

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

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

**C.C.No. 75/ 2025**

Complainant : Sri. Harish Gowda,  
S/o. Late. Sri. Nanjundegowda,  
Aged about 45 years,  
Agriculturist,  
R/o. Near post office,  
Rangenahalli village,  
Lakkavalli Hobli,  
Tarikere Taluk,  
Chikkamagalur District.

**-Vs-**

Accused : Sri. Nandakumar,  
S/o. Sri. Raju,  
Aged about 47 years,  
Contractor,  
R/o. Sandal Road,  
B.R. Project,  
Bhadravathi Taluk,  
Shivamogga.

**SUBSTANCE OF ACCUSATION**

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

<b>Sl. No.</b>	<b>Cheque No.</b>	<b>Name of the Bank/ Branch</b>	<b>Date</b>	<b>Amount (Rs.)</b>
1	276086	Karnataka Grameena Bank, Lakkavalli Branch	22.05.2024	Rs.3,00,000/-

and when the said cheque was presented to the bank for its encashment, it was returned with endorsement **(Funds**

**Insufficient and Drawers Signature Incomplete)** and in spite of issuance of legal notice to you, you have not paid the cheque amount within the statutory 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. Yes

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

Ans. Pleads not guilty & submits 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 know to him/ her and answers given by him/her are recorded as above).

**Date: 22.11.2025**

**sd/-  
(Rahul Shettigar)  
Pri. Civil Judge & JMFC,  
Tarikere.**

**Signature of Accused:**