

CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (REGD.)
(Formerly: SYNDICATE BANK PENSIONERS & RETIREES ASSOCIATION)

(Affiliated to AIBPARC)

CENTRAL OFFICE

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(Please circulate to all members/retirees)

Cir.No.17/2025

Date: 17.10.2025

Dear Comrades,

**DEMAND FOR EXEMPTION OF GST ON HEALTH INSURANCE
WP FILED BY CBSPRA IN HIGH COURT OF KERALA
INTERIM ORDER OBTAINED**

We have been demanding and fighting for long for exemption of pensioners/retirees from levy of GST on health insurance policy premium. The Govt has recently exempted health insurance policies from GST. But unfortunately denied the same to the Group medical insurance policies under which our IBA medical insurance falls. The decision of the Govt to exclude group medical insurance policies, more specifically our policy in which the pensioners/retirees of the bank bear the cost of premium from pension and ex-gratia, is unreasonable and unjustified. It rather suffers from non-application of mind.

Hence, we have approached the Honourable High Court of Kerala seeking justice as advised by AIBPARC. We are happy to inform that the Court has passed an interim order directing the bank, insurance company, IBA and Govt not to collect GST on the premium payable by the pensioners/retirees of the bank in respect of IBA Medical Insurance Policy. A copy of the order in WP No. 38670 of 2025 is attached herewith for the information of all.

Comrades, we hope that the Govt. will view the matter sympathetically grant exemption of GST to our health insurance policy too. We shall pursue the case to its logical end as advised by our Advocates and AIBPARC and keep you informed of developments from time to time.

With warm regards,

Yours comradely,

K Suresh Babu

GENERAL SECRETARY

CBSPRA - ZINDABAD
AIBPARC - ZINDABAD
CBPRO – ZINDABAD

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. 38670 OF 2025

PETITIONER(S):

1. S. AJITH KUMAR, AGED 72 YEARS, S/O. N. SUKUMARAN, SURABHI HOUSE NO.40, KUMARANASAN NAGAR, KADAVANTHRA, KOCHI, PIN-682020
2. K.N. SASI, AGED 66 YEARS, S/O. DR. K. NARAYANA PANICKER, H.NO.18/120B PRA 10, THENGASSERIL HOUSE, PALLIPPARAMBUKAVU, THRIIPPUNITHURA, PIN-682301
3. T.M. SATHISH, AGED 62 YEARS, S/O. N. MANIKKA VADHYAR, PRA 180, 'SAUDAMINI', PADAM ROAD, ELAMAKKARA, KOCHI, PIN-682026
4. VIJAYAN NAIR P.N., AGED 75 YEARS, S/O. NARAYANAN NAIR, SREE REMYA, CHERUVIKAL, SREEKARIYAM P.O., TRIVANDRUM, PIN-695017
5. SURENDRAN P.O., AGED 74 YEARS, S/O. P.U. SEKUARAN, 62 RAJIU NAGAR, ELAMAKARA, KOCHI, PIN-682026
6. CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (REGD.), CENTRAL OFFICE AT 203, GLENDALE RESIDENCY, KING KOTI ROAD, ABIDS, HYDERABAD (REG. NO. 1955/2012) REPRESENTED BY ITS DY. GENERAL SECRETARY, MR. P.N. VIJAYAN NAIR, AGED 75 YEARS, S/O, NARAYANAN NAIR, PIN- 500001

RESPONDENT(S):

1. UNION OF INDIA, REPRESENTED BY ITS SECRETARY, (DEPARTMENT OF REVENUE), MINISTRY OF FINANCE, GOVERNMENT OF INDIA, NEW DELHI, PIN-110001
2. GOODS & SERVICES TAX COUNCIL, MINISTRY OF FINANCE, REPRESENTED BY ITS CHAIRMAN, HAVING ITS OFFICE AT NORTH, BLOCK NEW DELHI, PIN-110001
3. CANARA BANK, NO.112, JC ROAD, BENGALURU, KARNATAKA, REPRESENTED BY ITS MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER, PIN-560002
4. CHIEF GENERAL MANAGER, HUMAN RESOURCES & PUBLIC RELATIONS WING, INDUSTRIAL RELATIONS VERTICAL, INDUSTRIAL RELATIONS & POLICIES SECTION, HEAD OFFICE, NO.112, JC ROAD, BENGALURU, KARNATAKA, PIN-560002
5. INDIAN BANKS' ASSOCIATION, REPRESENTED BY ITS SENIOR ADVISOR, WORLD TRADE CENTRE, 6TH FLOOR CENTRE 1 BUILDING, CUFFE PARADE, MUMBAI, MAHARASHTRA, PIN-400005
6. NATIONAL INSURANCE COMPANY LTD., NATIONAL INSURANCE BUILDING, 2ND FLOOR, 14, JAMSHEDJI TATA ROAD, CHURCHGATE, MUMBAI, REPRESENTED BY ITS MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER, PIN-400020

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 Canara Bank 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.38670/25

1

ZIYAD RAHMAN A.A., J.

W.P.(C).No.38670 of 2025

Dated this the 17th day of October, 2025

ORDER

Admit.

2. The learned DSGI takes notice for the 1st respondent. Adv.V.GirishKumar, the learned Standing Counsel takes notice for the 2nd respondent. Adv.Gopikrishnan Nambiar takes notice for the 3rd and 4th respondents. Issue urgent notice by speed post to 5th respondent. Adv.George A. Cherian, the learned Standing Counsel takes notice for the* 6th respondent. Petitioner shall furnish a copy of the memorandum of writ petition to the learned standing counsel 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 petitioners 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

W.P.C.No.38670/25

2

that particular individual. It was further contended that the group policies are specifically exempted from the purview of the same. Therefore, it was contended 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 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. 38552of 2025, 38178of 2025, 38316of 2025, 36636of 2025, 38436 of 2025.

Sd/-

**ZIYAD RAHMAN A.A.
JUDGE**

DG/17.10.25

APPENDIX OF WP(C) 38670/2025

- 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 1ST RESPONDENT
- Exhibit P3** A TRUE COPY OF THE CIRCULAR NO. HR AND IR/MBR/MEDINS/2476 DATED 02.09.2025 ISSUED BY THE 5TH RESPONDENT IBA
- Exhibit P4** A TRUE COPY OF CIRCULAR I.G NO: IC/713/2025 DATED 29.09.2025 ISSUED BY THE 4TH RESPONDENT
- Exhibit P5** A TRUE COPY OF THE CIRCULAR NO. UFBU/2025/13 DATED 26.09.2025 ISSUED BY THE UFBU
- Exhibit P6** 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 P7** 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 P8** 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 P9** A TRUE COPY OF THE INTERIM ORDER ON 07.10.2025 IN WPC NO. 36636/2025, VINOD MUKUNDAN & ORS VS UNION OF INDIA & ORS

