



W.A(MD)No.1248 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 04.06.2025

CORAM

**THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN
and
THE HONOURABLE MR.JUSTICE K.RAJASEKAR**

**W.A(MD)Nos.1248, 547, 1494, 1495, 1506, 1512 & 1513 of 2025,
2576, 2061, 2612, 1922 & 2582 of 2024**

and

**C.M.P(MD)Nos.7676, 4184, 8664, 8667, 8740, 8748 & 8749 of 2025,
18145, 14718, 18213, 14289 & 18151 of 2024**

W.A(MD)No.1248 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,



W.A(MD)No.1248 of 2025

Thambuchetti Street,
Chennai – 600 001.

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3.The Deputy Registrar of Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4 /
Respondents 1 to 4

5.N.Ramu

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2915 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.D.Shanmugaraja Sethupathi
for R.3

W.A(MD)No.547 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,

2/25



W.A(MD)No.1248 of 2025

Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

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Vs.

1.The District Collector,
Ramanathapuram District,
Ramanathapuram.

2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4 /
Respondents 1 to 4

5.S.Sebasthiyan

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2918 of 2021 by allowing this Writ Appeal.



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W.A(MD)No.1248 of 2025

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.D.Shanmugaraja Sethupathi
for R.3

W.A(MD)No.1494 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.
- 3.The Deputy Registrar,
District Co-operative Societies,



W.A(MD)No.1248 of 2025

Vandikara Street,
Ramanathapuram.

WEB COPY

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4

5.J.Mickelammal

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2925 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1, R3 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.R.Sevugaraja
for R.5

W.A(MD)No.1495 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent



W.A(MD)No.1248 of 2025

Vs.

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1.The District Collector,
Ramanathapuram District,
Ramanathapuram.

2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar of Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4

5.X.Vinnarasi

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2909 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1, R3 & R.4



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W.A(MD)No.1248 of 2025

Mr.D.Srinivasaragavan
for R.2

Mr.R.Sevugaraja
for R.5

W.A(MD)No.1506 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.
- 3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.
- 4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4



W.A(MD)No.1248 of 2025

5.S.Susila Mary

... 5th Respondent /
Writ Petitioner

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Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2922 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1, R3 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.R.Sevugaraja
for R.5

W.A(MD)No.1512 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

1.The District Collector,
Ramanathapuram District,
Ramanathapuram.

2.The Regional Manager,
Agricultural Insurance Company India Limited,



W.A(MD)No.1248 of 2025

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(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4

5.S.Rosali

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2911 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1, R3 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.R.Sevugaraja for R.5



W.A(MD)No.1248 of 2025

W.A(MD)No.1513 of 2025:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

1.The District Collector,
Ramanathapuram District,
Ramanathapuram.

2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar of Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4

5.V.Samy Muthu

... 5th Respondent /
Writ Petitioner

10/25



W.A(MD)No.1248 of 2025

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2916 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1, R3 & R.4

Mr.D.Srinivasaragavan
for R.2

No Appearance for R.5

W.A(MD)No.2576 of 2024:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,

11/25



W.A(MD)No.1248 of 2025

Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar of Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4 /
Respondents 1 to 4

5.S.Joseph

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2921 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.D.Shanmugaraja Sethupathi
for R.3

W.A(MD)No.2061 of 2024:

The Secretary,
Primary Agricultural Co-operative Credit Society,

12/25



W.A(MD)No.1248 of 2025

Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

1.The District Collector,
Ramanathapuram District,
Ramanathapuram.

2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar of Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4 /
Respondents 1 to 4

5.S.Arul

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2913 of 2021 by allowing this Writ Appeal.



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W.A(MD)No.1248 of 2025

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.D.Shanmugaraja Sethupathi
for R.3

W.A(MD)No.2612 of 2024:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.
- 3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.



W.A(MD)No.1248 of 2025

4. The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4

5. M. Lourdhu

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2924 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1 & R.4
Mr.D.Srinivasaragavan
for R.2

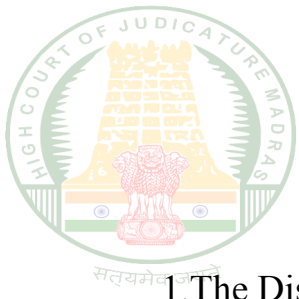
Mr.D.Shanmugaraja Sethupathi
for R.3

W.A(MD)No.1922 of 2024:

The Secretary,
Primary Agricultural Co-operative Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.



W.A(MD)No.1248 of 2025

WEB COPY

1.The District Collector,
Ramanathapuram District,
Ramanathapuram.

2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.

3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.

