

**IN THE COURT OF THE PRL. CIVIL JUDGE & JMFC., AT: BHATKAL
CC No.69/2022**

The Janata Co-Operative Credit Society Ltd., Bhatkal
R/by its Manager,
Sri . Nagesh Devadiga,
Shirali, Bhatkal.

.... Complainant

//Vs//

Ramesh Ira Naik

.... Accused

Date: 09/12/2024

Substance of accusation U/sec.251 of Cr.P.C.

That you accused borrowed Cash Credit Loan of Rs.30,000/- from complainant Society on 23/01/2019, towards repayment of the same with interest you have issued a cheque bearing No.238743 dated 09/04/2021 for sum of Rs 43,000/- drawn on Syndicate Bank in favour of the complainant to discharge legal liability and when the said cheque presented for encashment, it was dishonoured with an endorsement “**FUNDS INSUFFICIENT** ”, in spite of service of legal notice and you have not paid the cheque amount and thereby committed the offence punishable **U/sec.138 of the Negotiable Instruments Act** and is within my cognizance.

Question : Have you understood the substance of accusation now read over and explained to you ?

Answer :

Question : Do you plead guilty for the offence punishable **U/sec.138 of the Negotiable Instruments Act** or have you got any defense to make out?

Answer : **Pleaded not guilty.**

Sd/-

Prl. Civil Judge, Bhatkal.