

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

**Present :** Sri. Jeethu R.S, B.A.L. LL.M.,  
Civil Judge & JMFC,  
Sringeri.

**C.C.No. 569/ 2021**

**Complainant :** The Vanadurgi Agarwood India Limited,  
**Rep. By it Director**  
Sri. Dharmendra Kumar, Kalkuli Mallappa  
Hegde,  
S/o Mallappa Hegde,  
Aged about 44 years,  
R/o No.20, Vanadurga Estate,  
Nemmar Post,  
Sringeri, 577139.

**-Vs-**

**Accused :** Sri. Jayarama Kallaje,  
S/o Sheshappa Gowda,  
Aged about 45 years,  
R/o Chaidgal House, Kuthukunja Post,  
Sullia Taluk,  
Dakshina Kannada - 574232.

**\* \* \***

**SUBSTANCE OF ACCUSATION**

It is alleged by the complainant that you being the accused had issued cheque bearing **No.151520 dated 22.06.2021 for a sum of Rs.1,00,000/- drawn on Panja Branch, Dakshina Kannada**, by affixing your signature on the said cheque towards the discharge of your debt and on presentation, the cheque was returned with an endorsement dated 04.09.2021 for the reasons "**Fund Insufficient**" issued by the complainant's bank and

thereupon, you did not turn up to make payment of the said amount within the time stipulated, even after issuance of statutory notice to you. Thereby you have committed an offence punishable under Sec. 138 of N.I. Act within the jurisdiction of this Court.

**Q.No.1:** Have you understood the plea now read over and explained to you?

**Ans.** Yes

**Q.No.2:** Do you plead guilty or do you have any defense to make?

**Ans.** Not pleaded guilty. Claims to be tried.

(Certified that the substance of accusation is read over and explained to the accused in the language known to him).

**Date:**

**Sd/- 20.11.2025.  
(Sri. Jeethu R.S)  
Civil Judge & JMFC,  
Sringeri.**

**Signature of Accused:**