

**IN THE COURT OF PRL CIVIL JUDGE & J M F C CHIKODI,
AT: CHIKODI.**

C.C.No.123/2022

1. Shri.Yerriswamy Credit Sou.Sahkari Ltd,
Chikodi, Represented by its Recovery Officer,
Shri.Raju Annasaheb Gurunath,

.....Complainant

-Verses-

1. Shri.Basavaraj Ratnappa Gundakalle,

....Accused

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SUBSTANCE OF ACCUSATION U/S 251 OF Cr.P.C.

That, You have member of Complainant Shakari. On 23.10.2017 you have taken MID Term Loan of Rs.11,00,000/- at the rate of 15% interest p.a. from the complainant's Sahakari for purpose of agriculture development and agreed to repay the same. In order to realize the same you have given the cheque bearing No.: 106376 dated: 20.07.2021 for Rs.18,67,903/- drawn in Corporation Bank, Br.:Gokak, Tq:Gokak. The complainant's Sahakari presented the said cheque for encashment. The said cheque has returned unpaid with an endorsement that "**Funds Insufficient**" on 04.08.2021. Therefore, the complainant Sahakari has given the legal notice demanding the repayment of the legally enforceable debt. The said notice served upon you. But till this date you have not repaid the cheque amount to the complainant

Sahakari and there by committed an offence punishable
U/sec.138 NI Act, within the cognizance of this court.

Question : Have you understood the accusation now read over &
explained to you in Kannada language?

Answer : ಕೇಳಿದ್ದೇನೆ.

Question : Do you plead guilty or have any defense to make?

Answer : ಇಲ್ಲದಿ ಪ್ರತಿರಕ್ಷಣೆ ಮಾಡಿಕೊಳ್ಳುತ್ತೇನೆ.

Sign of Accused

(Certified that above plea of accused is recorded in my presence and within his
personal hearing & it contains a full & true account of answers given before this
court).

Place : CHIKODI.

Date : 04.03.2023

**Prl.Civil Judge and JMFC,
CHIKODI.**