

**IN THE COURT OF THE PRL.SENIOR CIVIL JUDGE & JMFC,**  
**MUDHOL, AT: MUDHOL**

**C.C No.237/2021**

**BEFORE** : Sri.Rajendra Kumar K.M.  
L.L.M., M.Phil.,  
Prl.Senior Civil Judge/JMFC, Mudhol

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1. Kittur Rani Channamma Urban Credit  
Souhard Sahakari Ltd., ...Complainant

/Vs/

1. Govind S/o. Durgappa Koulagi ...Accused

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Date: 13.09.2022

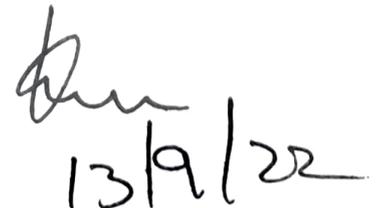
Accused: Govind S/o. Durgappa Koulagi

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**SUBSTANCE OF ACCUSATION U/Sec. 251 of Cr.P.C**

This is an allegation against you/accused that, you have borrowed loan of **Rs.8,00,000/-** for business purpose from the complainant/Society Bank on 04.05.2018 for a period of 60 months and agreed to repay the same in terms of installment of Rs.13,334/- per month. But you failed to repay the **loan with interest**. When the complainant has demanded you to repay the loan amount with interest, you have issued a cheque bearing No.**302260** drawn on S.B.I., Lokapur Branch, for a sum of **Rs.9,12,642/-** dated 20.01.2020. When this cheque was presented before Corporation Bank, Bagalkot main branch for encashment, the said cheque was returned unpaid for the reasons "**funds insufficient**". You have not paid the cheque amount even after receipt of legal notice and thereby you have committed an offence punishable U/Sec.138 of N.I.Act within the cognizance of this court.



  
13/9/22

Q. No: 1 Have you heard the above substance of accusation ?

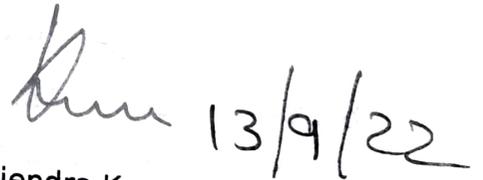
Answer : Heard.

Q No: 2 Do you plead guilty or do you have any defence ?

Answer : I will settle the case  
if time is granted.

(Typed by the Typist as per my dictation and same is read over in the open court, in the language known to him and answers to the questions have been recorded as answered by the accused.)





(Sri. Rajendra Kumar K.M.)  
Pri. Senior Civil Judge & JMFC  
Mudhol