

**IN THE COURT OF THE J.M.F.C, AT: BYADGI
CC.No.03/2026**

Complainant: Sri.Riyaz S/o Hajaratsab Desur
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.

STATEMENT OF ACCUSED U/S 351 OF BNSS

Q.No.1) Have you heard the evidence of complainant witnesses?

Ans:

Q.No.2) PW.1 has deposed in his evidence that, he is the complainant and he has filed complaint against you accused. What do you say?

Ans:

Q.No.3) PW.1 further deposed that, to discharge liability, you accused issued cheque bearing **No.000041 of Kotak Mahindra Bank, Byadgi Branch, for Rs.3,35,000/- dtd: 05.11.2025** and he has presented the said cheque in **Union Bank of India, Byadgi Branch, for encashment.** What do you say?

Ans:

Q.No.4) PW.1 further deposed that, the banker has issued **endorsement** stating that "Funds Insufficient" in the account of you accused. He has issued **legal notice through his advocate to you accused on 06.12.2025.** What do you say?

Ans:

Q.No.5) PW.1 further deposed that, **the said notice was served by the accused.** He has filed endorsement copy of legal notice, and Postal Acknowledgment receipt before this court. What do you say?

Ans:

Q.No.6) PW.1 further deposed that, you accused intentionally not kept amount in your account and inspite of service of legal notice. You accused has failed to pay the said amount and committed the offence punishable U/Sec.138 of N.I.Act. What do you say?

Ans:

Q.no.7) PW.1 further deposed that, you accused have issued the said cheque towards legally enforceable debt and liability and the same is tilling subsisting. What do you say?

Ans:

Q.No.8) Have you anything else to say?

Ans:

Q.No.9) Have you any defense evidence to lead?

Ans:

(Certified that the statement of accused has been recorded in my presence and personal hearing and that it contains a true and correct account made by said accused).

Date: 06.03.2026

Sd/-
Civil Judge and JMFC.,
Byadgi.

