

**IN THE COURT OF PRINCIPAL SENIOR CIVIL JUDGE
AND CJM., UDUPI**

Present: Sri. M.Purushothama,
B.B.M., M.S.W., L.L.M., P.G.D.H.R.M.
Prl. Senior Civil Judge & CJM., Udupi

C.C.No.1986/2025

Complainant : Mr. Nagesh S. Kotian,
Aged about 57 years,
S/o. Seena Maindan,
R/at 8-39B1,
“Vaneeshree Nilaya,
Ameen Compound,
Vadabandeshwara,
Thottam Post, Kodavoor,
Udupi Taluk and District.

(Rep. By. Sri. G.S., Advocate)

-VERSUS-

Accused : Sri. Krishnananda Thingalaya,
Aged about 57 years,
S/o. Late G.K. Kanchan.
“Kaliprasad” Post Mattu,
VIA- Katapadi, Kaup Taluk,
Udupi District.

(Rep. By. Sri. S.S.M., Advocate)

SUBSTANCE OF ACCUSATION

That you the accused borrowed a handloan of Rs.7,50,000/- from the complainant by promising to repay the same within a year. But you the accused failed to repay the same, thereafter on repeated request, you the accused issued a **cheque bearing No.057367 dated 22-01-2025 for**

Rs.7,50,000/- drawn on Bank of India, Udupi branch, but on presentation of the said cheque, it was returned for the reason ‘**Account closed**’ and thereby you have committed an offence punishable under Section 223 of BNSS (Section 138, 142 of Negotiable Instruments Act) within my cognizance?

Q1: Have you understood the plea now read over and explained to you?

Ans:

Q2: Do you plead guilty or have any defence to make?

Ans:

Dated : This, the 28th day of April, 2026.

(M.Purushothama)
Prl. Sr. Civil Judge and CJM.,
Udupi.