

**IN THE COURT OF THE ADDL., CIVIL JUDGE & JMFC AT:**

**HOSAPETE**

**C.C. No:876/2022**

**Complainant:-**

The Hosapete Co-Operative City Bank Ltd.,  
represented by its Employee,  
S. Mahesh, S/o. Late. S. Rangappa,  
Age: 30 years, Occ: S.D.A.,  
R/o. Patel Nagar, Hosapete,  
Vijayanagara District.

**V/s**

**Accused:-**

Umraj Begum, W/o. Pyru Khan,  
Age: 47 years, R/o. 06<sup>th</sup> Ward,  
Hampi road, Hosapete, Hosapete Taluk,  
Vijayanagara District.

**STATEMENT OF ACCUSED UNDER SEC. 313 OF CR.P.C.**

**Q.1:** Have you heard understood the evidence lead by Complainant?

**Ans:** Yes

**Q.2:** PW.1 has deposed in his evidence that on 12.03.2020 you  
Accused had borrowed a loan of Rs.2,00,000/- from  
Complainant bank and agreed to repay the same with interest  
as applicable. What do you say?

**Ans:** Yes

**Q.3:** PW.1 further deposed in his evidence that to discharge the  
above said loan, you Accused issued a Cheque bearing  
No.191828, dated 11.07.2022, for a sum of Rs.2,90,265/-  
drawn on Co-operative City Bank Ltd., Hosapete Branch, in  
favour of Complainant bank and upon its presentment

through their bank on 11.07.2022, the Complainant received an memorandum on 13.07.2022 saying “**Funds Insufficient**”. What do you say?

**Ans:** False

**Q.4:** PW.1 further deposed in his evidence that on 20.07.2022 the Complainant got issued a legal notice to you Accused calling upon you to pay the Cheque amount within 15 days from the date of its receipt but inspite of having returned on 21.07.2022 with endorsement as “Left” you Accused has failed to pay the Cheque amount nor had replied to the said notice. What do you say?

**Ans:** I have received notice from bank on two occasions.

**Q.5:** Do you have anything to submit in your favour?

**Ans:** I had borrowed loan from complainant bank, the amount paid by me till date is set off for interest by Bank. I have to pay remaining balance.

**Q.6:** Do you have defense evidence to lead?

**Ans:** Yes

(Certified that the above statement is read over and explained to Accused in the language known to him.)

**Date: 28.11.2025**

**I Addl. Civil Judge & JMFC.,  
Hosapete.**