

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

**C.C.No.792/2024**

**COMPLAINANT:** The Janatha Co-Operative Credit Society  
Ltd., Rathabeedi, Bhatkal, branch: Ankola  
R/by: its Manager  
Nityanand Timmanna Nayak

V/s

**ACCUSED:** Sameer Pramod Nayak,  
Age: 34 years,  
R/o: Hiregutti, Tq. Kumta

**SUBSTANCE OF ACCUSATION**

It is alleged that, you accused has issued a cheque bearing No. 074935 Dt. 08-07-2024 an amounting of Rs.1,03,155/-, drawn on Canara 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: 16-04-2025

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