

Complainant present.

Heard the complainant and perused the documents.

Considering the Judgment passed by Hon'ble Supreme Court of India in Indian Bank Association V/S Union of India reported in (2004) 5 SCC 590, the sworn statement affidavit of complainant is treated as evidence affidavit and complainant as PW-1.

For the purpose of identification of documents the cheque bearing No. 475753 is marked as Ex.P.01 and Signature of accused is marked as Ex.P. 01(a). The endorsement dated 27.04.2026 issued by HDFC Bank is marked as Ex.P.2. the office copy of legal notice dated 18.05.2026 is marked as Ex.P.03. 03 postal receipts and 01 postal acknowledgment are marked as Ex.P. 04 to 07.

Hence, cognizance for the offence P/U/Sec. 138 of N.I. Act is taken.

Office is directed to register a Criminal Case against the accused

PCR-327/2026

for the offence punishable U/sec.
138 of N.I. Act in Register No.III.

Office is directed to keep
original cheque in safe custody.

Issue summons to accused
by way of RPAD along with copy of
complaint and documents if PF
paid. Call on 4.12.2026.

**Prl.Civil Judge & JMFC.,
Chitradurga.**