



<b>HUMAN RESOURCES &amp; PUBLIC RELATIONS WING INDUSTRIAL RELATIONS VERTICAL INDUSTRIAL RELATIONS &amp; POLICIES SECTION HEAD OFFICE, BENGALURU</b>	<b>Internal Communication No. : ICOM/436/2025 Date : 02/12/2025 Index: Staff Sub Index : IR</b>
---	---

<b>Subject - Renewal of IBA Group Health Insurance Policy for the Retirees for the year 2025-26 – Undertaking with regard to GST</b>
--

<p>This is for the attention of all the retirees/ compulsorily retired employees and spouses of such deceased ex-employees who have opted for IBA Medical Insurance Policy for retirees for the period 01.11.2025 to 31.10.2026.</p> <p>Pursuant to the interim order dated 31.10.2025 passed by the Hon'ble High Court of Kerala, Ernakulam in Writ Petitions 38552 of 2025, 38670/2025, 36757/2025 together with similar batch petitions seeking stay on collection of GST on premium towards renewal of IBA Medical Insurance policy for Retirees, all the retirees/ compulsorily retired employees/ resignees who are drawing pension/ spouses of such deceased ex-employees, who have opted for IBA Medical Insurance Policy for retirees for the period 01.11.2025 to 31.10.2026 are required to submit an undertaking letter as per Annexure to this Internal Communication so as to comply with the directions of the Hon'ble High Court.</p> <p>The said undertaking letter in the requisite format is to be submitted to the below mentioned address and shall not be submitted to any other office/ branch, and the same should reach the below mentioned address on or before 31.12.2025:</p> <p style="text-align: center;"><b>Industrial Relations &amp; Policies Section, Industrial Relations Vertical, Human Resources &amp; Public Relations Wing, Canara Bank Head Office, Bengaluru, 112 JC Road, Bengaluru 560002</b></p> <p><b>B P JATAV CHIEF GENERAL MANAGER</b></p> <p style="text-align: center;"><b>To: ALL BRANCHES/OFFICES OF THE BANK</b></p>
---



**ANNEXURE**

**UNDERTAKING**

I /We, \_\_\_\_\_ (Staff No: \_\_\_\_\_ )  
retired from the services of Canara Bank on \_\_\_\_\_/ I,  
\_\_\_\_\_ Spouse of (Late \_\_\_\_\_  
Staff No: \_\_\_\_\_ ) who was an employee of Canara Bank opted for IBA Medical Insurance Scheme  
for eligible Retirees / Spouse of Deceased Employees as notified by Canara Bank vide **IC/713/2025**  
**dated 29.09.2025.**

I/We state that pursuant to the interim orders dated 17.10.2025 passed by the Hon'ble High Court of Kerala in Writ Petition Nos: 38552 of 2025, 38670/2025 & 38757/2025 filed seeking stay on collection of GST on premium towards Renewal of IBA Medical Insurance Policy, Canara Bank, one of the Respondents therein was directed to renew the policies of the Petitioners for the current year without insisting on GST. Accordingly, my/ our Policy has been renewed by Canara Bank for the Policy Period 01.11.2025 to 31.10.2026 without paying GST.

Vide orders dated 31.10.2025, the Hon'ble High Court of Kerala at Ernakulam ordered that while renewing the policies based on the interim order dated 17.10.2025 passed by the Hon'ble High Court of Kerala, an Undertaking shall be obtained from all the parties concerned, by the respective banks to the effect that, in case of the dismissal of the Writ Petition, the differential amount towards GST component would be paid by the Retirees /Insured.

Hence, I /We, \_\_\_\_\_ (Staff No: \_\_\_\_\_) / I,  
\_\_\_\_\_ Spouse of \_\_\_\_\_ (Late  
\_\_\_\_\_ Staff No: \_\_\_\_\_) do hereby undertake that in  
case the above Writ Petitions get dismissed, I /We shall remit the differential amount towards GST  
component as applicable on my/our premium amount without any demur in compliance with the  
directions of the Hon'ble High Court of Kerala dated 31.10.2025 in the said Writ Petitions.

Signature of declarant

Name:

Staff No.

Internal