

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

C.C.No.44/2024

Complainant :-
Manjunatha P.H

-V/s-

Accused:-
Chaluvegowda
S/o Rajamudigowda,
Aged about 48 years,
R/o Sundahalli village,
Shravanabelagola 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.4,80,000/-
from the complainant on 20.04.2023 for legal necessities.
That you accused have issued a cheque bearing No.659205
dated 14.06.2023 drawn on State Bank of India, Hassan
branch towards the said loan. The complainant presented the
said cheque as per your instructions to the State Bank of
India Shravanabelagola on 14.06.2023, it was dishonoured as
"Account Blocked/Inoperative" on 15.06.2023. Thereafter, the
complainant has issued the legal notice on 26.06.2023 by
registered post acknowledgment to you. It was served to
accused on 30.06.2023. Inspite 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:26.02.2026

Prl.Senior Civil Judge and JMFC
Channarayapatna.