

**IN THE COURT OF CIVIL JUDGE & J.M.F.C., SRINGERI**

**Present:** Sri.Rahul Shettigar, B.Com (Hons.),LL.B.,  
Civil Judge & JMFC,  
Sringeri.

**C.C.No. 105/ 2022**

Complainant : Sri. Shashank M C S/o Chandrappa  
Malnad, Aged 27 years, R/o Malnad,  
Tekkuru Post, Sringeri Taluk,  
Chikkamagaluru District.

**-Vs-**

Accused : Naveen K N, S/o Nayabhusan, 31  
years, R/o Upper, Kuruvalli, Thirthahalli  
Post and Taluk, Shivamogga District.

**SUBSTANCE OF ACCUSATION**

It is alleged by the complainant against you the accused that you had issued the following cheque towards legally enforceable debt -

Sl. No.	Cheque No.	Name of the Bank/ Branch	Date	Amount (Rs.)
1	081191	Federal Bank, N.R.Pura Branch.	18.03.2022	Rs.3,25,000-00

and when the said cheque was presented to the bank for its encashment, it was returned with endorsement (**FUNDS INSUFFICIENT**) and inspite of issuance of legal notice to you, you have not paid the cheque amount within the statutory

Naveen K.N.

*[Handwritten signature]*  
29/1/22

period and thereby you have committed an offence punishable under Section 138 of N.I Act and within my cognizance.

1. Have you understood the contents of the substances of accusation read over to you?

Ans. Heard & Understood.

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

Ans. Plead not guilty & submit that he has defense to make.

(This is to certify the above said substances of accusation is read over and explained to the accused in the language known to him/ her and answers given by him/her are recorded as above).

Date: 29/4/24

  
29/4/24

(Rahul Shettigar)  
Civil Judge & JMFC,  
Sringeri.

Naveen K. N.  
Signature of Accused:
