

IN THE COURT OF THE PRL. CIVIL JUDGE & JMFC,
AT DHARWAD

Criminal Case No.204/2024

Complainant : St.Milagres Credit Souharadha Co.
Operative Ltd., Dharwad H.O Karwar
R/by authorized signatory
Md. Faruq S/o Kasimsab Nadaf
Age: 36 years,
R/o: Dharwad

--- V/s ---

Accused : Pramod S/o Tippanna Nazare

**STATEMENT OF THE ACCUSED UNDER SECTION 313 OF
Cr.P.C.**

Question No.1: Have you heard the evidence of complainant by name Md Faruq S/o Kasimsab Nadaf. What do you say?

Answer :

Question No. 2 : The complainant/PW-1 in his evidence deposed that, one Navazkhan Imamkhan Pathan secured business loan of Rs.70,000/- from complainant bank/society and you being a guarantor of said loan amount. What do you say?

Answer :

Question No. 3 : Further the complainant/PW-1 deposed that in turn you accused had issued cheque bearing No.396655 dated: 26-12-2023 for Rs.87,000/-, drawn on SBI Bank branch Dharwad in favour of complainant bank. What to you say?

Answer :

Question No. 4 : PW-1 has further deposed that he presented the cheque for collection through his Banker i.e. SVC Co.Op Bank Dharwad on 27-12-2023. What do you say?

Answer :

Question No. 5 : PW-1 has further deposed that he has received the memo from his banker stating that the cheque is dishonored as '**Funds Insufficient**' on 27-12-2023. what do you say?

Answer :

Question No.6 : PW-1 further deposed that he has issued legal notice to you accused through registered post on 29-12-2023. What do you say ?

Answer :

Question No.7: PW-1 further deposed that you unclaimed the said notice and return to the complainant on 30-12-2023. What do you say ?

Answer :

Question No.8: PW-1 further deposed that inspite of issuance of demand notice, you accused failed to pay the cheque amount within stipulated period. What do you say ?

Answer :

Question No.9 : Have you got anything else to say in this case?

Answer :

Question No.10 : Have you get any defence evidence to lead?

Answer :

Certified that the examination of the accused was made in my presence in open court and the record contains a full and correct account of the statement made by the accused.

Date : 22-08-2025

**Prl. Civil Judge & Prl.JMFC,
Dharwad.**