



# Sanchar Nigam Pensioners' Welfare Association

Reg. No: SOCIETY/WEST/2021/8902564

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**SNPWA/ CHQ/ Hon MOF/ 2/25. Dated 5<sup>th</sup> Sept, 25**

To  
Smt. Nirmala Sitharaman  
Hon'ble Minister of Finance  
Government of India  
North Block, New Delhi – 110001

Respected Madam,

## **Sub: Request for GST Exemption on Group Health Insurance Policies for Senior Citizens**

At the outset, on behalf of the Sanchar Nigam Pensioners' Welfare Association (SNPWA), one of the largest and most representative associations of BSNL/MTNL pensioners in India, we place on record our deep appreciation for the Government's decision to exempt individual life and health insurance policies from GST. This progressive step has brought meaningful relief to millions of policyholders.

However, we most respectfully wish to bring to your kind notice the gross injustice inadvertently caused to senior citizens by excluding group health insurance policies arranged by pensioners' associations from this exemption.

### **1. Individual Policies are Practically Unavailable to Senior Citizens**

While younger individuals in their prime can easily avail individual health insurance, it is virtually impossible for senior citizens to do so. Premiums are unaffordable, is highly restrictive, and in most cases, super-seniors above 80 years are outright denied individual policies.

### **2. Dependence on Group Policies for Survival**

For senior citizens and pensioners, group health insurance arranged by welfare associations like SNPWA is the only viable option. These schemes are not corporate arrangements but purely welfare-oriented initiatives, painstakingly negotiated to extend health cover to thousands who would otherwise remain uninsured.

### **3. Severe Difficulties in Continuation**

Even these group policies are reluctantly offered by insurers, often termed as "loss-making portfolios." Associations like SNPWA are compelled to intervene year after year to ensure continuity. Without GST exemption, the burden of premium escalates further, putting it beyond the reach of many elderly pensioners living on limited fixed incomes.

### **4. Government's Established Policy of Supporting the Elderly**

The Government of India has consistently demonstrated its concern for senior citizens and the underprivileged, through targeted welfare schemes, tax reliefs, and concessions. Denying GST exemption on the only form of health insurance available to senior citizens is inconsistent with this compassionate policy approach.

### ***Our Earnest Appeal***

In light of the above, we humbly but firmly request that group health insurance policies arranged by registered associations for their members be granted full GST exemption, similar to individual policies. This will:

Provide immediate relief to thousands of pensioners and super seniors.

Help sustain group insurance schemes, which are the last lifeline for the elderly.

Reaffirm the Government's commitment to protect and care for the aged section of society.

Madam, this corrective measure will bring immense comfort and dignity to countless families of pensioners, who look up to your leadership with hope and confidence.

With profound regards,

Yours sincerely,



G. L. Jogi  
General Secretary  
Sanchar Nigam Pensioners' Welfare Association (SNPWA)