

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

AT DHARWAD

Criminal Case No.2148/2024

Complainant : The Government Employees
Co-Op. Bank Ltd. Dharwad
R/by Asst. Manager,
Veeranna S/o Andanappa Kabberalli

--- V/s ---

Accused : Shri. Nagappa Adivappa Killiketar

SUBSTANCE OF ACCUSATION

It is alleged by the complainant against you by the complainant that, you accused being member of complainant bank and you approached complainant for financial assistance for legal & personal purpose for sum of Rs.6,00,000/-. Accordingly complainant has sanctioned loan of Rs.6,00,000/- on 02-03-2022 on the condition to repay the same in 84 monthly installments of Rs.7,150/- pm., with interest at the rate of 13% pa., with penal interest @ Rs.2% on default of payment. After receipt of amount you have repaid Rs.1,93,800/- and remaining balance amount you failed to repay the amount. After several request made by complainant bank to repay the loan amount, you had issued a Cheque bearing No.015327 dated: 22-04-2024 for Rs.5,54,857/- drawn

on Central Bank of India, Kalaghatagi Branch, Dist: Dharwad in favour of Complainant bank and when the complainant bank presented the cheque for encashment through its banker i.e., IDBI Bank Ltd. Dharwad on 22-04-2024, the said cheque dishonoured and returned to complainant on 24-04-2024 as "Funds Insufficient". Hence, the complainant got issued a legal notice to you on 04-05-2024 demanding to pay the loan amount due under cheque within 15 days and the said notice was unclaimed by the accused on 14-05-2024 and you 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: 18-08-2027

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