

IN THE COURT OF ADDL. SENIOR CIVIL JUDGE AND JMFC, KARWAR.

C.C. 550 of 2026

Complainant : Divya Jyoti Souharda Credit Co-Op., Ltd., Karwar.

– Vs –

Accused : Sri. Purnarth Shankar Kadam, Karwar.

SUBSTANCE OF ACCUSATION(PLEA)

I, Sri. Ganesha Padiyar U., Addl. Senior Civil Judge & JMFC Karwar do hereby charge you as follows:

That, you the accused has issued the cheque bearing No. 696007 dated 17.11.2023 for a sum of Rs. 1,03,714/- drawn on State Bank of India, Port Complex, Karwar Branch in favour of the complainant towards discharge of loan borrowed by you from the complainant society and when the complainant has presented the said cheque for encashment through DBS Bank India Ltd., Karwar Branch and Union Bank of India, Karwar Branch the said cheque has been returned dishonored as per cheque return memo dated 18.11.2023 for the reason **“Insufficient Funds”**. Further inspite of issuance of legal notice dated 04.12.2023 to you by the complainant, you have failed to make payment of the cheque amount within 15 days of receipt of the said notice and thereby committed an offence punishable under Section 138 of the Negotiable Instruments Act, 1881 and same is within the cognizance of this Court.

Q.1: Did you understand the substance of accusation now read over and explained to you in the Language known to you ?

Ans: Yes, I understand.

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

Ans: No, I plead not guilty, I have defence to make.

(Certified that the above plea of the accused is recorded in the open Court on my personal hearing and the said record contains the full and clear account of the statement made by the accused.)

Sd/-

Date: 12.08.2026.

(Ganesha Padiyar U.)

Addl. Senior Civil Judge & JMFC, Karwar.