

**IN THE COURT OF IST ADDL. SR.CIVIL JUDGE**

**& CJM COURT, DHARWAD**

**CC: 2351/2025**

**Complainant:** Jai Hanuman Finance, Navalur,  
Dharwad.

**Vs-**

**Accused :** Vinod S/o Baburao Mahendrakar  
Hanumantnagar Road, Ramnagar, Dharwad.

**ACCUSED STATEMENT U/SEC.313 OF Cr.P.C.**

**Q.No.1:-** Have you heard the evidence lead by the complainant?

**Ans:-**

**Q.No.2:-** PW.1 has stated in his evidence that, you accused issued a cheque to the complainant cheque bearing No.098487 for Rs.1,00,000/- dated 25-12-2024, when the said cheque was present for encashment, it was returned with an endorsement "**FUNDS INSUFFICIENT**". What do you say?

**Ans:-**

**Q.No.3:-** He further deposed that, when this fact was informed you through legal notice, calling upon you for making payment of said cheque amount, the notice returned as unclaimed and you have failed to make the same. Therefore, you have committed the offence punishable U/sec.138 NI Act. What do you say?

**Ans:-**

**Q.No.4:-** Have you got anything more to say?

Ans:-

**Q.No.5:-** Have you got any defence evidence?

Ans:-

*(Certified that, the statement of accused is read over and explained to accused in the language best known to him, the answer given by the accused is recorded in the open Court on the day of 18<sup>th</sup> DECEMBER 2025.)*

Date:18.12.2025.

Ist Addl.Sr.Civil Judge  
& CJM, Dharwad.