

**IN THE COURT OF CIVIL JUDGE & J.M.F.C .,
SIDDAPUR**

Dated : 14th October 2022

C.C.No. 82/2021

Complainant : Sri Nagaraj Ramachandra Naik,
A/a 35 years, Contractor, R/o
Halageri Siddapur.

V/s.

Accused : Manjunath Ishwar Naik, A/a 30
years, R/o Kilar, Halager.
Now R/o Near Shri Mahaganapati
Fruits TVS Show room, 5 road
circle, Sirsi.

ACCUSATION

That you have received a sum of **Rs.7,00,000/-** (Seven lakh only) personal loan from the complainant on 20-02-2015 to 30-04-2015 out of the said loan amount. In discharge of your liability you have issued a cheque bearing **555163 dated 13-08-2020** drawn on State Bank of India, White Field Branch Bengaluru for **Rs.3,09,000/-**, in favour of the complainant. When the complainant presented the said cheque to the State Bank of India, Siddapur Branch, the cheque was returned with an endorsement as " Funds Insufficient " dated 24-08-2020 In spite of service of legal notice issued to you dated: **15-09-2020** by R.P.A.D even received the same you have not repay the above said cheque amount, and thereby you have committed an offence

punishable u/sec. 138 of N.I. Act within my cognizance and jurisdiction.

And I hereby direct you to be tried on the said accusation.

Q. Have you understood the accusation read over & explained to you?

Ans. Yes

Q. Whether you plead guilty or claimed to be tried?

Ans. Claimed to be tried.

(Certified that the above substance of accusation is read over and explained to accused in Kannada language known to him and I have recorded the statement of accused in the open court today)

Sd/-

Dated : 14-10-2022

Place : Siddapur

**Civil Judge & JMFC.,
Siddapur**