

IN THE COURT OF THE J.M.F.C, AT: BYADAGI

CC.No.16/2026

Complainant: Sri.Sikandar Mahamadalisab Benchihalli
Age: 31 years, Occ: Business,
R/o: Bettadamalleshwar Nagar, Byadgi,
Tq: Byadgi, Dist: Haveri.

V/S

Accused: Sri.Abdul Khadar S/o Meerasab Bhagwan
Age: 32 years, Occ: Business,
R/o: Mehaboob Nagar, 1st Cross, Kanavalli,
Tq: Haveri, Dist: Haveri.

SUBSTANCE OF ACCUSATION

It is alleged by the complainant that, accused has availed financial assistance from the complainant for loan towards the repayment of legal recoverable due to the complainant you have issued cheque bearing **No.000042 of Kotak Mahindra Bank, Byadgi Branch, for Rs.4,55,000/-, dtd: 20.11.2025.** On presentation of the same by the complainant in his bank, it was returned with an endorsement as **“Funds Insufficient”** and you did not make good the cheque amount within the prescribed time inspite of issuance of notice and thereby you have committed an offence punishable U/Sec.138 N.I. Act and within the cognizance of this court.

Q.1. Did you understand the contents of substance of accusation now read over and explained to you in the language know to you?

Ans:

Q-2. Do you plead guilty or claims to be tried?

Ans:

(Certificated that the above plea of the accused person have been recorded in my presence and in my personal hearing and that the record contains true account of the statement made by the accused).

Place : Byadgi.

Date : 06.03.2026

Sd/-
Civil Judge and JMFC.,
Byadgi.

