

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

**C.C. 1845 of 2024**

Complainant : Sri. Sujay Suresh Nayak

– Vs –

Accused : Sri. Jagadish Govind Chinchankar

**SUBSTANCE OF ACCUSATION(PLEA)**

That, you the accused has issued the cheque bearing No. 058568 dated 12.11.2022 for a sum of Rs.1,80,000/- drawn on Federal Bank Ltd., Karwar Branch in favour of the complainant towards discharge of legally recoverable debt and when the complainant has presented the said cheque for encashment through Union Bank of India, Karwar Branch, the said cheque has been returned unpaid as per cheque return memo dated 27.01.2023 for the reason **“Funds Insufficient”**. Further inspite of issuance of legal notice dated 03.02.2023 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:

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

Ans:

(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/-

Dated: 01.03.2025

(Ganesha Padiyar U.)

Addl. Senior Civil Judge & JMFC, Karwar