

IN THE COURT OF THE PRL. CIVIL JUDGE & PRL.JMFC,

AT DHARWAD

Criminal Case No.1336/2024

Complainant : Sri. Mohan S/o Gangadhar Shet Raikar
--- V/s ---

Accused : Sri. Chayanand S/o Majunaht Raikar

SUBSTANCE OF ACCUSATION

It is alleged against you that, complainant is running Goldsmith business at Dharwad and he is Insurance Advisor to HDFC Bank, Dharwad. He is Income Tax Assess. Complainant and you accused are known to each other since about 12-15 years and both have maintained good relationship, faith etc., You accused use to take hand loan from complainant as when you need of money and you was returning the said hand loans as per you convenience. Likewise you¹⁰⁹ accused approached the complainant and availed hand loan of Rs.4,80,000/- for your financial problems and you has agreed to repay the said hand loan amount to the complainant withing 11-08-2025 ie., in 4 installments on every 6 months and you has issued 4 cheuques for the security of the said loan

amount cheque bearing No.000001 of Rs.1,00,000/- dated: 11-02-2024, cheque bearing No.000002 of Rs.1,00,000/- date:11-08-2024, Cheque No.000003 of Rs.1,30,000/- dated:11-02-2025 and cheque No.000004 of Rs.1,50,000/- dated: 11-08-2025. It is further submitted that as per hand loan agreement dated 11-09-2023 and as per the request of you, the complainant has presented the one cheque bearing No.000001 for Rs.1,00,000/- dated:11-02-2024 drawn in Bank of Baroda Saraswatipur branch Dharwad to his banker i.e., Karnataka Bank Ltd., Vijay Road branch Dharwad on 06/03/2024 for encashment, but the said cheque dishonoured and returned to complainant on 07-03-2024 as "55- Account Blocked Situation Covered In 2125". Hence, the complainant got issued a legal notice to you on 19-03-2024 demanding to repay the amount due under cheque and said notice served upon you on 21-03-2024 and failed to pay cheque amount to the complainant till today and thereby you have committed an offence punishable under Sec.138 of NI Act.

Q 1) Have you heard and understood the plea now read over and explained to you in the language known to you ?

A)

Q 2) Do you plead guilty or claimed to be tried ?

A)

(Certified that the above plea was read over and explained to accused in Kannada language and answers given by him/her are recorded in open Court).

Date: 18-07-2025

(Avinash M. Ghali)
Prl.Civil Judge & JMFC,
Dharwad.