



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



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Circular no 117-25

Date: December 10, 2025.

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

Dear Comrade,

Sub: Updates on the case pending before the Kerala HC at Ernakulam on the exemption of GST on the health insurance premium for the Bank Retirees.

We reproduce hereunder the message received from our Advocate, Shri V. K. Prasad, for information of members.

Quote:

Our cases came up today. It was late evening on 8th that the Government of India and GST council filed their counter affidavits. Hence, we sought one week to file our reply affidavits. But the Judge insisted that the cases should be heard today itself in view of the heavy implication on the State revenue. Nevertheless, he assured that non submission of reply affidavits would not hurt our cases.

We had engaged Senior Advocate Lakshmi Narayan in one of our cases. We had an apprehension that the Judge may insist on an immediate hearing, hence we were ready for hearing even on short notice.

The hearing started at 10.25 am and lasted till 1.30 pm. Apart from myself and Adv. Lakshmi Narayan, Senior Advocate Renjit Thampan appeared and argued for the All India Bank Retirees Federation. All three of us extensively presented our case with elaborate illustrations and submitted that our group health insurance policy is immensely eligible for exemption under clause 'czb'.

The Counsels for Government, GST Council and National Insurance Company countered our arguments emphasizing on the benefits we derive out of the group policy.

The cases are reserved for judgement.

-V K Prasad
Advocate
Unquote

Future development on the subject will be made known to the members by circulars.

With best wishes and regards,
Comradely yours,

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

Suprita Sarkar
General Secretary