

WP(MD). No.36679 of 2025

WEB COPY

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

Dated : 06/03/2026

CORAM

THE HON'BLE MR. JUSTICE HEMANT CHANDANGOUDAR

WP(MD). No.36679 of 2025

Banumathi

... Petitioner

Vs.

1. The Director of Treasury And,
Accounts, Department of Treasury and
Accounts, Anna Salai, Nanthanam,
Chennai..

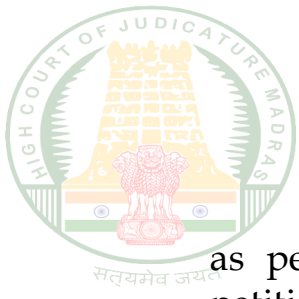
2. The Zonal Manager,,
Zone Office,
State Bank of India,
Madurai..

3. The District Treasury Officer,
District Treasury,
Theni, Theni District..

4. The Branch Manager,,
State Bank of India,
Periyakulam Branch,
Theni District.

... Respondents

PRAYER :-Writ Petition, filed under Article 226 of the Constitution of India, praying this court to issue a Writ of Mandamus to direct the respondents to disburse the insurance amount to the petitioner



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as per G.O. (Ms) No.113 dated 14.05.2025 by considering the petitioners representation dated 10.10.2025 forthwith.

For Petitioner : Mr.Vinoth Kumar R,
For R1 to R3 : Mr.D.Sadiq Raja
Additional Government Pleader
For R4 : Mr.N.S.Karthikeyan
Standing Counsel

ORDER

The petitioner has filed this writ petition seeking a direction to the respondents to disburse the insurance amount to her in terms of G.O. (Ms) No.113 dated 14.05.2025, by considering her representation dated 10.10.2025. The petitioner's husband, who was serving as an Assistant Director in the Animal Husbandry Department, died in harness on 12.07.2025.

2. In the meantime, the Government issued G.O. (Ms) No. 113, Finance (Treasuries and Accounts) Department, dated 14.05.2025, whereby a policy decision was taken to extend a term life insurance cover of Rs.10 lakhs to Government employees in the event of natural death.



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3. Heard the learned counsel appearing on either side.

4. A perusal of the said Government Order reveals that the Government accorded permission to the Director of Treasuries and Accounts to execute a Memorandum of Understanding (MoU) with certain banks, as indicated in paragraph 2(b) of the G.O., for extending the benefit to Government employees maintaining salary accounts. Pursuant thereto, the Government of Tamil Nadu entered into a Memorandum of Understanding dated 09.05.2025 with seven nationalised banks. As per the terms of the MoU, the benefit of Group Term Life Insurance would be made available from the 22nd day of the succeeding month in which the MoU was executed, subject to the State Government furnishing the required personal data of employees in the prescribed format on or before the 5th of the succeeding month.

5. The learned Additional Government Pleader contended that the benefit would be available only from 22.07.2025, as the



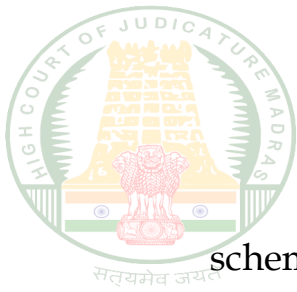
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personal data was required to be furnished by 05.06.2025.

However, this contention cannot be accepted. A plain reading of the MoU makes it clear that the benefit would commence from 22.06.2025, being the 22nd day of the succeeding month from the date of execution of the MoU (09.05.2025), subject to compliance with the requirement of furnishing data by 05.06.2025.

6. The scheme in question is a beneficial welfare scheme intended to provide financial security to the family of a deceased Government servant. Such schemes must be interpreted liberally so as to advance the object sought to be achieved and not in a manner that defeats the legitimate claim of the beneficiaries on technical grounds.

7. In the present case, the petitioner's husband died on 12.07.2025, which is after 22.06.2025. Therefore, he was covered under the insurance scheme, and the petitioner is entitled to the benefits thereunder. The contention of the respondents that the



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scheme would come into effect only from 22.07.2025 is
misconceived and unsustainable.

8. In view of the above, this writ petition is allowed. The respondents are directed to disburse a sum of Rs.10,00,000/- (Rupees Ten Lakhs only) towards the insurance cover in respect of the petitioner's deceased husband within a period of two (2) months from the date of receipt of a copy of this order. No costs.

06.03.2026

Index : Yes/No
Internet : Yes/No
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HEMANT CHANDANGOUDAR,J

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