

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

C.C.No.637-2025

St. Milagres Credit Souharda Co-Operative Ltd.,
Kundapura Branch
Represented by its Manager
Johnson Kashmir Menezes
S/o. Late. Peter Menezes,
R/at Jyothi Nivas,
Uppinakudru Post and Village,
Kundapura Taluk, Udupi District,
Karnataka State. Complainant

-Vs-

Meharaz, 33 years,
S/o. Zafrullah,
R/o. #2-85, Kandlur, Kavrady
Kundapura Taluk,
Udupi District-576211
Mob:9743692268. ... Accused

SUBSTANCE OF ACCUSATION

The accused has issued a cheque in favour of the complainant for Rs.2,80,344/- cheque No. 048117 dated 20.03.2025 drawn on the Federal Bank of India, Kundapura Branch. The complainant presented the said cheque for encasement through complainants IDBI Bank Ltd., Kundapura Town Municipality Branch banker, it was returned by the banker of the accused with an endorsement **"Funds Insufficient"**. The complainant issued Legal notice through his counsel on 04.12.2025, it was received by you on 05.12.2025. 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: 04.07.2026

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

Phs