

**THE COURT OF THE PRL. CIVIL JUDGE & JMFC.,
AT: BHATKAL**

CC No.2117/2025

St. Milagres Credit Souhardha Co-operative Society Ltd., Karwar,
Branch Bhatkal,

Complainant

//Vs//

Sri. Ananth S/o Venkatraman Naik
Accused

....

....

Date: 17/11/2025

Substance of accusation U/sec.251 of Cr.P.C.

That you accused borrowed a Mortgage Loan for sum of Rs.10,00,000/- from the complainant Society on 02/07/2018, towards repayment of the same with interest you have issued a cheque bearing No.830255 dated 30/06/2025 for a sum of Rs.5,00,000/- drawn on State Bank Of India, Bhatkal Branch in favour of the complainant to discharge legal liability and when the said cheque presented for encashment, it was dishonoured with an endorsement "**KINDLY CONTACT DRAWER DRAWEE BANK AND PLEASE PRESENT AGAIN**", in spite of service of legal notice and you accused has not paid the cheque amount and thereby committed the offence punishable **U/sec.138 of the Negotiable Instruments Act** and is within my cognizance.

Question : Have you understood the substance of accusation now read over and explained to you ?

Answer : **Yes**

Question : Do you plead guilty for the offence punishable **U/sec.138 of the Negotiable Instruments Act** or have you got any defense to make out?

Answer : **Pleaded not guilty**

**Sd/-
Prl. Civil Judge, Bhatkal.**