

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. 1489/ 2025

Complainant : Sri. Dharmaraj.D.E,
S/o. Late. Sri. Erappa,
Aged about 61 years,
Agriculturist,
R/o. Dornanalu village,
Kasaba Hobli,
Tarikere Taluk,
Chikkamagalur District.

-Vs-

Accused : Smt. Kavitha.K,
W/o. Sri. Gagana Renukappa Junjala.K,
Aged about 30 years,
Anganavadi Helper,
R/o. 4th Cross, Kuvempur Nagara,
Ashraya Extension, Galihalli Cross,
Tarikere Town, Tarikere Taluk.

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	858003	CDCC Bank, Tarikere Branch,	25.04.2025	Rs.1,00,000/-

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

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: 09.02.2026

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

Signature of Accused: