

**IN THE HIGH COURT OF KERALA AT ERNAKULAM
PRESENT
THE HONOURABLE MR.JUSTICE ZIYAD RAHMAN A.A.**

**Tuesday, the 7th day of October 2025 / 15th Aswina, 1947
WP(C) NO. 36636 OF 2025**

PETITIONER:

1. VINOD MUKUNDAN AGED 72 YEARS S/O KELOTH MUKUNDAN
'VISHAK' 34/2018 B
MBCRRA 172
BTS CROSS ROAD
EDAPPALLY, KOCHI
, PIN - 682024
2. K. SASIDHARAN NAIR AGED 72 YEARS S/O NARAYANAN NAIR
'PANCHAJANYAM' 50/291- C
PRASHANTH NAGAR
EDAPPALLY, KOCHI, PIN - 682024
3. K.P. UDHAYABHANU AGED 70 YEARS S/O K.C GOPALAN
ARA 42, KAIPILLIL HOUSE, K.K PADMANABHAN ROAD
AYYAPPANKAVU, ERNAKULAM, PIN - 682018
4. ALL INDIA UNION BANK PENSIONERS & RETIREES FEDERATION NO. 163/4,
KUTCHERY ROAD, MYLAPORE, CHENNAI, REPRESENTED BY ITS WORKING
PRESIDENT MR. P.B THOMAS, PIN - 600004

RESPONDENT:

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, 5TH FLOOR, TOWER II, JEEVAN BHARTI BUILDING,
JANPATH ROAD, CONNAUGHT PLACE,
NEW DELHI, PIN - 110001
3. UNION BANK OF INDIA REPRESENTED BY ITS MD & CEO, UNION BANK BHAVAN,
239, VIDHAN BHAVAN MARG, NARIMAN POINT, MUMBAI, PIN - 400021
4. CHIEF GENERAL MANAGER (EMPLOYEE BENEFITS DIVISION) HR DEPARTMENT,
UNION BANK OF INDIA, UNION BANK BHAVAN, 239, VIDHAN BHAVAN MARG,
NARIMAN POINT, MUMBAI, PIN - 400021
5. INDIAN BANKS' ASSOCIATION WORLD TRADE CENTRE COMPLEX, 6TH FLOOR
CENTRE 1 BUILDING CUFF PARADE, MUMBAI, REPRESENTED BY ITS SENIOR
ADVISOR, PIN - 400005

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 a. 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 union bank of india for the policy year 2025-26, b. and to direct the respondents to extend the last date (09.10.2025) for submission of applications/renewal forms for joining the health insurance policy for the 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 V.K.PRASAD, JOSNA.C.F, RINTU PAUL Advocates for the petitioners the court passed the following:



ORDER

The learned D.S.G.I appears for the 1st respondent. The learned Standing Counsel appearing for the respondents 3 and 4 shall get instructions. Post on 21.10.2025. In the meantime, the petitioners shall 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.

Sd/- **ZIYAD RAHMAN A.A.** JUDGE



APPENDIX OF WP(C) 36636/2025

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 OF 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 COPY OF CIRCULAR NO. 100800-2025 DATED 25.09.2025 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. 83-25 DATED 20.09.2025 SUBMITTED BY AIBPARC TO THE CHAIRPERSON OF THE GST COUNCIL
Exhibit P7	A TRUE COPY OF THE LETTER NO. AIBPARC/GST COUNCIL/GMISR/EMAIL/2025 DATED 20.09.2025 SUBMITTED BY AIBPARC TO THE CHAIRPERSON OF THE GST COUNCIL

