



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



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Circular no 148--24

Date: December 22, 2024.

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

Dear Comrade,

Sub: GST component on premium of health insurance policies for senior citizens-- decision deferred and we still stand with waiting list tickets in hand.

The senior citizens of the country had been waiting very eagerly to know the outcome of the meeting of the GST Council held on 21st December, 2024 at Jaisalmer.

The level of expectation was very high most reasonably since the health care has been made more accessible and affordable in recent times for the senior citizens and that the Group of Ministers had endorsed the GST reforms for insurance.


One day ahead of the meeting, it came in news Papers that several states had not been on the same board to waive GST on the premium of the health insurance and as a result the GST Council might have to defer the decision on the issue.

The apprehension came true and the Council deferred the decision of any tax change in regard to insurance premium of the life and health policies. The Finance Minister & the Chairperson of the Council informed that the IRDAI-- input had not come and hence the GOM required more time. As it appears from newspaper reports, the GOM is likely to meet in January, 2025 to discuss the issue.

AIBPARC, being a proven fighter for the cause of Retirees, will continue its follow up measures with all concerned by writing letters and making personal visits to and meetings with the concerned authorities.

With best wishes and regards,

Comradely yours,


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


Suprita Sarkar
General Secretary