

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

C.C.No.486-2025

Savitha Samaja Vividhoddessa Souharda
Sahakari Sangha(N)-a Sangha Registered
under the Karnataka Souharda Sahakari
Act 1997 having its registered office at
Savitha Mandhira, N.H. 66, Ambalapadi and
having its Branch office at Kundapura
represented by its Branch Manager
Pushpa, 52 years,
W/o. Udhay Bhandari, Hardalli-Mandalli Village,
and Bidkalkatte Post,
Kundapura Taluk. Complainant

-Vs-

Smt. Jyothi, 44 years,
W/o. Vijay Poojari,
R/o. 3-368(D),
Halealive, Koteshwara,
Kundapura Taluk. ... Accused

SUBSTANCE OF ACCUSATION

The accused has issued a cheque in favour of the complainant for Rs.72,000/- cheque No. 000270 dated 17.08.2024 drawn on the Union Bank of India, Vaderahobli Branch. The complainant presented the said cheque for encasement through complainants Sahakari Sangha banker, it was returned by the banker of the accused with an endorsement "**Funds Insufficient**". The complainant issued Legal notice through his counsel on 14.09.2024, it was received by you on 17.09.2024. But,

despite of service of demand notice, you has not replied the same and not paid the amount. Hence, you have committed an offence punishable under section 138 of N.I. Act within cognizance of this Court.

I hereby direct that you be tried for the said offences by this Court.

Q:-1. Have you heard the accusation now read over and explained to you ?

Ans:

Q:-2. Do you plead guilty or claims to be tried?

Ans:

(Certified that the above accusation was read over and explained to the accused in the language known to him, and the plea of the accused is recorded in her own words and it contains a full and true account.)

Date: 15.06.2026

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

Phs