



ALL INDIA BANK PENSIONERS & RETIREES CONFEDERATION (A.I.B.P.A.R.C.)



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Circular no 101-25

Date: October 31, 2025.

For circulation among members of the Governing Council, State Secretaries, Special Invitees, Advisors, Affiliates, Constituents of CBPRO and Members.

Dear Comrades,

Sub: Exemption of GST on health insurance premium - update on the Court case pending before the Hon'ble High Court of Kerala at Ernakulam.

We report here under the message received from our Advocate which is self-explanatory.

QUOTE

"Our cases came up today. National Insurance Company had filed counter affidavit day before yesterday itself. They insisted that the interim order be vacated immediately since they risked the liability of GST. We strongly objected to their pleadings.

The Court did not accede to the Insurance Company's demand, but directed us to submit undertaking to the effect that we are liable to pay the GST amount if the case went against us. We have agreed to it.

The Court has directed all respondents to file counter affidavit as soon as possible. The case is posted on 15/11/2025"

-V K Prasad
Advocate
UNQUOTE

With this and All Banks also sending their Circulars conveying that in view of the fact that **AIBPARC and its Affiliates** had obtained Stay Order from the Hon'ble Court not to collect GST on Insurance Premium, they would collect the Premium only till further orders from the Hon'ble Court, the first

round of our struggle for proper interpretation of GST Council's Policy Declaration is complete.



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Needless to say, that AIBPARC and its Affiliates starting from All India Union Bank Pensioners and Retirees Federation and other Affiliates also filing Writ Petitions were the first to get the orders from the Hon'ble Court. However, we wish that all Bank Pensioners and Retirees Organisations should jointly coordinate and formulate strategies to fight this important legal battle and get a favourable Court Order and render justice to our Bank Pensioners and Retirees Community.

We will regularly update you on all developments in this regard.

With best wishes and regards,

Yours Comradely,

K.V. Acharya.
President, AIBPARC
& Jt. Convenor, CBPRO

Suprita Sarkar
General Secretary