

**IN THE COURT OF THE I ADDL. CIVIL JUDGE & J.M.F.C. AT  
VIJAYANAGARA DISTRICT, HOSAPETE.**

**C.C. No.940/2025**

**Complainant:-** Banada Ganesh, S/o. Late Banada  
Hanumanthappa, Age: 34 years,  
Occ: Business, R/o. #15/534, 27<sup>th</sup> Ward,  
Chapparadahalli, Near Basalingappa  
Compound, Hosapete, Hosapete Taluk,  
Vijayanagara District.

**V/s**

**Accused:-** Udy Kumar H.R., S/o. Dub Hulgappa,  
Age: 42 years, Occ: Labor Contractor,  
R/o. 01<sup>st</sup> Ward, Ambedkar Nagar, Ingaligi  
village, Hosapete Taluk, Vijayanagara  
District.

**SUBSTANCE OF ACCUSATION**

That, you Accused and Complainant are well known to each other, out of the said acquaintance, you Accused borrowed Rs.2,00,000/- from Complainant in the month of November – 2024, and when Complainant demanded for repayment, you Accused issued a cheque bearing No.709719 dated 13.01.2025 for Rs.2,00,000/- drawn on State Bank of India, Door No.3,2A, Ward, Kampli road, Malapanagudi Branch, Hosapete taluk and when Complainant presented the said cheque for encashment on 13.01.2025 through his banker Union Bank of India, EBC Hosapete Branch, Hosapete taluk but to his utter shock on 14.01.2025 itself, he received an endorsement saying “**Funds Insufficient**” along with dishonoured cheque. That, upon your instruction and request on 19.03.2025 Complainant again

presented the said cheque for collection but again the said cheque returned on 20.03.2025 “**Funds Insufficient**” along with dishonoured cheque. Thereafter, the complainant issued the legal notice dated 25.03.2025, which was served on you. The Complainant has filed this complaint before the jurisdictional magistrate within statutory period, thereby you Accused has committed an offence of dishonor of cheque punishable under Sec.138 of Negotiable Instruments Act and is within my cognizance.

I hereby direct that you be tried for the said offence by this Court.

**PLEA OF THE ACCUSED**

Q.1: Have you heard the accusation now read-over and explained you?

Ans:

Q.2: Do you plead guilty or claim to be tried?

Ans:

(Certified that plea is orally read over to accused wherein after understanding the substance of accusation, accused has given her answer and same is recorded in open Court.)

I Addl. Civil Judge & JMFC,  
Vijayanagara District, Hosapete.

Dated: 01.04.2026