

**IN THE COURT OF PRINCIPAL SENIOR CIVIL JUDGE AND
JMFC., CHANNARAYAPATNA**

C.C.No.120/2025

Complainant :-
H S Vishalakshi

-V/s-

Accused:-
Usha S
W/o Gangadhar,
Aged about 48 years,
Lady Tailor,
Mysore – Shravanabelagola
Road, Beside Nagayyana
Koppalu, New Kumbara
Colony, Shravanabelagola
Town and Hobli,
Channarayapatna Taluk,
Hassan District.

I Aruna Kumari A, B.A.(Law), LLB., LLM.,
Principal Senior Civil Judge and JMFC.,
Channarayapatna hereby made the substance of
accusation against you that,

-.SUBSTANCE OF ACCUSATION:-

That, you accused borrowed hand loan of Rs.6,00,000/-
from the complainant on 06.08.2024 for legal necessities.
That you accused have issued a cheque bearing No.011614
dated 06.02.2025 drawn on Union Bank of India,
Channarayapatna branch towards the said loan. The
complainant presented the said cheque as per your
instructions to the State Bank of India, Shravanabelagola on
06.02.2025, it was dishonoured as "Funds Insufficient" on
07.02.2025. Thereafter, the complainant has issued the legal
notice on 11.02.2025 by registered post acknowledgment to
you. It was returned unserved with a shara 'Door Lacked and

addressee not in station' on 18.02.2025. In spite of receiving of the legal notice, you have not paid the cheque amount and thereby you have committed an offence punishable under section 138 of Negotiable Instruments Act and therefore it comes within the cognizance of this Court.

I hereby direct that, the above said offence is tried by this court and within my cognizance.

i) Do you admit that the cheque belongs to your account?

Yes/No

(ii) Do you admit that the signature on the cheque is yours?

Yes/No

(iii) Did you issue/deliver this cheque to the complainant?

Yes/No

(iv) Do you admit that you owed liability to the complainant at the time of issuance?

Yes/No

(v) If you deny liability, state clearly the defence:

(a) Security cheque only;

(b) Loan repaid already;

(c) Cheque altered/misused;

(d) Other (specify).

(vi) Do you wish to compound the case at this stage?

Yes/No

(Certified that, substance of accusation are read over to the accused in the language known to him and answers given by him have been recorded in my presence and personal hearing)

Date:01.04.2026

Prl.Senior Civil Judge and JMFC
Channarayapatna.