



CNR: KAHC010661282026

NC: 2026:KHC:55105
WP No. 30189 of 2026

IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 5TH DAY OF OCTOBER, 2026

BEFORE

THE HON'BLE MR. JUSTICE C.M. POONACHA

WRIT PETITION NO. 30189 OF 2026 (GM-RES)

BETWEEN:

1. MR SUMER CHAND DUNGARWAL
S/O ABHAYRAJ
AGED ABOUT 72 YEARS,
RESIDING AT NO. 35,
R.K. PILLEY BUILDING, 6TH CROSS,
GANDHI NAGAR, BENGALURU 560009

...PETITIONER

(BY SRI. SHETTY VIGNESH SHIVARAM.,ADVOCATE)

AND:

1. RESERVE BANK OF INDIA
REPRESENTED BY ITS REGIONAL DIRECTOR,
KARNATAKA REGIONAL OFFICE,
NRUPATUNGA ROAD, BENGALURU - 560001
2. HDFC BANK LIMITED,
REPRESENTED BY ITS AUTHORISED
OFFICER/BRANCH MANAGER,
SESHADRIPURAM BRANCH,
MEERA SADAN, NO. 60, 1ST MAIN ROAD,
SESHADRIPURAM, BENGALURU,
KARNATAKA-560020.

...RESPONDENTS

(BY SRI. B.S. MAHENDRA.,ADVOCATE FOR R2)





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THIS WP IS FILED UNDER ARTICLES 226 & 227 OF THE CONSTITUTION OF INDIA PRAYING TO DIRECTION DIRECTING RESPONDENT NO.2-HDFC BANK LIMITED TO FORTHWITH REMOVE THE 'DR BLOCKED OVERRIDE'/DEBIT FREEZE PLACED ON CURRENT/BIZ LITE PLUS ACCOUNT NO. 50200055399331 AND RESTORE FULL AND NORMAL OPERATION OF THE SAID ACCOUNT.

THIS PETITION, COMING ON FOR PRELIMINARY HEARING, THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE C.M. POONACHA

ORAL ORDER

1. The present petitioner is filed seeking for the following reliefs:

- a) *"Issue a writ of mandamus or any other appropriate writ, order or direction directing Respondent No.2-HDFC Bank Limited to forthwith remove the 'DR Blocked Override'/debit freeze placed on Current/Biz. Lite Plus Account No.50200055399331 and restore full and normal operation of the said account;*
- b) *Direct Respondent No.2 to disclose to the Petitioner the precise statutory provision, order, instruction or competent authority pursuant to which the debit freeze has been imposed and the present scope and legal basis of such restraint;*
- c) *Direct Respondent No.1 - Reserve Bank of India to examine the legality and regulatory compliance of the action of Respondent No.2 in continuing the debit freeze and to take appropriate regulatory action/directions in accordance with law;*

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d) *Grant such other order or direction, including costs, as this Hon'ble Court may deem fit in the interests of justice and equity."*

2. This Court vide Interim order dated 29.09.2026 ordered as under:

1. *"Learned counsel for respondent No.2- Bank submits that since large amounts have been received by the petitioner, the system has automatically blocked the account on the ground that the transaction in question might be suspicious in nature.*
2. *To a specific query as to what action the Bank has taken, consequent to the request dated 21.07.2026 (Annexure-B to the writ petition) made by the petitioner requesting to unblock/defreez/reactivate the bank account by furnishing requisite details of the transaction, the learned counsel for respondent No.2-Bank submits that no orders have been passed by any Court nor any request has been made by any statutory or investigating agency to block the account of the petitioner.*
3. *In view of the aforementioned, the respondent No.2 - Bank shall forthwith remove the debit freeze on the account No.50200055399331 of the petitioner.*
4. *Needful to be done in any event within 24 hours of the receipt of a copy of this order.*
5. *Re-list on 05.10.2026.*
6. *Registry to correctly show the name of learned counsel for respondent No.2 as Sri B.S.Mahendra.*
7. *This order shall be uploaded online and the concerned authorities shall act on the same upon production of the copy of the uploaded order."*

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3. Learned counsel for the petitioner submits that consequent to the interim order dated 29.09.2026, the petitioner has been permitted to operate his bank account.
4. Learned counsel for the respondent No.2 also submits that the interim order dated 29.09.2026 has been complied with.
5. In view of the aforementioned, having regard to the fact that the petitioner has been permitted to operate his bank account, no further orders are required in the present writ petition.
6. Accordingly, the present writ petition stands disposed of.
7. Pending I.As., if any stand disposed of.

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(C.M. POONACHA)
JUDGE

BS
List No.: 1 SI No.: 8