



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



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Circular no 94-25

Date: October 16, 2025.

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

Dear Comrade,

Sub: Exemption of GST on the Annual Premium of Health Insurance Policies.

We like to convey the following messages:

1. We have been extensively pursuing the issue of GST Exemption in respect of Bank Retirees Medical Insurance with the GST Council, Ministry, and IBA. As no forward movement so far from the concerned authorities in resolving the issue and as the Time-line for the payment of Premium, Legal course has become necessary. Accordingly, some of our Affiliates approached the Hon'ble Kerala High Court, first being our Affiliate from Union Bank India and now by other Affiliates who got the Interim orders directing such Banks not to collect the GST on the Premium amount till further orders by the Hon'ble Court.
2. Various affiliates of AIBPARC have also submitted similar petitions before the Hon'ble High Court of Kerala. There is a possibility of early hearing in all such cases.
3. Today AIBPARC has also filed similar petition in the same Hon'ble High Court and an early hearing is expected.
4. Further developments in this regard will be made known to members by way of circulars and possible swiftest communications in view of the urgency of the issue.
5. Different Banks have fixed different dates as the last day of submission of the consent forms. In view of the Hon'ble High Court's Interim Injunction Order, the Banks will have to obey the order. We request our Members to keep a close watch on the developments and avail the Health Insurance Policy.

With best wishes and regards,

Comradely yours,

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

Suprita Sarkar
General Secretary