

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

**C.C.No.293/2024**

**COMPLAINANT:** ST.Milagres Credit Souhardha Co-op.  
Society Ltd., Karwar branch: Basgod  
Tq.Ankola, R/by: its Sr. Assistant  
Sri. Raghavendra Dharma Naik

V/s

**ACCUSED:** Sri. Praveen Maruti Naik,  
Age: 30 year, O/c: Business,  
R/o: Heggaraani,  
Po. Dongri, Tq. Ankola.

**SUBSTANCE OF ACCUSATION**

It is alleged that, you accused has issued a cheque bearing No.000021 Dt:30-03-2024 an amounting of Rs.1,47,784/-, drawn on Bank of Baroda, Branch Achave, Chenagar, 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: 04-10-2024

**Addl., J.M.F.C. Ankola**