



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



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Circular no 96-25

Date: October 19, 2025.

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

Dear Comrade,

Sub: Request for immediate issue of Advisory to all member Banks and taken over Banks not to collect GST from the Retirees along with the stipulated premium -- Vide WP(C) No: 38552 of 2025 in the Hon'ble High Court of Kerala at Ernakulam.

We are reproducing here under the text of our letter written on 18.10.2025 to The Chairman, IBA and MD & CEO of all the Respondent Banks on the above-mentioned subject.

This is for information of members.

With best wishes and regards,

Comradely yours,

Suprita Sarkar
General Secretary

Encl: As stated

AIBPARC/ IBA/ Health Insurance -25-26/email/2025.

Date: October 18, 2025.

The Chairman,
Indian Banks' Association,
Mumbai.

Respected Sir,

Sub: Exemption of GST on the premium of the health insurance policies for Bank Retirees--Request for immediate issue of Advisory to all member Banks and taken over Banks not to collect GST from the Retirees along with the stipulated premium -- Vide WP(C) No: 38552 of 2025 in the Hon'ble High Court of Kerala at Ernakulam.

We are sending herewith the copy of the order passed by the Hon'ble High Court of Kerala on 17th October, 2025 for your kind perusal and necessary action. From the Order of Hon'ble High Court of Kerala, you will see that the All India Bank Pensioners and Retirees Confederation (AIBPARC) is



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one of the Petitioners in the above case. Hence, we request you to kindly consider the following issues on an emergent basis:

1. AIBPARC is an apex level Retiree Organisation which has its affiliates in different Nationalized Banks, in several Private Sector Banks which are member Banks of IBA and a few taken over Banks which had been member Banks previously.
2. We, being the Petitioner, have our representative capacity and we do believe that the benefits ensured in the interim order to renew the policies for the current year without insisting on GST be made applicable equally to all similarly placed Bank Retirees.
3. You are also aware of the fact that different Banks have made different cut off dates for submission of consent forms and in many cases, the premium has already been realized with GST. The amount so collected should not be remitted to National Insurance Company and should be refunded to such Retirees.
4. In view of the Hon'ble High Court Order, we suggest that the Time-line fixed for remitting Premium may suitably readjusted to the last week of October. This is also necessary because of the intervening holidays due to Deepavali Celebrations.
5. We are sending herewith the copy of the order for your perusal. We are also sending the same to all the Respondent Banks for necessary action.

We wish that IBA would handle the issue with sensitivity and sympathy.

With kind regards,

Yours faithfully,

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

Suprita Sarkar
General Secretary

CC: To MD & CEO to all the respondent Banks for necessary action.