

**IN THE COURT OF THE ADDITIONAL CIVIL JUDGE AND  
JUDICIAL MAGISTRATE FIRST CLASS, AT: T.NARASIPURA.**

**C.C. No.240/2024**

Complainant : Smt.Mamatha

-V/s.-

Accused : Sri.Jayakumar.M

**ACCUSATION**

That you the accused had borrowed a hand loan for a sum of Rs.10,00,000/- in cash on 27.04.2023 for his urgent necessities and to clear the housing loan, which was borrowed from M/s Cholamandalam Investment and Finance Ltd., Mysuru from the complainant. The complainant has augmented the said loan by availing gold loan from M/s Canara Bank, T.Narasipura Branch and you have agreed to repay the same within three months along with interest at the rate of 2%. After lapse of stipulated period when the complainant requested and demanded for repayment of the said hand loan for which you have issued two cheques first cheque bearing No.000007 dated:27.07.2023 for Rs.8,20,000/- drawn on Fincare Small Finance Bank, Mysuru SFB Branch, Saraswathipuram, Mysuru and second cheque bearing No.151878 dated:27.07.2023 for Rs.2,40,000/- drawn on State Bank of India, College Road Branch, T.Narasipura, to the complainant and as per your request on 11.08.2023 the complainant presented the second cheque bearing No.151878 for collection before the M/s Canara Bank, College Road Branch, T.Narasipura, it was dishonoured and returned with a shara of "**Funds Insufficient**" on 14.08.2023 and further you failed to make payment of the cheque amount even after 15 days of service of notice of dishonour and thereby committed an offence punishable U/Sec.138 of N.I. Act.

Q-1 : Do you understand the accusation now read over and explained to you in Kannada?

Ans :

Q-2 : Do you plead guilty or claims to be tried?

Ans :

(Certified that the above accusation of accused is taken in my presence and that too in my personal hearing and that it contains a full and true account of statement made by the accused.)

Dated:

**Addl. Civil Judge & J.M.F.C.,  
T.Narasipura.**

Signature of accused.