

**IN THE COURT OF THE IX ADDL. SMALL CAUSES  
JUDGE AND ACJM, BANGALORE, (SCCH-7)**

**C.C.No.14329/2024**

**COMPLAINANT**        ::        M/s Muthoot Finance limited,  
Branch office at No.84/3, 1<sup>st</sup> Floor,  
UCF Centre, Hennur Main road,  
Lingarajpuram, Bangalore – 560 084

**V/s.**

**ACCUSED**                :        Gangaiah Rangaswamy, Kunigal Sante  
Mathur, Kasaba Hobli, Tumkur – 572 130  
and also at: No.1 KEB Central Stores Div  
Rajajinagar, Near ESI Hospital,  
Karnataka – 560 010

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

Q.1: Having you heard the evidence of witnesses deposed before the court.?

Ans    :

Q.2: P.W.1 – The Chief Manager of the Complainant company Sri. S. Tejeswi S/o M.Srinivas deposed in his evidence as follows:

That the accused has availed personal loan. What is your answer to this question?

Ans:

Q.3: PW.1 further deposed that for the repayment of said amount, the accused has issued a cheques bearing No.409716 for Rs.2,79,812/- and 409717 for Rs.2,79,812/- dated 25-07-2023 drawn on Canara Bank, Mahadevanagara Branch, Bengaluru in

favour of the Complainant. What is your answer to this question?

Ans:

Q.4: The PW.1 further deposed that when he/Complainant presented the said cheques for encashment through his banker, it was returned with an endorsement stating "Funds Insufficient" on 26.07.2023, hence he issued a legal notice dated 14.08.2023 to the accused, by R.P.A.D and same was sent to the correct address of the accused. Inspite of issuance of notice, the accused failed to make payment of the cheque amount. What is your answer to this question?

Ans:

Q 5: Have you got anything more to say?

Ans:

Q.6: Have you got any defence witnesses?

Ans:

Record of Statement U/s.281 Cr.P.C.

The above examination of the accused was taken by me in my presence in Kannada language known to them/him and in my personal hearing and that the records contains full and true account of the statement made by him.

Dated : 31-07-2025.

**(SRI. SHYAM PRAKASH)  
IX ASCJ AND ACJM,  
BENGALURU**