

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

CC No.2386/2025

Sri. Gopalkrishna Co-Operative Credit Society Ltd.,Bhatkal,
Main Branch

.... Complainant

// Vs //

Sri. Soma S/o Sukra Harijan

.... Accused

Date: 06/12/2025

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

That you accused has borrowed Over Draft loan for sum of Rs.2,50,000/- on 20/04/2024 from the complainant society, towards repayment of the same with interest you have issued a cheque bearing No.290334 dated 25/06/2025 for a sum of Rs.1,55,133/- drawn on State Bank of India, Branch Head Post Office Road in favour of the complainant to discharge legal liability and when the said cheque presented for encashment, it was dishonoured with an endorsement "**Funds Insufficient**", in spite of service of legal notice, 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.**