

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

C.C.No.687/2025

COMPLAINANT: Prathvi Souharda Credit
Sahakari Niyamita, Ankola,
R/by: its President & Loan recovery
Officer,
Sri. Devanand Bommayya Nayak

V/s

ACCUSED: Smt.Nagamma Toku Ager,
Age: 51, Occ: Headmistress,
V.K.Highschool, Ankola,
R/o Soorve, Po: Basagod, Tq. Ankola.

SUBSTANCE OF ACCUSATION

It is alleged that, you accused has issued a cheque bearing No.704702 Dt.31-08-2024 an amounting of Rs. 3,20,611/- drawn on Ankola Urban Co-operative Bank Ltd, Branch: 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 **"Insufficient Funds"**.

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: 22-12-2025

C/c. Addl. J.M.F.C., Ankola