

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

C.C.No.1208-2025

St. Milagres Credit Souharda Co-operative  
Ltd., Kundapura Branch,  
represented by its manager  
Johnson Kashmir Menezes, 44 years,  
S/o. Late Peter Menezes,  
R/at Jyothi Nivas,  
Uppinakudru Post and Village,  
Kundapura Taluk, Udupi District.  
Karnataka State. .... Complainant

-Vs-

Gurudath Acharya K,  
S/o. Krishnaiah Acharya  
R/o. #7-62, Beach Road,  
Koteshwara,  
Kundapura Taluk.  
Udupi District.  
Mob: 9632932062. ... 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 issued a cheque in favour of the complainant for Rs.49,691/- cheque No.411043 dated 07.05.2025 drawn on the Karnataka Bank Ltd., Hangalore Branch, Kundapura Taluk. The complainant presented the said cheque for encasement through The Bhatkal Urban Co-Operative Bank Ltd., Kundapura Branch, it was returned by the banker of the accused with an endorsement "**Funds Insufficient**". The complainant issued Legal notice through his counsel, it was returned. 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: 06.03.2026

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

