



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



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Circular no 97-25

Date: October 20, 2025

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

Dear Comrade,

Sub: Order of the Kerala HC at Ernakulam dated 17. 10. 2025 in regard to exemption of GST on health insurance premium.

Ref: our previous circular no 96-25 dated 19.10.2025

Further to the contents of the above referred circular, we give hereunder the copy of the HC order allowing an interim injunction on collection of GST from the Retirees till further orders.

This is for information and perusal of members.

With best wishes and regards,

Comradely yours,

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

Suprita Sarkar
General Secretary

IN THE HIGH COURT OF KERALA AT ERNAKULAM
PRESENT
THE HONOURABLE MR.JUSTICE ZIYAD RAHMAN A.A.
Friday, the 17th day of October 2025 / 25th Aswina, 1947

WP(C) NO. 38552 OF 2025

PETITIONER(S):

1. PRASANNAKUMARAN V.C., AGED 65 YEARS, S/O. LATE K.A. CHANDRAN MENON, KOUSTHUBHAM GG69, GREEN GARDENS, VADUTHALA, KOCHI, PIN-682023
2. K.K. RADHAKRISHNAN NAIR, AGED 72 YEARS, S/O. LATE K.P. KUMARAPILLAI, SREERANGAM, VAIKOM EAST, MURIANKULANGARA, VAIKOM, PIN-686141
3. HARIKUMAR P.R., AGED 72 YEARS, S/O. RAGHAVAN NAIR, 'KRISHNANJELI', PUTHENPURAYIL, KARAKKAD P.O., CHENGANNUR, PIN-689504
4. M.R. JACOB, AGED 77 YEARS, S/O. M.T. RAPPAI, MOYALAN HOUSE, YOUNG SHINE STREET, CHELAKKOTTUKARA, THRISSUR, PIN-680005
5. M. KRISHNAKUMAR, AGED 68 YEARS, S/O. K.A. MONIANKUTTY, 'RAJEEVAM', KRPS- 60, JOYLAND, KATTITHARA ROAD, MARADU P.O., KOCHI, PIN-682304
6. RAVINDRAN C., AGED 73 YEARS, S/O. NARAYANA KAIMAL, 'PADMALAYAM', JRRA - 1, JAWAHAR ROAD, ANJAT, POONITHURA P.O., KOCHI, PIN-682038
7. KURUMOORMANA NARAYANAN BHATTATHIRPAD CHITHARANJAN, AGED 69 YEARS S/O. NARAYANAN BHATTATHIRPAD, KURUMOORMANA, PONOTH ROAD, KALOOR P.O., KOCHI, PIN-682017
8. ALL INDIA BANK PENSIONERS AND RETIREES CONFEDERATION (REG. NO.DISTRICT EAST/SOCIETY/3013/2018) MAYUR VIHAR, PHASE-1, 57A-POCKET 3, NEW DELHI, REPRESENTED BY ITS DEPUTY GENERAL SECRETARY SREEKUMAR B., AGED 74 YEARS, S/O. BHASKARAN NAIR, PIN-110091

RESPONDENT(S):

1. NATIONAL INSURANCE COMPANY LTD., NATIONAL INSURANCE BUILDING, 2ND FLOOR, 14, JAMSHEDJI TATA ROAD, CHURCHGATE, MUMBAI, REPRESENTED BY ITS MD & CEO, PIN-400020
2. INDIAN BANKS' ASSOCIATION, WORLD TRADE CENTRE, 6TH FLOOR CENTRE 1 BUILDING, CUFFE PARADE, MUMBAI, MAHARASHTRA, REPRESENTED BY ITS SENIOR ADVISOR, PIN-400005
3. BANK OF BARODA, 7TH FLOOR, R.C. DUTT ROAD, VADODARA, REPRESENT BY ITS MD & CEO, PIN-390007
4. BANK OF INDIA, STAR HOUSE, C-5, "G" BLOCK, BANDRA KURLA COMPLEX, BANDRA (EAST), MUMBAI, REPRESENTED BY ITS MD & CEO, PIN-400051
5. CANARA BANK NO.112, JC ROAD, BENGALURU, KARNATAKA, REPRESENTED BY ITS MD &CEO, PIN-560002
6. CENTRAL BANK OF INDIA, CHANDERMUKHI BUIDLING, NARIMAN POINT, MUMBAI, REPRESENTED BY ITS MD & CEO, PIN-400021
7. INDIAN BANK, P.B.NO.5555, 254-260, AVVAISHANMUGAM SALAI, ROYAPETTAH, CHENNAI, TAMILNADU, REPRESENTED BY ITS MD & CEO, PIN-600014
8. INDIAN OVERSEAS BANK 762/763, IOB, ANNA SALAI, CHENNAI, TAMIL NADU, REPRESENTED BY ITS MD & CEO, PIN-600002
9. UNION BANK OF INDIA, UNION BANK BHAVAN, 239, VIDHAN BHAVAN MARG, NARIMAN POINT, MUMBAI, MAHARASHTRA REPRESENTED BY ITS MD & CEO,

