

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

**C.C.No.540/2024**

**COMPLAINANT:** The Divyajyoti Finance & Investment  
Shiruru,  
R/by: its Managing Director  
Purushottam Devappa Naik  
R/o Shiruru, Ankola

V/s

**ACCUSED:** Venkatesh Laxman Naik,  
Occ: Agriculturist and Business,  
R/o: Kelagina Kodkani, Kumta

**SUBSTANCE OF ACCUSATION**

It is alleged that, you accused has issued a cheque bearing No. 099723 Dt.16-03-2022 an amounting of Rs.3,00,000/-, drawn on Corporation 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 **“Bank Excluded”**.

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: 13-01-2025

**C/c J.M.F.C. Ankola**