

**IN THE COURT OF PRINCIPAL SENIOR CIVIL JUDGE AND
JMFC., CHANNARAYAPATNA**

C.C.No.282/2024

Complainant :-
N.P.Shanthakumar

-V/s-

Accused:-
N.R.Chandregowda,
S/o Ramakrishnegowda,
Aged about 43 years,
Owner of Sri Maruthi
Hardware, Gowdaiah
Complex, Shravanabelagola
Road, Hirisave Village
and Hobli,
Channarayapatna Taluk,
Hassan District.

I Aruna Kumari A, B.A.(Law), LLB., LLM.,
Principal Senior Civil Judge and JMFC.,
Channarayapatna hereby made the substance of
accusation against you that,

:-SUBSTANCE OF ACCUSATION:-

That, you accused have issued a cheque bearing No.043 for Rs.15 lakhs, another cheque bearing No.044 for Rs.10 lakhs and other cheque bearing No.045 for Rs.3,75,000/- totally for Rs.28,75,000/- dated 23.08.2018 drawn on HDCC Bank, Channarayapatna branch. The complainant presented the said cheque as per your instructions to the State Bank of India, Shravanabelagola on 24.08.2018, it was dishonoured as "Funds Insufficient" on 13.09.2018. Thereafter, the complainant has issued the legal notice on 11.01.2018 by registered post acknowledgment to you. It was returned unserved on 16.10.2018. In spite of receiving of the legal

notice, you have not paid the cheque amount and thereby you have committed an offence punishable under section 138 of Negotiable Instruments Act and therefore it comes within the cognizance of this Court.

I hereby direct that, the above said offence is tried by this court and within my cognizance.

i) Do you admit that the cheque belongs to your account?

Yes/No

(ii) Do you admit that the signature on the cheque is yours?

Yes/No

(iii) Did you issue/deliver this cheque to the complainant?

Yes/No

(iv) Do you admit that you owed liability to the complainant at the time of issuance?

Yes/No

(v) If you deny liability, state clearly the defence:

- (a) Security cheque only;
- (b) Loan repaid already;
- (c) Cheque altered/misused;
- (d) Other (specify).

(vi) Do you wish to compound the case at this stage?

Yes/No

(Certified that, substance of accusation are read over to the accused in the language known to him and answers given by him have been recorded in my presence and personal hearing)

Date:17.03.2026

Prl.Senior Civil Judge and JMFC
Channarayapatna.