PIN-400021

10. UCO BANK 10, B T M SARANI, KOLKATA, REPRESENTED BY ITS MD & CEO,
PIN-700001
11. PUNJAB NATIONAL BANK PLOT NO.4, SECTOR 10, DWARKA, NEW DELHI,
REPRESENTED BY ITS MD & CEO, PIN-110075
12. THE DHANALAXMI BANK LTD., DHANALAKSHMI BUILDINGS, P.B. NO.9 ,
NAICKANAL, THRISSUR, KERALA, REPRESENTED BY ITS MD & CEO, PIN-680001
13. THE KARUR VYSYA BANK LTD., REGISTERED & CENTRAL OFFICE, NO.20, ERODE
ROAD, VADIVEL NAGAR, L.N.S., KARUR, REPRESENTED BY ITS MD & CEO,
PIN-639002

Writ Petition (Civil) praying inter alia that in the circumstances stated in the affidavit filed along with the WP(C) the High Court be pleased to stay the collection of GST @ 18% on the premium payable towards renewal of the health insurance policy of the petitioners and similarly placed retirees/family pensioners of respondent banks for the policy year 2025-26, pending disposal of the Writ Petition (Civil).

This petition coming on for orders upon perusing the petition and the affidavit filed in support of WP(C) and upon hearing the arguments of M/S. V.K. PRASAD & JOSNA C.F., Advocates for the petitioners, the court passed the following:



W.P.(C.) No. 38552 of 2025

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ZIYAD RAHMAN A.A., J.**W.P.(C.) No. 38552 of 2025****Dated this the 17th day of October, 2025****ORDER**

Admit.

2. The learned DSG takes notice for the 1st respondent. Adv.V.GirishKumar, the learned Standing Counsel takes notice for the 2nd respondent. The learned Standing Counsel takes notice for the respondent Nos. 3 and 4. Issue urgent notice by speed post to 5th respondent. Adv.George A. Cherian, the learned Standing Counsel takes notice for the 6th respondent.

3. Adv.George Cherian (Thiruvalla), the learned Senior Counsel appearing for the 6th respondent, pointed out that the exemption claimed by the petitioner is not applicable to them, in view of the fact that what is contemplated in the exemption notification is the individual policy, which at the most, would take in, the family of that particular individual. It was further contended that the group policies are specifically exempted from the purview of the same. Therefore, it was contented that the claim of the petitioner cannot be entertained.

4. However, I am of the view that since I have already admitted similar writ petitions and granted interim orders, an interim order can be granted in this writ petition also. The issue raised by the learned Senior Counsel for the 6th respondent can be considered after hearing the

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matter in detail.

5. Thus, there shall be an interim order, directing the respondents to renew the policies of the petitioners for the current year without insisting on GST. However, it is clarified that this shall be subject to further orders to be passed by this Court.

Post on 31.10.2025 along with W.P.(c.) Nos.38178 of 2025, 38316 of 2025, 36636 of 2025, 38436 of 2025, 38670 of 2025, 38757 of 2025.

sjb/16.10.2025



Sd/-
ZIYAD RAHMAN A.A.
JUDGE

APPENDIX OF WP(C) 38552/2025

Exhibit P1	A TRUE COPY OF THE PRESS RELEASE ISSUED BY THE MINISTRY OF FINANCE THROUGH THE PRESS INFORMATION BUREAU ON 03.09.2025
Exhibit P2	A TRUE COPY OF THE RELEVANT PAGES GAZETTE NOTIFICATION NO. 16/2025 DATED 17.09.2025 ISSUED BY THE GST COUNCIL
Exhibit P3	A TRUE COPY OF THE CIRCULAR NO. HR AND IR/MBR/MEDINS/2476 DATED 02.09.2025 ISSUED BY THE 2ND RESPONDENT IBA
Exhibit P4	A TRUE COPY OF THE CIRCULAR NO. UFBU/2025/13 DATED 26.09.2025 ISSUED BY THE UFBU
Exhibit P5	A TRUE COPY OF THE LETTER NO. AIBPARC/GST COUNCIL/GMISR/2025 DATED 19.09.2025 SUBMITTED BY AIBPARC TO THE CHAIRPERSON OF THE GST COUNCIL
Exhibit P6	A TRUE COPY OF ANOTHER LETTER NO. AIBPARC/GST COUNCIL/GMISR/EMAIL/2025 DATED 20.09.2025 SUBMITTED BY AIBPARC TO THE CHAIRPERSON OF THE GST COUNCIL
Exhibit P7	A TRUE COPY OF CIRCULAR NO. 015/IRDA/LIFE/CIRCULAR/GI GUIDELINES/2005 DATED 14.07.2005 ISSUED BY INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY (IRDA)
Exhibit P8	A TRUE COPY OF THE INTERIM ORDER ON 07.10.2025 IN WPC NO. 36636/2025, VINOD MUKUNDAN & ORS VS UNION OF INDIA & ORS

