

IN THE COURT OF THE CIVIL JUDGE & JMFC, KUSHALNAGAR

C.C 1406/2025

Accused :

Rekha

STATEMENT OF ACCUSED U/S 313 OF CR.P.C.

Q:1 Have you heard the evidence of witnesses?

A:

Yes

Q:2 PW 1 Jayamma has deposed that you had availed loan of Rs. 2,00,000/- in the 1st week of December 2024 for meeting legal necessities and agreed to repay the same and even after the lapse of promised period you did not repay the amount. What do you say?

A

false

Q:3 The P.W.1 further states that upon repeated requests and demand you issued a cheque bearing No.256824 dated 18.06.2025 for a sum of Rs.2,00,000/- drawn on Canara Bank, Kudige Branch. What do you say?

A

false

Q: 4 P.W.1 has further states that when she presented the said cheque to her banker namely Karnataka Bank, Kudige Branch, she received an endorsement as "Funds Insufficient" on 21.06.2025 and hence the cheque was dishonored. What do you say?

A:

false

Q:5 The P.W.1 further states that she issued the legal notice on 18.07.2025 which was served on 22.07.2025 and despite causing of legal notice demanding you to make payment of the amount mentioned in the Ex.P.1 cheque, you have failed to repay the said amount. What do you say?

A:

I received the notice, but
it is false to state that I
borrowed debt from complainant

Q: 6 Have you got anything else to say?

A:

I have not availed any
debt from complainant

Q:7 Have you got any defence to make?

A;

Yes

(Certified that the above 313 statement is read over to the accused, his reply
is recorded in the open Court on this 13th day of July 2026)

04/07

Kushal
14/7/26

Civil Judge & JMFC,

Kushalnagar.