



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



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Circular no 99-25

Date: October 24, 2025.

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

Dear Comrade,

Sub: Ad-interim injunction order issued by the Hon'ble High Court of Kerala at Ernakulam on 17.10.2025 in regard to the WP(C) 38552 of 2025 directing the Respondents (IBA & Several Banks) to renew the health insurance policies for the current year without insisting on GST.

We are reproducing here under the text of our letter written on 24.10.2025 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/ GMISR 25-26/email/2025.

Date: October 24, 2025.

The Chairman,
Indian Banks' Association,
Mumbai.

Dear Sir,

Sub: Ad-interim injunction order issued by the Hon'ble High Court of Kerala at Ernakulam on 17.10.2025 in regard to the WP(C) 38552 of 2025 directing the Respondents (IBA & Several Banks) to renew the health insurance policies for the current year without insisting on GST.

Please refer to our letter dated 18th October, 2025 on the above referred subject addressed to you with copies endorsed to various Respondent Banks. We sent as enclosure the copy of the order of the Hon'ble High Court and requested you to issue an Advisory on an emergent basis to all concerned so that the compliance of the Court order could be done in a hassle-free manner.



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Although the Interim order is very much in operation, we wish to express our utter dismay and anguish that the IBA maintained a rock like silence (at least as it appeared on the surface) and same was the condition of the Respondent Banks which continued to go on collecting the annual premium with GST.

We have immense happiness to note that at least one PSB (IOB) till now has abided by the Order of Hon'ble High Court of Kerala and issued a circular on 23.10.2025 in which the Bank communicated to all concerned that as per the direction of the Court the Health Insurance Premium would be collected without the GST and the GST amount already remitted by those Retirees for renewal will be refunded within a stipulated date and now onwards up to an extended date, the annual premium will be accepted without GST.

We are sure that you have already got this information before our letter reaches your office.

Can we now very reasonably expect similar such action from all the Respondent Banks? Though the Hon'ble High Court Order should be abided by the Banks, still as we understand that some Banks are waiting for a uniform Advisory of IBA, we request you to do the needful immediately as the Time-line set for availing Medical Insurance is very narrow and stiff. We request you to apricate the natural anxiety of Retirees, many of whom are very aged and are not Tech -savvy and do not know digital operation. It is the responsibility of the Banks and IBA to ensure implementation of the Hon'ble Court Order in a hassle-free manner.

We wish your personal intervention in the matter.

We are endorsing the copy of the letter to the MDs of all the Respondent Banks.

With kind regards,

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

Suprita Sarkar
General Secretary