

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

AT DHARWAD

Criminal Case No.5223/2025

Complainant : Sri. Baskar S/o Hanamantappa
Chalwadi

--- V/s ---

Accused : Ratnakar S Duraballekar

SUBSTANCE OF ACCUSATION

It is alleged against you that, complainant and you accused know to each other and you availed hand loan of Rs.5,00,000/- from complainant for your financial assistance and you promising to repay the same within six months and after lapse of six months you failed to repay the hand loan amount and inspite of several request made by complainant to repay the loan amount, but you postponed the same. When complainant has sought the repayment of loan amount at that time you had issued a cheque bearing No.000003 dated:10-09-2025 for Rs.5,00,000/- drawn on Kotak Mahendra Bank, Dharwad Someshwar Heights Old DSP office, Dharwad Branch, in favour of complainant and when the complainant presented the cheque for encashment through his banker i.e. Indian Overseas Bank., Dharwad Branch on 10-09-2025, the said cheque dishonoured and returned to complainant on 11-09-2025 with an

endorsement as “Funds Insufficient”. Hence, the complainant got issued a legal notice to you on 27-09-2025 demanding to repay the amount due under cheque within 15 days and said notice duly served upon on 29-09-2029. You replied the notice on 06-10-2025. In spite of issuance of notice you 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: 08-04-2025

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