

**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. 38757 OF 2025

PETITIONERS:

1. ALL INDIA BANK RETIREES' FEDERATION (REGD.), HAVING ITS REGISTERED OFFICE AT FLAT NO 101, BLOCK C SHIVOM RESIDENCY, M. G. ROAD INDORE REPRESENTED BY ITS ORGANISING SECRETARY SRI P R RAMASUBRAMANIA IYER, AGED 80 YEARS, S/O LATE M S RAMASUBRAMANIA IYER, INDU (H) 4TH STREET, HARI NAGAR, PUNKUNNAM, THRISSUR-, PIN - 680002
2. K R PARASURAMAN, AGED 70 YEARS, S/O LATE K V RAMAN, RESIDING AT TMC 54/808, KALPATHI HOUSE, OPPO:TO MSME, AYYANTHOLE POST, THRISSUR, PIN - 680003
3. A SETHUNATHAN, AGED 65 YEARS, S/O P GOVINDA MENON, RESIDING AT AMBADY, NORTH GATE, THRIPUNITHURA, ERNAKULAM, PIN - 682301

RESPONDENTS:

1. UNION OF INDIA, REPRESENTED BY ITS SECRETARY (DEPARTMENT OF REVENUE) MINISTRY OF FINANCE, GOVERNMENT OF INDIA, NEW DELHI, PIN - 110001
2. CANARA BANK, REPRESENTED BY ITS MANAGING DIRECATOR AND CHIEF EXECUTIVE OFFICER, HEAD OFFICE, NO.112, JC ROAD, BENGALURU, PIN - 560002
3. CENTRAL BANK OF INDIA, REPRESENTED BY ITSMANAGING DIRECATOR AND CHIEF EXECUTIVE OFFICER, CORPORATE OFFICE, CHANDERMUKHI, NARIMAN POINT, MUMBAI, PIN - 400021
4. GOODS & SERVICES TAX COUNCIL MINISTRY OF FINANCE, REPRESENTED BY ITS CHAIRMAN, 5TH FLOOR, TOWER II, JEEVAN BHARTI BUILDING, JANPATH ROAD, CONNAUGHT PLACE, NEW DELHI, PIN - 110001
5. CHIEF GENERAL MANAGER, CANARA BANK, HUMAN RESOURCES & PUBLIC RELATIONS WING, HEAD OFFICE, BENGALURU, PIN - 560002
6. CHIEF GENERAL MANAGER(HR), CENTRAL BANK OF INDIA, HUMAN CAPITAL MANAGEMENT-INDUSTRIAL RELATIONS & POLICY DEPARTMENT, CENTRAL OFFICE, CHANDER MUKHI, NARIMAN POINT, MUMBAI, PIN - 400021
7. INDIAN BANKS ASSOCIATION, WORLD TRADE CENTRE COMPLEX, 6TH FLOOR CENTRE 1 BUILDING CUFF PARADE, MUMBAI, REPRESENTED BY ITS CHIEF EXECUTIVE, PIN - 400005
8. NATIONAL INSURANCE COMPANY, HEAD OFFICE, PREMISES NO 18-0374, PLOT NO.CBD-81, NEW TOWN, KOLKATA, REPRESENTED BY ITS CHAIRMAN AND MANAGING DIRECTOR, PIN - 700156

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 direct the respondents 1 to 8 not to levy GST for the insurance premium paid by the retirees and pensioners of commercial banks under IBA Group Medical Insurance policy, pending disposal of the above writ petition (c).

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.M.KRISHNAKUMAR, DR.SILPA AZIZ, Advocates for the petitioners, the court passed the following:



ZIYAD RAHMAN A.A., J.

W.P.(C.) No. 38757 of 2025

Dated this the 17th day of October, 2025

ORDER

Admit.

2. The learned Central Government Counsel takes notice for the 1st respondent. Adv.M. Gopikrishnan, the learned Standing Counsel takes notice for the respondent Nos. 2 and 5. Issue urgent notice by speed post to respondent Nos. 3,6, and 7. Adv.George A. Cherian, the learned Standing Counsel takes notice for the 8th respondent. The learned Standing Counsel takes notice for the 4th respondent.

3. Adv.George Cherian (Thiruvalla), the learned Senior Counsel appearing for the 8th 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

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. 38436 of 2025, 38178 of 2025, 38316 of 2025, 36636 of 2025, 38670 of 2025, 38552 of 2025.

sjb/17.10.2025



Sd/-
ZIYAD RAHMAN A.A.
JUDGE