

IN THE COURT OF THE II ADDL. CIVIL JUDGE AND J.M.F.C.,
KUNDAPURA.

C.C.No. 695/2023

Shri Brahmi Durgaparameshwari
Souharda Sahakari (N) Siddapura,
Represented By its Manager
Mrr. Rohit. K, 30 years
S/o Sheshagiri Hebbar
“Shivapanchakshari” Patel Compound
Siddapura, Kundapura Taluk Complainant

-Vs-

Sri Santhosh
S/o Heriya
R/o Chonali, Jasale Post
Siddapura Post, Pin 576229
Kundapura Taluk
Udupi District ... Accused

**I Smt. Rohini D. II Addl. Civil Judge & J.M.F.C. Kundapura hereby
charge you the accused above named as follows:**

ACCUSATION

That in respect of the loan of Rs. 1,00,000/- obtained by the accused from the complainant Bank on 17-11-2017, which is being reviewed thereafter, the accused has executed the necessary loan papers to this effect. Considering receipt and other loan papers and towards the repayment of the balance over due loan amount by the accused to the complainant bank. The accused has issued a cheque drawn on South Canara Dist. Central Co-op Bank, Neralakatte Branch cheque bearing No. 003547 dated 13-01-2022 for Rs. 93,112/-, in favour of complainant. The complainant presented the said cheque for encasement through its banker, it was returned to the banker of accused on 21-02-2022 with an endorsement “**Funds insufficient**”.

The complainant issued notice dated 05-03-2022 and the notice was returned to sender as not claimed on 16-03-2022, you have neither replied nor paid any portion of the dues to the complainant. You knowing fully well that your account was not having money to honor the said cheque and issued the same and thereby committed an offence punishable under section 138 of Negotiable Instruments Act.

Q. 1: Did you understand the substance of accusation read over to you?

Ans:

Q. 2: Do you plead guilty or have any defense to make?

Ans:

(Certified that the above plea is read over and explained to the accused in the language known to him in Kannada and the contents of the above plea are true and correct)

Date: 05-09-2024

II Addl. Civil Judge and J.M.F.C.,
Kundapura.