

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

CC No.2456/2025

Shree. M.G.M. Souharda Credit Co-Operative Ltd., Sarpanakatte,
Branch: Chouthani

....

Complainant

//Vs//

Sri. Humayun Basha Sab

.... Accused

Date: 07/01/2026

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

That one Smt. Seemabanu Mujinulla has borrowed personal loan for sum of Rs.1,00,000/- on 25/05/2023 from the complainant sangha and you accused surety to the said loan, towards repayment of the same with interest you have issued a cheque bearing No.555151 dated 24/06/2025 for a sum of Rs.1,22,681/- drawn on Karnataka Bank Ltd., Bhatkal Branch in favour of the complainant to discharge legal liability and when the said cheque presented for encashment, with an endorsement **“Drawers signature differs**, 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.