



W.P.(MD)Nos.9530 & 9531 of 2026

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 27.04.2026

CORAM

THE HONOURABLE **Mr.JUSTICE HEMANT CHANDANGOUDAR**

W.P.(MD)Nos.9530 & 9531 of 2026 &
W.M.P.(MD)Nos.7596 & 7602 of 2026

W.P.(MD)No.9530 of 2026

Chitra

...Petitioner

vs.

1. The Joint Director,
Employees State Insurance Corporation,
(ESIC), Sub Regional Office,
K.K.Nagar,
Madurai.

2. The Recovery Officer,
Employees State Insurance Corporation,
(ESIC), Sub Regional Office,
K.K.Nagar,
Madurai.

3. The Branch Manager,
Indian Bank,
Nehruji Nagar Branch,
Dindigul.

4. The Branch Manager,
Canara Bank,
West Car Street Branch,
Dindigul.

...Respondents

Prayer: Writ Petition filed under Article 226 of Constitution of India,
praying to issue a Writ of Certiorarified Mandamus calling for the records



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relating to the impugned Order passed by the 2nd respondent in proceedings No.57/RRC/00/047584/000/0009/SRO/MDU dated 25.09.2025 and quash the same as illegal and consequently direct the second respondent to de-freeze the petitioner's savings bank account maintaining in the 3rd and 4th respondent bank in SB AC No.452633201 and SB AC No. 62012010006682 respectively.

For Petitioner : Mr.S.Sukumar

For Respondents : Mr.N.Dilipkumar,
Standing Counsel for R1 & R2
Mr.C.Karthik,
Standing Counsel for R3 & R4

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...Petitioner

vs.

1. The Joint Director,
Employees State Insurance Corporation,
(ESIC), Sub Regional Office,
K.K.Nagar,
Madurai.

2. The Recovery Officer,
Employees State Insurance Corporation,
(ESIC), Sub Regional Office,
K.K.Nagar,
Madurai.

3. The Branch Manager,
Tamil Nad Mercantile Bank Ltd.,
Salai Road,
Dindigul.

...Respondents



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Prayer: Writ Petition filed under Article 226 of Constitution of India, praying to issue a Writ of Certiorarified Mandamus calling for the records relating to the impugned Order passed by the 2nd respondent in proceedings No.57/RRC/00/047236/000/0009/SRO/MDU dated 03.12.2025 and quash the same as illegal and consequently direct the 2nd respondent to defreeze the petitioner's savings bank account maintained in the 3rd respondent bank in SB AC No.006100050315471.

For Petitioner : Mr.S.Sukumar

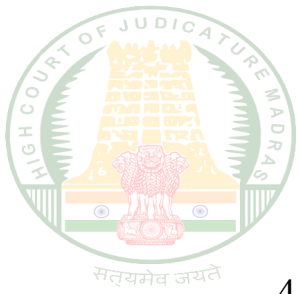
For Respondents : Mr.N.Dilipkumar,
Standing Counsel for R1 & R2

COMMON ORDER

The petitioner is before this Court assailing the Garnishee Orders issued by the second respondent under Section 45G of the Employees' State Insurance Act, 1948. The primary ground on which the impugned orders are challenged is that there was no adjudication under Section 45A of the Act.

2. Learned counsel appearing for respondents 1 and 2 has placed on record the order dated 21.10.2013 passed under Section 45A of the Act.

3. Learned counsel for the petitioner submitted that the order passed under Section 45A of the Act had never been communicated to the petitioner. Since the same was not within the knowledge of the petitioner, the petitioner had no occasion to challenge the said order.



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4. In any event, once an order has been passed under Section 45A of the Act, the present writ petitions challenging the Garnishee Orders issued under Section 45G of the Act are not maintainable. Whether the order passed under Section 45A of the Act was communicated to the petitioner or not is a matter to be decided by the Appellate Authority.

5. With the above observations, the writ petitions stand disposed of, preserving liberty to the petitioner to file appeals under Section 45AA of the Act before the Appellate Authority. If such appeals are filed, the concerned Appellate Authority shall consider the same in accordance with law. It is made clear that the question of limitation is kept open.

6. There shall be no order as to costs. Consequently, the connected Miscellaneous Petitions are closed.

27.04.2026

Speaking / Non-speaking order

Index : Yes/No

NCC : Yes/No

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HEMANT CHANDANGOUDAR, J.

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27.04.2026