

**IN THE COURT OF SENIOR CIVIL JUDGE AND JMFC COURT,  
CHANNAGIRI**

**C.C. No.105/2025**

Sri. Putta Naik r S/o Late Rama Naik,  
Age 65 years, Occ: Agriculturist,  
R/o Maravanji Tanda, M.D.Halli post,  
Channagiri Tq, Davanagere Dist.

***Complainant..***

//versus//

Name of the accused and address:

- A1)** Naziya Banu W/o Nawaz Ulla Khan,  
42 years,  
**A2)** Nawaz Ulla Khan s/o Not known  
Both are R/o 2<sup>nd</sup> Cross,  
Opp Govt High School road, Hoskeri,  
Tavarekere, Channagiri Tq, Davanagere Dist.

**SUBSTANCE OF ACCUSATION**

It is alleged against you accused that you have issued a cheque bearing No.457262 dated:29.05.2025 for a sum of Rs.3,50,000/- drawn on SBI Bank Tavarekere branch, Channagiri, in favor of the complainant towards payment of legally recoverable debt. When the said cheque was presented for encashment through his banker Karnataka Grameena Bank, Pandomatti branch the same was returned with endorsements as '***Funds Insufficient***'. In spite of service of notice you have failed to make payment of said cheque amount and thereby committed an offence punishable u/s 138 N.I.Act and within my cognizance.

**Q.1:** Have you heard the charge now read over and explained to you in the language known to you?

Ans:

A.1

A.2

**Q.2:** Do you plead guilty or claim to be tried?

Ans:

A.1

A.2

Certified that accusation is read-over and explained to the accused in the language known to them and recorded true statement made by them in the open court.

Date: 22.09.2025.

Senior Civil Judge & JMFC  
Channagiri.