

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

**CC No.4559/2025**

Gurukrupa Credit Co-Operative Society Ltd., Bhatkal  
Manki-Chittar Branch,

**.... Complainant**

//Vs//

Sri. Girish S/o Dharma Naik

**.... Accused**

**Date: 25-02-2026**

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

That you accused has borrowed personal Loan of Rs.1,00,000/- from complainant Society on 12/06/2024, towards payment of the same with interest you have issued a cheque bearing No.6821 77 dated 23/09/2025 for sum of Rs.1,14,000/-/- drawn on The Kanara District Central Co-op Bank Ltd., 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 have 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.**