

IN THE COURT OF THE SENIOR CIVIL JUDGE AND
PRL. JMFC HALIYAL, AT: HALIYAL.

C.C.No.83/2025

Dated this the 3rd day of October 2025

Complainant : Akshay Co-operative Credit Society,
Ltd., Branch: Haliyal.

V/s

Accused : Mehabubali Mahammadkhasim Patel,
Age: 32 years, Occ: Business,
R/o: Joganakoppa, Post: Ammanakoppa,
Tq; Haliyal.

STATEMENT OF THE ACCUSED RECORDED
U/SEC.313 OF CR.P.C

Q.No.1: Have you heard the evidence of the witness?

Ans:

Q.No.2: PW-1 has deposed before the court that the you have
availed Business loan from the complainant society to the
tune of Rs.80,000/- on 19-10-2020 by assuring that you
will repay the loan with interest in agreed installments.
What do you say ?

Ans :

Q.No.3: PW-1 has deposed before the court that you accused
failed to repay the loan amount and you become defaulter,
when complainant society insisted to regularize by
payment process at that time you have issued cheque
bearing No.011160 dated 29-11-2024 for Rs.97,000/-
drawn on Union Bank of India, Haliyal Branch. **What do
you say?**

Ans:

Q.No.4: PW1 further deposed that when the said cheque was presented through the complainant's banker for encashment on 29-11-2024, the same returned dishonored with remarks "Funds Insufficient" on 05-12-2024. What do you say ?

Ans:

Q.No.5: PW-1 further deposed that on 20.12.2024, the complainant got issued legal notice to you, which was duly served on you on 24-12-2024 and inspite of service of said notice, you accused failed to pay the cheque amount? What do you say?

Ans:

Q.No.6: Have you got anything more to say?

Ans:

Q.No.7: Are you having any evidence in your defence?

Ans:

(Certified that the above contents of the statement of the accused was read over and explained to the accused and his answer was recorded as per his say by me in the open court).

Dated: 03.10.2025

**Senior Civil Judge & Prl. J.M.F.C.,
Haliyal.**