

IN THE COURT OF CIVIL JUDGE AND J.M.F.C.,
PONNAMPET

P.C.R.No: 32/2026

Complainant:- 1)The Merchants Credit
Co-Operative Society Ltd,
R/by K.S. Karthik
Address:Gonikoppal
Branch, Gonikoppal,
Ponnampet Taluk, Kodagu
District, Duly represented
by its CEO by name K.S.
Karthik, Son of K.R.
Suresh, Kothur village and
Post, South Kodagu.

V /S

Accused:- 1)Noufal C.H.
Address:S/o Hameed,
Major in age, R/o 2nd
Block, Nisarga Nagara
Gonikoppal, S.Kodagu.

ORDERS

The complainant has filed this complaint U/Sec.223 of B.N.S.S for the offence punishable under Sec.138 of Negotiable Instruments Act against the accused person. Complainants sworn statement recorded by way of affidavit and examined authorized person of complainants bank as Pw1 and documents are produced such as original cheque bearing no.144526 dated 29.12.2025 drawn at Federal Bank., Gonikoppa Branch, said to have been issued by the accused in favour of complainant bank, an endorsement dated 31.12.2025 stating that the account is standing in the name of accused, office

copy of legal notice dated 13.01.2026 issued by complainant bank through its counsel demanding accused to pay cheque amount well within time as contemplated under provision 138 of N.I Act, postal receipt, postal acknowledgment and authorization letter. On perusal of the complaint and documents placed on record it discloses that the complainant made prima-facie case against accused for the offence P/U/Sec.138 of N.I Act by complying the essential condition that have to required to be fulfilled as contemplated under the provision of sub-clause (a) to (c) of Sec.138 of the said act before initiation of the case. Hence, on considering the material fact and document cognizance is taken against accused for the offense punishable under Sec.138 of N.I.Act. Office is directed to register Criminal Case in the concerned register.

sd/-

Civil Judge & JMFC.,
Ponnampet.