

IN THE COURT OF THE J.M.F.C., AT ANKOLA

C.C.No.68/2024

COMPLAINANT: St. Milagres Credit Souharda
Co-operative Society Ltd., Karwar,
Aversa branch, Tq. Ankola
R/by: its Sr.Assistant
Prashant Ruva Naik,
Age: 39,
R/o Aversa, Tq. Ankola

V/s

ACCUSED: Sri. Kumar Beerappa Naik,
Age: 35, Occ: NWKRTC Conductor,
R/o Kelagina Palya, Church road,,
Tq. Honavar

SUBSTANCE OF ACCUSATION

It is alleged that, you accused has issued a cheque bearing No.596738 Dt.25-10-2023 an amounting of Rs.2,20,577/- drawn on Ankola Urban Co-op. Bank, Branch: Aversa in favour of complainant to discharge legally recoverable debt owed from the complaint and when the said cheque was presented for encashment, it was dishonored with an endorsement that "**Funds Insufficient**".

Thereby you have committed offence punishable under Sec.138 N.I.Act within cognizance of this court.

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

PLEA OF THE ACCUSED

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

Ans:

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

Ans:

Certified that charge is read -over and explained to the accused in the language known to him and record the answer given by him.

Sd/-

Date: 21-07-2025

J.M.F.C. Ankola