

**IN THE COURT OF PRINCIPAL SENIOR CIVIL JUDGE
AND CJM., UDUPI**

Present: Sri. M.Purushothama,

B.B.M., M.S.W., L.L.M., P.G.D.H.R.M.

Prl. Senior Civil Judge & CJM., Udupi

C.C. No.949/2025

Complainant : Sri.Santhosh Kumar,
Aged about 50 years,
S/o. Vasu Poojary,
R/at. Kateeshwari,
Devarakere,
Kadekar village and post,
Udupi – 576 103.

(Rep. By Sri. K.S.B.,Advocate)

-VERSUS-

Accused : Mr. Santhosh Kumar,
Aged about 48 years,
S/o.Rama Kotian,
Kalmadi-Bottal,
Post Malpe,
Udupi.

SUBSTANCE OF ACCUSATION

That you the accused in the month of August-2023 obtained hand loan of Rs.4,50,000/- from the complainant by promising to repay the same on or before August-2023, but you the accused failed to repay the same, thereafter on several request you the accused issued a cheque bearing No.745010 dated 06-01-2025 for Rs.4,50,000/- drawn on Karnataka Bank Ltd., Ambagilu, Udupi, but on presentation of the said cheque, it was returned with an endorsement

‘funds insufficient’ and thereby you have committed an offence punishable under Section 223 of BNSS (Section 138, 142 of Negotiable Instruments Act) within my cognizance?

Q1: Have you understood the plea now read over and explained to you?

Ans:

Q2: Do you plead guilty or have any defence to make?

Ans:

Dated : This, the 11th day of July, 2025.

(M.Purushothama)
Prl. Sr. Civil Judge and CJM.,
Udupi.

