

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

**C.C.No. 80/2024**

**COMPLAINANT:** Kamadhenu Credit Co-operative Society  
Ltd., Tq. Ankola  
R/by: its recovery officer,  
Sri. Raju Timmanna Harikantra

V/s

**ACCUSED:** Raju Govind Gouda,  
Age: 40 years, Occ: Business,  
R/o: Ambarakodla, Tq. Ankola

**SUBSTANCE OF ACCUSATION**

It is alleged that, you accused have issued a cheque bearing No.020699 Dt.27-11-2023 an amounting of Rs.71,550/-, drawn on Union Bank Br: Ankola 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:5-07-2024

**J.M.F.C. Ankola**