

IN THE COURT OF THE II ADDL. CIVIL JUDGE AND J.M.F.C.,
KUNDAPURA.

C.C.No. 898/2023

Mr. Ananda Naik, 31 years,
S/o Devu Naik
Residing at "Cherkadi House"
Marooru, Kundapura Taluk

.... Complainant

-Vs-

Sri. Ganesh Kumar H, 28 years
S/o Shivappa Naik,
R/o Heskunda Pandubettu,
Nencharu Village,
Brahmavara Taluk, Udupi District

. . . . Accused

**I Smt. Rohini D. II Addl. Civil Judge & J.M.F.C. Kundapura
hereby charge you the accused above named as follows:**

ACCUSATION

That the accused borrowed a sum of Rs. 2,25,000/- from complainant for his best and binding necessity. Towards the repayment accused has issued a cheque drawn on Vijaya Bank (Now Bank of Baroda), Mandarthi Branch, cheque bearing No. 654554 dated 15-12-2020 for Rs. 2,25,000/-, in favour of complainant. The complainant presented the said cheque for encasement through the Canara Bank, Belve branch, it was returned to the banker of accused on 18-02-2021 with an endorsement "**Account blocked situation covered in 2125**". The complainant issued notice dated 09-03-2021 and the notice was duly served upon you, you have neither replied nor paid any portion of the dues to the complainant. You knowing fully well that your account was not having money to honor the said cheque and issued the same and thereby committed an offence punishable under section 138 of Negotiable Instruments Act.

Q. 1: Did you under stand the substance of accusation read over to you?

Ans:

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

Ans:

(Certified that the above plea is read over and explained to the accused in the language known to him in Kannada and the contents of the above plea are true and correct)

Date: 16-04-2025

II Addl. Civil Judge and J.M.F.C.,
Kundapura.