IN THE COURT OF CIVIL JUDGE AND JMFC, SANDUR

C.C. 80-2018 **PW 02**

Complaint name	**- Sanjeev Ranjan**	**Witness Duly**
Father name	**- Hindu Bhushan**	**Sworn on**
Age	**- 45 Years**	**Date : 04-01-2020**
Occupation	**- Manager**	
Residence	**- Bangalore**	

Chief Examination by Sri KTP Advocate

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Accused having current account in our srinagar branch at Bangalore. I produced the attested copies of applications submitted by the accused while opening the account in our branch. Ex P2 is belongs to accused account. The said cheque is issued in the name of the complaint. The said cheque was presented to our branch on 31-10-2017 for collection. The cheque was dishonored due to insufficient funds in the account. Accused have not given any complaint to our branch with regard to missing of cheque book. The cheques of accused account were honored by our branch.

The cheque bearing number 265988, 265995, 265996, 265987, 265990, 265960, 265989, 265959, 265958, 265944, 265986 and other cheques are honored from our branch. The account of accused in October 2017 was not yet closed. As per account details of accused he was not given any application for closing of account. Endorsement given by the Vijaya Bank Thoranagall is on basis of our branch endorsement.

The attested copy of application given by the accused to open the accused is marked as Ex P 6, and statement of account from 01-04-2014 to 31-03-2015 belongs to accused is marked as Ex P 7, statement of account from 12-08-2016 to 03-01-2020 belongs to accused is marked as Ex P 8.

Cross Examination by Sri MCRG Advocate

The account belongs to accused was becomes inoperative from September 2019. The last transaction of the accused account is Ex P 2 transaction. It is true to suggest that the last credit of amount to the accused account on 08-09-2017. The counsel for the accused shown the certified copy of the Challan to the witness, the said document was admitted by the witnesses hence the same is marked as Ex D1.

It is true to suggest that except Ex. P 2 the other cheques of same cheque book were transected prior to 2014. It is true to suggest that if any account is become inactive SMS will be sent to the customer. It is true to suggest that if any customer gives a written complaint for missing of cheques or stolen of cheques, we will mark the same in the system. It is true to suggest that if any customer gives a written complaint to close the account then only we will close the account of said person. Accused counsel show the certified copy of request letter given by the accused to the branch to the witness denied the same. Prior to Ex D 1, The closing balance of accused account is Rs. 88.29.

In our bank any customer not maintain the minimum balance in the account then the said account will be kept in que charges, whenever the minimum balance was credited their after the account will be regularized. If any customer intends to close the account, if any que charges due in the said account we will intimate the same to the said customer. After paying the said que charges then only we will close the account. Accused counsel show the certified copy of request letter given by the accused to the branch to the witness, the witness denied the same. Accused counsel show the certified copy of request letter dated 18-07-2018 given by the accused to the branch to the witness, the witness denied the same. It is false to suggest that I came today without seeing any perticulars of accused account. It is false to suggest that I clouded with complainant and giving false evidence.

No Re-Examination

(Deposition of witness is taken in open court)

CJ and JMFC, SANDUR.