4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/
Respondents 1 to 4

5.S.Selvam

... 5th Respondent /
Writ Petitioner

Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2926 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader



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W.A(MD)No.1248 of 2025

for R.1 & R.4
Mr.D.Srinivasaragavan
for R.2

Mr.D.Shanmugaraja Sethupathi
for R.3

W.A(MD)No.2582 of 2024:

The Secretary,
Primary Agricultural Co-operative Credit Society,
Andavoorani,
Thiruvadani Taluk,
Ramanathapuram District.

... Appellant /
5th Respondent

Vs.

- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.
- 3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.
- 4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.

... Respondents 1 to 4/



W.A(MD)No.1248 of 2025

Respondents 1 to 4

... 5th Respondent /
Writ Petitioner

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Prayer: Writ Appeal filed under Clause 15 of the Letters Patent to set aside the order dated 11.10.2023 made in W.P(MD)No.2907 of 2021 by allowing this Writ Appeal.

For Appellant : M/s.R.T.Joshua

For Respondents : Mr.A.Kannan
Additional Government Pleader
for R.1, R.3 & R.4

Mr.D.Srinivasaragavan
for R.2

Mr.R.Sevugaraja
for R.5

COMMON JUDGMENT

(Judgment of the Court was made by **G.R.Swaminathan J.**)

Heard both sides.

2.The issue that arises for consideration in these Writ Appeals is no longer *res integra*. It has been effectively settled by the Hon'ble Division Bench in W.A(MD)No.1071 of 2024 dated 01.07.2024. In all these cases, the



W.A(MD)No.1248 of 2025

writ petitioners who were agriculturists had paid the insurance premium to ensure against probable crop failure. The local Primary Agricultural Co-operative Societies were to collect the premium from the farmers and upload them in the web portal. The claims were to be eventually settled by the Agricultural Insurance Company India Limited.

3.It is well known that the payment of compensation for crop failure would depend upon the village in which the cultivation had taken place. In quite a few cases, while uploading the details in the web portal, the officials of the Agricultural Co-operative Societies had committed errors. As a result, the compensation paid to the farmers was less than what they were actually entitled to. In order to meet this situation, the Tamil Nadu Government issued G.O(Ms)No.141 Cooperation, Food and Consumer Protection (CG1) Department dated 30.12.2021 creating a crop insurance corpus fund. The scheme laid down in the aforesaid GO is to meet the situations created by uploading erroneous details in the web portals. A committee of officials had also been constituted to manage the fund as per the provisions laid down in the regulations. The Hon'ble Division Bench in W.A(MD)No.1071 of 2024 dated 01.07.2024 had held as follows:



W.A(MD)No.1248 of 2025

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“11. When admittedly, the Primary Agricultural Cooperative Credit Society had committed an error, then it is for them to compensate the farmers and at the best, this dispute can only be between the Primary Agricultural Cooperative Credit Society and the appellant District Central Cooperative Bank, as to who was in-charge to make the entry and at whose end this mistake has been crept it. It is useful to refer Clause 24.2 of the operational guidelines issued under the Pradhan Mantri Fasal Bima Yojana (PMFBY) Insurance Scheme, which is extracted hereunder:

“24.2. In case of any substantial misreporting by nodal bank/branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.”

12. The above clause makes it very clear that if there had been a wrong entry or any substantial mis-reporting by the concerned bank, then only the concerned bank shall be liable for mis-reporting. In such circumstances, in the instant case, when, admittedly, the farmers have paid the insurance premium and submitted their details, the wrong entry of the village has been made by the Primary Agricultural Cooperative Credit Society, which they disputed that it occurred only due to the entry on the part of the District Central Cooperative Bank.

13. In case of any issue, that arises in respect of settling of the insurance amount, a grievance redressal mechanism has been provided under clause 30 of the scheme itself and the same is extracted hereunder:



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W.A(MD)No.1248 of 2025

“30. Grievance Redressal Mechanism 30.1 At the initial level, for grievance redressal, each district shall designate district level grievance redressal officer preferably District Agri Officer to respond to the grievances of Farmers, Banks, ICs etc. within 7 days of receipt of grievance. In case of dissatisfaction the matter may be brought before District Level Grievance Redressal Committee (DGRC).

