



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



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Circular no 95-25

Date: October 17, 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.

Further to our circular No 94/25 dt 16th October 2025, we are happy to inform you that the Hon'ble High Court of Kerala has today granted Stay in respect of AIBPARC and individuals' Writ Petition, directing the Banks to allow renewal of Medical Insurance Policy of our Retiree Comrades for the year 2025 --2026 without collecting GST till further clarifications from the Hon'ble Court.

We are reproducing the message we have received from our Advocate Shri V K Prasad in this regard.

Quote

Dear Sir,

“Reg: WP(C) no:38552/2025-Prasannakumaran V C & others(AIBPARC is the 8th petitioner)vs. National Insurance Company &Others challenging the GST on premium to be paid by the retirees on the IBA health insurance policy, I am glad to inform you that the hon'ble High Court of Kerala has issued an interim order directing the respondents to permit the petitioners to renew the health insurance premium from retirees/family pensioners without GST. This is subject to the final outcome of the case. The case is posted with the Writ Petition filed by Union Bank.

The respondent banks are Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Union Bank of India, UCO Bank, Punjab National Bank, The Dhanlaxmi Bank and Karur Vysya Bank Ltd.”

Regards

-V K Prasad

(Advocate)

Unquote

With best wishes and regards,

Comradely yours,

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

Suprita Sarkar
General Secretary