



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 9TH DAY OF JULY, 2026

PRESENT

THE HON'BLE MR. VIBHU BAKHRU, CHIEF JUSTICE

AND

THE HON'BLE MRS. JUSTICE K.S. HEMALEKHA

WRIT APPEAL NO.1683 OF 2026 (GM-RES)

BETWEEN:

MR. ARTHUR JOSEPH PINTO
AGED ABOUT 78 YEARS,
S/O LATE B F PINTO,
R/AT NO.1, WARE ROAD, FRASER TOWN,
BANGALORE - 560 005.

...APPELLANT

(BY SMT. LATHA S. SHETTY, ADVOCATE)

AND:

1. MANAGING DIRECTOR AND CEO.,
UNION BANK OF INDIA,
UNION BANK BHAVAN,
239, VIDHAN BHAVAN MARG,
NARIMAN POINT,
MUMBAI - 400 021.
2. THE GENERAL MANAGER
UNION BANK OF INDIA,
ZONAL OFFICE, SAMPIGE ROAD,
MALLESHWARAM,
BANGALORE - 560 003.
3. THE BRANCH MANAGER
UNION BANK OF INDIA,
CHEEKANAHALLI BRANCH,



BELUR-MUDEGERE ROAD,
BELUR TALUK, HASSAN - 573 115.

...RESPONDENTS

THIS WRIT APPEAL IS FILED UNDER SECTION 4 OF THE KARNATAKA HIGH COURT ACT PRAYING TO CALL FOR THE RECORDS OF WRIT PETITION NO.37547/2025; ALLOW THIS WRIT APPEAL AND SET ASIDE THE IMPUGNED ORDER DATED 02/06/2026 PASSED BY THE HON'BLE SINGLE JUDGE IN WRIT PETITION NO.37547/2025 AND CONSEQUENTLY ALLOW THE WRIT PETITION.

THIS APPEAL COMING ON FOR PRELIMINARY HEARING, THIS DAY, JUDGMENT WAS DELIVERED THEREIN AS UNDER:

CORAM: HON'BLE MR. VIBHU BAKHRU, CHIEF JUSTICE
and
HON'BLE MRS. JUSTICE K.S. HEMALEKHA

ORAL JUDGMENT

(PER: HON'BLE MR. VIBHU BAKHRU, CHIEF JUSTICE)

1. The appellant has filed the present appeal impugning an order dated 02.06.2026 passed by the learned Single Judge in W.P. No.37547/2025 (GM-RES) [**impugned order**]. The appellant had filed the said petition, *inter alia*, praying that directions be issued to respondent No.2 (Union Bank of India) to return the original title deeds submitted by the appellant at the time of availing loans under Account Nos.(i) - TLA 07-0212269010000001, (ii) AGRTL - 560931000383684 and (iii) AGRTL - 560931000383927 from the Corporation Bank (now part of Union Bank of India).



2. It is the appellant's case that the original title deeds to the subject property had been deposited pursuant to a Memorandum of Deposit of Title Deeds dated 14.03.2013. The said memorandum indicates that the title deeds were deposited by the appellant and his mother, the late Mrs Clara F. Pinto. The appellant claims that the loan accounts have been fully settled and therefore, the original title deeds should be returned to him exclusively.

3. Respondent No.2 Bank has declined to do so, on the ground that disputes were pending among the legal heirs of the deceased, including with regard to the subject property and therefore, the original title deeds, which were also deposited by appellant's mother, cannot be returned to the appellant alone.

4. There is no dispute that the title deeds were deposited as security for the loans availed by the appellant and his mother, late Mrs Clara F. Pinto, who was a co-borrower. Concededly, the title deeds were required to be returned to the said borrowers. However, as Mrs. Clara F. Pinto has since expired, her interest has devolved upon her legal heirs, and therefore, the respondent Bank required the appellant to produce a No Objection Certificate or letter of authority from the other legal heirs to enable it to release



the original title deeds. Since disputes are pending among the legal heirs of the late Mrs Clara F. Pinto, the appellant has not been able to furnish such a No Objection Certificate or authorisation from the other legal heirs of the late Mrs Clara F Pinto.

5. In the aforesaid context, the learned Single Judge rejected the writ petition while reserving the liberty to the appellant to obtain a No Objection Certificate from the other heirs and collect the title deeds by executing an indemnity bond in favour of respondent No.2 Bank.

6. The learned counsel for the appellant submits that a suit (O.S. No.4025/2022) is pending between the family members and therefore, respondent No.2 Bank may be directed to deposit the original title deeds before the concerned Court.

7. We find no infirmity in the impugned judgment.

8. Insofar as the appellant's prayer that directions be issued to respondent No.2 Bank to deposit the original title deeds before the Court in O.S. No.4025/2022 is concerned, we do not consider it apposite to issue any such directions. However, the appellant is not



precluded from seeking such directions from the Court trying O.S.
No.4025/2022.

9. The appeal is dismissed with the aforesaid observations.

**Sd/-
(VIBHU BAKHRU)
CHIEF JUSTICE**

**Sd/-
(K.S. HEMALEKHA)
JUDGE**