30.2 District Level Grievance Redressal Committee (DGRC): a district level monitoring Committee shall act as a grievance redressal Committee for redressal of grievances of Farmers, Banks, Insurance Company, District Authority/Department. This Committee will be headed by District Magistrate/Collector and representatives of Farmers, LDM/Banks, DDM NABARD, Insurance Company and concerned District Authority/Department shall be appointed as members. This Committee may also invite subject specialists/experts from University/IMD/commodity Boards/Research Institutions, SRSC etc. if deemed necessary. The Committee will dispose the matter within 15 days. The decision of the Committee shall be accepted by all the parties and in case of disagreement with the decision; the same shall be represented to the State Level Grievance Redressal Committee (SGRC) within 15 days from the decision of DGRC. In case the DGRC doesn't take the matter for discussion within 7 days from submission of grievance or the grievance has wider scope of effect impacting more number of districts or there is a breach of guidelines by any of the stakeholder or the grievance matter exceeds Rs. 25 Lakh in monetary terms, the matter may be directly raised at State Level Grievance Redressal Committee.

30.3 State Level Grievance Redressal Committee (SGRC): a State level monitoring Committee shall act as a grievance redressal Committee for redressal of grievance of Farmers, Banks, Insurance Company, District Authority/Department which does not get settled at DGRC. This Committee will be headed by



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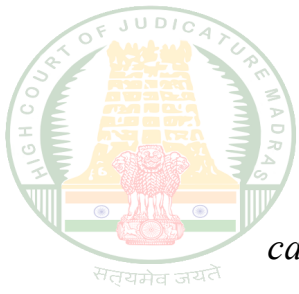


W.A(MD)No.1248 of 2025

Principal Secretary/Secretary of Nodal Department , SLBC/Banks, CGM NABARD, Insurance Company and concerned State Authority/Department shall be appointed as members. This Committee may also invite subject specialists/experts from University/IMD/research institutions/commodity Boards/, State Remote Sensing Agency, STSU, STAC etc. if deemed necessary. The Committee will dispose the grievance within 15 days time of receipt of grievance. The decision of the Committee shall be accepted by all the parties.”

14.As it has been the rival contention between the appellant District Central Cooperative Bank and the Writ Petitioner Primary Agricultural Cooperative Credit Society that wrong entry has been made by other party, it has only to be seen as to whether who was at fault and who has to compensate the concerned farmers, as they were not able to avail the entire insurance claim due to the wrong entries made.

15.On considering the above factual matrix and by taking note of Clause 30 of the operational guidelines provided under the scheme, the learned Judge had permitted the Writ Petitioner/Primary Agricultural Cooperative Credit Society to submit a representation before the District Collector/fourth respondent, who will place the same before the District Level Grievance Redressal Committee. A direction had also been given to the Committee to pass appropriate orders on merits by fixing the liability within a time period after hearing the parties. As per the decision arrived at by the Committee in fixing the liability between the District Central Cooperative Bank and the Primary Agricultural Cooperative Credit Society, the concerned farmers



W.A(MD)No.1248 of 2025

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can be intimated, who shall make a claim and proceed against the party against whom, the liability has been fixed.”

4.The learned single Judge had cast the entire liability on the Societies who had committed the mistake. Though the order of the learned single Judge is in consonance with the terms of the scheme, the said order may require a modification. This is because the interest of the farmers cannot be allowed to be affected. Since the Government of Tamil Nadu has come out with a GO, we direct the District Collector, Ramanathapuram to refer the matter to the committee constituted under G.O(Ms)No.141 Cooperation, Food and Consumer Protection (CG1) Department dated 30.12.2021 and see to it that the claims of the farmers are fully settled. This entire exercise shall be completed within a period of twelve weeks from the date of receipt of a copy of this order.

5.These Writ Appeals are disposed of accordingly. There shall be no order as to costs. Consequently, connected miscellaneous petitions are closed.

[G.R.S., J.] [K.R.S., J.]
04.06.2025

NCC : Yes / No
Internet : Yes / No
Index : Yes / No
MGA



W.A(MD)No.1248 of 2025

To
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- 1.The District Collector,
Ramanathapuram District,
Ramanathapuram.
- 2.The Regional Manager,
Agricultural Insurance Company India Limited,
(Affiliated to Central Government),
CINOU 7499DL2002PLC118123,
Old No.156, New No.323,
Andhra Insurance Building 1st Floor,
Thambuchetti Street,
Chennai – 600 001.
- 3.The Deputy Registrar,
District Co-operative Societies,
Vandikara Street,
Ramanathapuram.
- 4.The Assistant Director,
District Agricultural Department,
Ramanathapuram.



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W.A(MD)No.1248 of 2025

G.R.SWAMINATHAN, J

and

K.RAJASEKAR, J.

MGA

W.A(MD)Nos.1248, 547, 1494, 1495, 1506,
1512 & 1513 of 2025, 2576, 2061, 2612,
1922 & 2582 of 2024
and
C.M.P(MD)Nos.7676, 4184, 8664, 8667, 8740,
8748 & 8749 of 2025, 18145, 14718,
18213, 14289 & 18151 of 2024

04.06.2025