**Friendly Loan Complaint**

In the Court of Hon’ble Judicial Magistrate \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_, R/o \_\_\_\_\_\_\_

        …..Complainant.

VERSUS

1- \_\_\_\_\_\_\_,

2- \_\_\_\_\_\_\_

    …..Accused.

Criminal Complaint Under Section \_\_\_\_\_\_\_of Negotiable Instruments read with Section \_\_\_\_\_\_\_ of the Act & Under Section \_\_\_\_\_\_\_ I.P.C.

Sir,
 The complainant most respectfully submits as under:-
1- That the accused and the complainant are having friendship relations since long time and are well known to each other. The accused requested the complainant to lend some money as friendly loan as the accused was in dire need of money for his some urgent work. Keeping in view friendly relations the complainant could not ignore the requests of the accused and he gave a friendly loan of \_\_\_\_\_\_\_/- to the accused on \_\_\_\_\_\_\_. At the time of taking this loan amount the accused assured to repay the same to the complainant within the period of \_\_\_\_\_\_\_months positively.
2- That after admitting their liability to refund/repay the outstanding amount/debt, the accused No. 2 being the \_\_\_\_\_\_\_ of the accused No.1 company issued account payee Cheque No. \_\_\_\_\_\_\_ dated \_\_\_\_\_\_\_ for \_\_\_\_\_\_\_/- drawn on \_\_\_\_\_\_\_ in favour of the complainant.
3- That as per the instructions and directions of the accused the complainant presented the said Cheque for encashment through its Banker i.e. \_\_\_\_\_\_\_ on \_\_\_\_\_\_\_but to the utter surprise of the complainant the above-said Cheque was dishonoured by the banker of the accused i.e \_\_\_\_\_\_\_ due to the reason “Funds Insufficient / \_\_\_\_\_\_\_” vide \_\_\_\_\_\_\_ cheque return Memo dated \_\_\_\_\_\_\_. The intimation in this regard was communicated to the complainant by his banker
4- That at the time of issuing the above mentioned Cheque the accused was well aware that the said Cheque would be dishonoured due to the \_\_\_\_\_\_\_ as the accused had no \_\_\_\_\_\_\_ in the accused Bank Account to encash the same. Thus the accused have committed an offence Under Section \_\_\_ of the \_\_\_\_\_\_\_ and Under Section \_\_\_\_\_ of \_\_\_\_\_\_\_ as the accused issued the false and bogus Cheque intentionally to cheat the complainant and the accused are liable to be punished and prosecuted as per the provisions of the Act.
5- That at the inception the intention of the accused was to cheat and defraud the complainant at the time of taking the personal loan amount from the complainant and the accused had a malafide and dishonest intention to obtain the personal loan amount and not to refund the payment for the same. The accused induced the complainant to believe that he would refund the loan amount to the complainant but he intentionally and deliberately did not refund the same as he had dishonest intention. Thus the accused has damaged to the mind, body and reputation of the complainant and has committed an offence of cheating.
6- That the complainant resides at \_\_\_\_\_\_\_, banker of the accused is situated at \_\_\_\_\_\_\_, the demand was made from \_\_\_\_\_\_\_, and thus entire cause of action accrued in favour of the complainant within the territorial jurisdiction of this Hon’ble court and therefore the present complaint is maintainable in the present form.

PRAYER:-

It is, therefore, most respectfully prayed that in view of the submissions made in the foregoing Paras of this complaint and in view of offences committed by the accused Under Section \_\_\_\_\_\_\_ of \_\_\_\_\_\_\_ read with section \_\_\_ of the Act and Under Section \_\_\_, the accused may kindly be summoned and punished by this Hon’ble court as per the provisions and requirement of law.

Dated: \_\_\_\_\_\_\_

Complainant

 Through counsel
\_\_\_\_\_\_\_\_\_\_\_ Advocate, \_\_\_\_\_\_\_