

IN THE COURT OF THE SENIOR CIVIL JUDGE AND
JMFC HALIYAL, AT: HALIYAL.

C.C.No.04/2026

Dated this the 12th day of August 2026

Complainant : Sri. Chatrapati Shivaji Urban Co-op. Credit
Society, Branch: Haliyal.

V/s

Accused : Sri. Kareppa Ramaji Mirashi
Age: 72 year, Occ: Agriculture
R/o: Tattigera, Haliyal
Tq: Haliyal, Dist: U.K.

:-: PLEA :-:

It is alleged that on 31-10-2014 you have availed business loan of Rs.60,000/- from complainant/society. In respect of which you have issued cheque bearing No.027332 Dated: 29-11-2025 for Rs.1,52,000/- drawn on K.D.C.C Bank, Haliyal Branch, in favour of the complainant/society for repayment of loan amount which is legally recoverable. The said cheque has been presented for encashment by the complainant through its bank i.e., K.D.C.C Bank, Haliyal Branch on 29-11-2025. The said cheque was dishonoured on 29-11-2025 for the reason “Funds Insufficient”. Thereafter the complainant got issued a legal notice to you on 06-12-2025. In spite of service of notice on 12-12-2025, you did not make any arrangement to pay the cheque amount so far and thereby committed an offence

punishable U/Sec.138 of Negotiable Instrument Act and within my cognizance.

Qn. No.1:- Have you understood the plea now read over and explained to you?

Ans:-

Qn. No.2:- Do you plead guilty or claims to be tried?

Ans:-

(Certified that the above plea was read over and explained to the accused in the language known to him who has admitted the correctness of the same).

Haliyal.

Date: 12/08/2025.

Sd/-

**Senior Civil Judge & Prl. J.M.F.C.,
Haliyal.**