

CO: HCM:IRP:2025-26: 315

29th January, 2026

All Branches & Offices

**SUBMISSION OF UNDERTAKING BY ALL RETIREES WHO HAVE OPTED GHIS
POLICY 2025-26**

Attention is invited to staff circular Letter No-CO: HCM:IRP:2025-26:309 dated 16.01.2026 wherein it was informed that in pursuance to the dismissal of the writ petition no. 38552/2025, and all the petition connected thereto, filed in the hon'ble high court of Kerala, GST amount at prescribed rate is scheduled for deduction on 20.01.2026 from the retirees who have opted group health insurance policy 2025-26.

however, in light of the subsequent development in the matter by way of an appeal filed in the Hon'ble High court of Kerala and the interim order passed thereunder on dated 19.01.2026, **exercise for deduction of GST as communicated vide Department letter No. 309 dated 16.1.2026, stands deferred.**

Nonetheless, the instruction contained in the court order directing submission of written declaration by all the retirees of the Bank seeking non-levying of GST till the pendency of the writ petition is required to be followed scrupulously. Accordingly, all the retired members of the Bank who have opted the Retirees' GHIS scheme are hereby requested to submit a written declaration well before **15.02.2026.**

1. MODALITIES FOR SUBMISSION OF DECLARATION IN HRMS BY RETIREES:

- Submission of Declaration should be done electronically through HRMS only.
- Retirees have to login into HRMS using their Emp. Id and Password.
- HRMS can be accessed using the url-
https://hrms.centralbank.bank.in/psc/HRPROD/CUSTOMER/HRMS/c/ARG_TFA_MNU_ARG_TFA_CMP.GBL?&
- Following shall be the navigation to open declaration page
Self-Menu → Group Medical Insurance → Undertaking GHIS 2025-26.
- In case of any log-in issue/technical error Retirees may send an e-mail to cohms05@centralbank.bank.in and cmhrms@centralbank.bank.in.

2. MODALITIES FOR SUBMISSION OF DECLARATION BY Family Pensioner:

Family Pensioners must submit a signed copy of the Undertaking, as per the format enclosed in Annexure I, to any Branches/RO/ZO/CSD. Any officer at Branches or RO/ZO/CO shall upload the scanned copy of the same through following navigation

Manager self-service → Group Health Insurance Scheme → on Behalf Retirees Consent
→ **Undertaking GHIS 2025-26.**

3. INMORTANT INFORMATION: Retirees/Family pensioners are hereby further informed of the following instruction.

- Non-submission undertaking within prescribed timeline i.e. 15.02.2026, may impact insurance coverage for the policy year 2025-26 including discontinuation of policy etc.
- The Bank shall not be responsible for non-availability of benefits under the Medical Insurance Policy due to non-submission undertaking.
- All other terms and conditions of earlier Staff Circulars shall remain unchanged.
- For any queries, Retirees or Branches/Officials at RO/ZO may contact IRP Dept. at landline number 0226638 7653/7682.

All Branches and Offices are hereby instructed to bring the above information under notice to all Retirees under their jurisdiction and further inform all the concerned retirees to submit the undertaking well before the prescribed date.



(KUSHAL PAL)
GENERAL MANAGER-HCM

Enclosure: Annexure-I