

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

AT DHARWAD

Criminal Case No.5223/2025

Complainant : Sri. Baskar S/o Hanamantappa
Chalwadi

--- V/s ---

Accused : Ratnakar S Duraballekar

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

Q.1 Have you heard the evidence of complainant by name Sri. Baskar S/o Hanamantappa Chalwadi. What do you say?

Ans :

Q.2 PW-1 further deposed that you accused and complainant are know to each other since 6 years. What do you say?

Ans :

Q.3 PW-1 further deposed that you availed hand loan of Rs.5,00,000/- for your financial assistance. What do you say?

Ans :

Q.4 PW-1 further deposed that you accused agreed to return the said loan within 6 months. What do you say ?

Ans :

Q.5 PW-1 further deposed that you had issued a cheque bearing No.000003 dated:10-09-2025 for Rs.5,00,000/- drawn on Kotak Mahendra Bank, Dharwad Someshwar Heights Old DSP office, Dharwad Branch, in favour of complainant . What do you say?

Ans :

Q.6 PW-1 further deposed that he has presented the said cheque for collection through his banker i.e., Indian Overseas Bank., Dharwad Branch on 10-09-2025, the said cheque dishonoured and returned to complainant on 11-09-2025 with an endorsement as **“Funds Insufficient”**. What do you say?

Ans :

Q.7 PW-1 further deposed that he has issued legal notice to you accused through registered post on 27-09-2025 What do you say ?

Ans :

Q.8 PW-1 further deposed that said notice claimed on 29-09-2025 and you replied the notice on 06-10-2025. What do you say ?

Ans :

Q.9 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 ?

Ans :

Q.10 Do you have anything else to say?

Ans :

Q.11 Do you have any defence evidence to lead?

Ans :

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 : 08-04-2026

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