



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



Office of GS at:  
4, Netaji Subhas Road,  
1<sup>st</sup> Floor, Cubicle no: 170  
KOLKATA- 700 001  
Mobile: 9674188524, E-mail: [aibparc2@gmail.com](mailto:aibparc2@gmail.com)

Regd. Office:  
MAYUR VIHAR, PHASE – 1  
57 A, POCKET 3,  
DELHI 110091

Senior Office Bearers
<b>PRESIDENT</b> SHRI K.V. ACHARYA, MOB - 9868220338
<b>GENERAL SECRETARY</b> SHRI S. SARKAR MOB - 9674188524
<b>WORKING PRESIDENTS:</b> =====
1. SHRI C. GANGADHAR Yadav MOB - 9440528806
2. SHRI P.S. PATKI MOB - 8805607239
3. SHRI S.B.C. KARUNAKARAN, MOB - 9444772016
4. SHRI A.N. KRISHNAMURTHY, MOB NO. 9845697198
5. SHRI S. KUPPUSWAMI MOB- 9444315928
6. Shri S.C. AHUJA MOB: 9650068773
<b>SR. VICE PRESIDENTS:</b> =====
1. SHRI M.R. GOPINATH RAO. MOB - 9886309244
2. SHRI R.S. TRIVEDI MOB - 9825049640
3. SHRI R.M. JOSHI, MOB NO. 9820127193
4. SHRI R. K. SHARMA MOB - 8171461116
5. SHRI RAM PAL MOB - 9784405801
6. SHRI K.S. RENGARAJAN MOB- 9941304028
7. SHRI PAUL MUNDADAN MOB - 9895378557
8. SHRI PREM KUMAR MALHOTRA MOB- 9425156535
9. SHRI N.K. PAREEK MOB - 9829015773
10. SHRI S. NAGARAJ MOB - 9986644118
11. SHRI PRAKASH KAROTYA MOB- 9818821395
12. SHRI DAU DAYAL MAHESHWARI MOB: 9958739618
<b>TREASURER:</b> =====
SHRI TARUNESH CHATTERJEE, MOB -9051601591

Circular no 93-25

Date: October 08, 2025.

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

Dear Comrade,

**Sub: The exemption of the component of GST from the annual premium of the Health Insurance Policy for the year November, 2025 to October, 2026 – the issue is now under Judicial Scrutiny of the High Court of Kerala at Ernakulam.**

We like to convey the following information pertaining to the above subject:

1. We are happy that **Our affiliate, All India Union Bank Pensioners & Retirees Federation**, had filed a writ petition (civil) praying, inter alia, a stay order on the collection of GST @ 18% on the premium payable towards renewal of the Health Insurance Policy for the year 2025-26 and for extension of the last date for submission of application for the purpose of renewal of the Policy.

The Hon'ble High Court passed an order which contained, inter alia, "the petitioners be permitted to renew the insurance policies for the current year by making the actual premium without the GST amount. However, it is clarified that this shall be subject to the further orders to be passed by this Court." The case has been posted on 21.10.2025.

2. Our Affiliate at Union Bank of India has acted in consultation **with the parent body AIBPARC** and necessary co-ordination has been maintained all through. The leadership of AIBPARC has also been in constant touch with **Shri V.K. Prasad**, the Advocate on record who happens to be the Former State Secretary of AIBOC, Kerala State Committee. AIBPARC Leadership gave crucial inputs by taking out from our letters to Hon'ble Prime Minister, Hon'ble Union Finance Minister, GST Council and IBA and our Circulars in strong pursuit of our stand that Bank Retirees Medical Insurance Policy is legally entitled for Exemption GST on the Premium.

We have a great satisfaction that AIBPARC relentlessly followed up the of Exemption of GST in every possible way including meeting Top Officials of GST Council. Though the Meeting yielded very positive response, sympathy and concern to our pleadings, so far, no clear-cut directions are forthcoming. Hence the move for approaching the Hon'ble High Court of Kerala by our Affiliate from Union Bank. Our Affiliate from Indian Overseas Bank, **ARISE** also wanted to file the Petition but as IOB has not issued the Insurance Circular yet, they couldn't file the Petition.

AIBPARC has been consistently taking up the GST Exemption issue with all the concerned Authorities. As a sequel to the strange silence from the relevant quarters, **we are planning to take the following measures.**



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a. AIBPARC Kerala State Committee will file a Petition on similar lines with further more inputs to strengthen the case as an Apex Body of Retirees. We hope to get the order from the Court to get/renew Medical Insurance without GST in the next week.

b. **Our affiliates who are interested to join the case** may decide suitably and may contact the Advocate through our State Secretary, Kerala, **Com. B. Shreekumar** whose contact number is: **9747553102**.

c. Members are aware of the fact that most of the Banks by way of circulars have already advised the Pensioners & the Family Pensioners about the last date of submission of the consent form. **In most of the cases, the last date is in the last week of the month of October, 2025.** There is sufficient time to know the outcome of the proceedings and there are no reasons to be worried. The organization will inform the latest position to members by way of circulars issued from time to time.

With best wishes and regards,

Comradely yours,

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

Suprita Sarkar  
General Secretary