o Laxman Lamani

--- V/s ---

Accused : Avinash Suresh Gadag

SUBSTANCE OF ACCUSATION

It is alleged against you that, you accused being member of complainant society, you approached complainant bank/society for financial assistance for sum of Rs.2,00,000/- for business purpose. Accordingly complainant has sanctioned loan of Rs.2,00,000/- on 21-01-2022, and you have agreed to repay the loan amount with interest within 36 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.067934 dated 11-09-2024 for Rs.2,61,380/- drawn on SVC Co. Op Bank Ltd., Branch Dharwad, in favour of Complainant bank/society and when the complainant presented the cheque for encashment through its banker i.e., Fedral Bank Saptapur Main Road branch, Dharwad on 11-09-2024, the

said cheque dishonoured and returned to complainant on 13-09-2024 as “Drawer Signature Differs”. Hence, the complainant got issued a legal notice to you on 21-09-2024 demanding to pay the loan amount due under cheque and the said notice unclaimed and returned to the complainant on 30-09-2024 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/her are recorded in open Court).

Date: 09-01-2026

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