

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

C.C.No.464-2025

Dinesh Lewis, (35 years),
S/o. Stani Lewis,
R/o. Nandikeru,
Devalkunda Village,
Kundapura Taluk. Complainant

-Vs-

Lakshminarayana (47 years)
S/o. Shesha Ganiga,
R/o. # 1/21A, Haregodu
Katbelthur Village,
Kundapura Taluk. ... Accused

**I Smt. Shruthi Shree S. I Addl. Civil Judge & J.M.F.C. Kundapura
hereby charge you the accused above named as follows:**

ACCUSATION

The accused has borrowed a loan of Rs.2,50,000/-. In repeated demands made by complainant for repayment of said claims due, the accused issued a cheque in favour of the complainant for Rs.2,50,000/- cheque No.003305 dated 31.07.2024 drawn on the Karnataka Vikas Grameena Bank, Hemmadi Branch. The complainant presented the said cheque for encasement through Canara Bank., Hemmadi Branch, it was returned unpaid for the reasons “**Drawer’s Signature differs**” as per memo dated 09.08.2024. The complainant issued Legal notice through his counsel on 03.09.2024, the accused knowing the contents of notice managed to return the same with an endorsement ‘unclaimed’. But intimation of notice was duly served on 05.09.2024. You neither complied with the notice nor sent any reply to the notice, you have failed to make payment of the above amount to the complainant and thereby committed an offence punishable under section 138 of Negotiable Instruments Act.

Q. 1: Did you understand 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: 24.01.2026

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