

**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.1971/2025**

**Complainant** : Hariyappa Kotian,  
Aged about 69 years,  
S/o. Late Raju Kotian,  
R/at 'Karthik'  
Kidiyoor village and post,  
Udupi Taluk and District.

Rep. By G.P.A. Holder,  
Mr. Murali J. Shriyan,  
Aged about 41 years,  
S/o. Janardhana J. Shriyan,  
R/at Flat No.A301,  
Manasa Residency,  
4<sup>th</sup> floor, Majjigepade,  
Ambalapady, Udupi,  
Udupi Taluk and District.

**(Rep. By. Sri. H.R.S., Advocate)**

***-VERSUS-***

**Accused** : Masood Ahammed Jaleel,  
Amma Fisheries,  
Z-120B, 'Adam Manzil',  
Kukkikatte, 76 Badagabettu village,  
Udupi,  
Udupi Taluk and District.

**(Rep. By. Sri. Asif Baikady Advocate)**

## SUBSTANCE OF ACCUSATION

That you the accused borrowed a handloan of Rs.1,73,000/- from the complainant by promising to repay the same within 3 months. But you the accused failed to repay the same, thereafter on repeated request, you the accused issued a **cheque bearing No.031067 dated 04-04-2025 for Rs.1,73,000/- drawn on Axis Bank Limited, Udupi Ambalapady KT, Udupi branch**, but on presentation of the said cheque, it was returned for the reason '**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 9<sup>th</sup> day of January, 2026.

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