

IN THE COURT OF THE PRINCIPAL CIVIL JUDGE AND
JMFC AT GUBBI

P.C.R.No. 249 /2026

COMPLAINANT: S.R. Lingaraju

V/s

ACCUSED: Rudresh

COMPLAINANT'S SWORN STATEMENT BY WAY OF
AFFIDAVIT

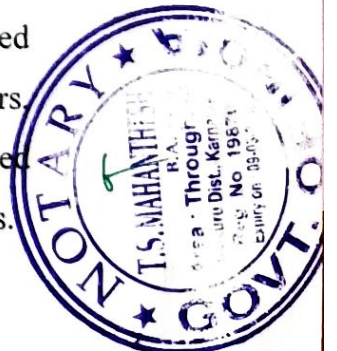
NAME: S.R. Lingaraju
FATHER'S NAME: late Ramaiah
AGE: 45 years,
OCCUPATION: Business
RESIDENCE: Prop: Siddarameshwara Traders,
Somlapura village, Nittur Hobli,
Gubbi Taluk.

Do hereby solemnly affirm and state on oath as follows.

I submits that, I am the complainant in the above case. I have filed this complaint against the accused for reliefs as sought in the complaint. The facts stated in my complaint may kindly be read as part and parcel of this affidavit.

I submit that, I and the accused are well known to each other, on the guise of said friendship the accused had approached me in the month of November 2025 for a hand loan of Rs.3,60,000/- (Rupees three lakhs sixty thousand) for the purpose of his domestic purpose and legal necessities, believing on the accused and accordingly on the same day I have paid a sum of Rs.3,60,000/- (Rupees three lakhs sixty thousand to the accused by cash at my business place Sri Siddarameshwara Traders, Somlapura, Gubbi Taluk, while receiving the amount the accused had promised me to repay the loan amount within six months.

S. R. Lingaraju



I submit that, after stipulated period of six months the accused did not return the loan amount, as such I several times and demanded the accused return the loan amount, but the accused dodging the same by saying one reason or the other reasons for repayment of loan amount. Finally when I demanded the accused had issued a cheque in favour of me, the cheque bearing No. 921568 dated 20-05-2026 for Rs.3,60,000/- (Rupees three lakhs sixty thousand) drawn on State Bank of India, Railway Station Road Branch, Gubbi, and assured me of prompt encashment.

I submit that, on the assurance of the accused, I have presented the said cheque for encashment on 22-05-2026 through his bank i.e, Karnataka Grameena Bank, Ltd, M.N.Kote Branch, M.N.Kote, Nittur Hobli, Gubbi Taluk, surprisingly the cheque given by accused was returned bounced with a shara "INSUFFICIENT FUNDS" on 22-05-2026.

I submit that, knowing fully well that the accused have no sufficient money in his account in the bank to meet the cheque amount given by him, had issued the cheque though which I could not get the money, the accused had falsely assured me with a dishonest intention and to cheat me, and thereby has committed an offence punishable Under the provisions of 138 and 142 of N.I. Act and U/s 318 of B.N.S. Act

I submit that, thereafter I got issued a legal notice to the accused on 5-06-2026 through Speed Post. The notice was served on the accused but the accused knowing the facts had not paid the amount covered under the dishonoured cheque nor replied the legal notice.

S.R. Jirga

Wherefore, I respectfully prayed that the Hon'ble Court be pleased to take cognizance of the offence against the accused by registering criminal case and punish the accused and impose maximum fine and further direct him to pay the compensation amount to me as prayed in my complaint in the interest of justice.

I do swear in the name of God, that this is my name and signature and the contents of this affidavit are all true and correct.

Identified by me

Advocate
Tumakuru.
Date: 14/7/26

S-R. Ling
Deponent



SWORN TO BEFORE ME
~~123~~ 11-11-68
T.S. 11-11-68
NOTARY
11-11-68
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