

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

CC No.4171/2025

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

.... Complainant

//Vs//

Sri. Nagesh S/o Hanumanth Naik

.... Accused

Date: 16/02/2026

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

That one Sri. Maruti S/o Madev Naik has borrowed Business loan for sum of Rs.60,000/- on 18/07/2019 from the complainant society and you accused surety to the said loan,, towards repayment of the same with interest you have issued a cheque bearing No.531594 dated 10/10/2025 for a sum of Rs.63,837/- drawn on State Bank of India, Manki Branch 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 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.