

“(जैडएफबी) ऊपर तालिका में क्रम संख्या 37ग और 37घ की प्रविष्टियों के प्रयोजनों के लिए, 'समूह' का अर्थ ऐसे व्यक्तियों का समूह है जो बीमा प्राप्त करने के बजाय एक समान उद्देश्य से या एक समान आर्थिक गतिविधि में संलग्न होने के लिए एक साथ आते हैं, और इसमें शामिल हैं:

क. नियोक्ता-कर्मचारी समूह, जहाँ मास्टर/समूह पॉलिसीधारक और समूह के सदस्यों के बीच, लागू कानूनों के अनुसार, नियोक्ता-कर्मचारी संबंध विद्यमान हो;

ख. गैर-नियोक्ता-कर्मचारी समूह, जहाँ बीमा के बजाय अन्य सेवाओं/गतिविधियों के लिए मास्टर/समूह पॉलिसीधारक और समूह के सदस्यों के बीच स्पष्ट संबंध विद्यमान हो।”;

(iii) खंड (जैडजी) के बाद, निम्नलिखित खंड अंतः स्थापित किया जाएगा, अर्थात्: -

“(जैडजीए) 'स्वास्थ्य बीमा व्यवसाय' का अर्थ ऐसे अनुबंधों का कार्यान्वयन है जो रुग्णता लाभ या चिकित्सा, शल्य चिकित्सा या अस्पताल व्यय लाभ, चाहे वे आंतरिक रोगी हों या बाह्य रोगी, यात्रा कवर और व्यक्तिगत दुर्घटना कवर प्रदान करते हैं।”

2. यह अधिसूचना दिनांक 22 सितंबर, 2025 से लागू होगी।

[फा.सं. 190341/188/2025-TRU]

मो. आदिल अशरफ, अवर सचिव

नोट: मूल अधिसूचना संख्या 9/2017 - एकीकृत कर (दर), दिनांक 28 जून, 2017 को भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में संख्या सा.का.नि. 684 (अ), दिनांक 28 जून, 2017 द्वारा प्रकाशित किया गया था और इसमें अधिसूचना संख्या 06/2025- एकीकृत कर (दर), दिनांक 16 जनवरी, 2025 को भारत के राजपत्र, असाधारण, संख्या सा.का.नि. 42(अ), दिनांक 16 जनवरी, 2025 के तहत अंतिम संशोधन किया गया था।

NOTIFICATION

New Delhi, the 17th September, 2025

No.16/2025- Integrated Tax (Rate)

G.S.R. 667(E).— In exercise of the powers conferred by sub-sections (3) and (4) of section 5, sub-section (1) of section 6 and section 20 of the Integrated Goods and Services Tax Act, 2017 (13 of 2017), read with sub-section (5) of section 15 and section 148 of the Central Goods and Services Tax Act, 2017 (12 of 2017), the Central Government, on being satisfied that it is necessary in the public interest so to do, on the recommendations of the Council, hereby makes the following amendment further to amend the notification number 9/2017-Integrated Tax (Rate), of the Government of India, Ministry of Finance (Department of Revenue), published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G.S.R. 684 (E), dated the 28th June, 2017, namely:-

In the said notification,-

(a) In the table, -

(i) against serial number 19, in column (3), after clause (b), the following explanation shall be inserted, namely:-

“Explanation. - Nothing contained in this entry shall apply to:

- (i) local delivery services provided by an Electronic Commerce Operator; or
- (ii) local delivery services provided through an Electronic Commerce Operator.”;

(ii) after serial number 37B and the entries relating thereto, the following serial numbers and entries relating thereto shall be inserted, namely: -

(1)	(2)	(3)	(4)	(5)
“37C	Heading 9971	Services of life insurance business provided by an insurer to the insured, where the insured is not a group. [Please refer to clause (zfb) in para 2] <i>Explanation:</i> For the removal of doubts, it is hereby clarified that:	Nil	Nil

		a. This exemption shall apply to a contract of insurance where the insured is an individual, or an individual and family of the said individual. b. For the purposes of (a) above, family shall include all individuals insured as family in the contract of insurance.		
37D	Heading 9971	Services of health insurance business provided by an insurer to the insured, where the insured is not a group. [Please refer to clause (zfb) in para 2] <i>Explanation:</i> For the removal of doubts, it is hereby clarified that: a. This exemption shall apply to a contract of insurance where the insured is an individual, or an individual and family of the said individual. b. For the purposes of (a) above, family shall include all individuals insured as family in the contract of insurance.	Nil	Nil
37E	Heading 9971	Reinsurance of the insurance services specified in serial numbers 37C and 37D.	Nil	Nil”;

(b) in paragraph 2,

(i) for clause (ze), the following shall be substituted, namely: -

“(ze) ‘goods transport agency’ means any person who provides service in relation to transport of goods by road and issues a consignment note by whatever name called, but does not include

- (i) an electronic commerce operator by whom the services of local delivery are provided,
- (ii) an electronic commerce operator through whom the services of local delivery are provided”;

(ii) after clause (zfa), the following clause shall be inserted, namely:-

“(zfb) For the purposes of entries at serial numbers 37C and 37D in the table above, ‘group’ means group of persons who join together with a commonality of purpose or for engaging in a common economic activity, other than availing insurance, and includes:

- a. Employer– employee groups, where an employer-employee relationship exists between the master/group policyholder and the members of the group in accordance with the applicable laws;
- b. Non employer– employee groups, where a clearly evident relationship exists between the master/group policyholder and the members of the group, for services/ activities other than insurance.”;

(iii) after clause (zg), the following clause shall be inserted, namely: -

“(zga) ‘health insurance business’ means the effecting of contracts which provide for sickness benefits or medical, surgical or hospital expense benefits, whether in-patient or out-patient, travel cover and personal accident cover.”.

2. This notification shall come into force with effect from the 22nd day of September, 2025.

[F. No. 190341/188/2025-TRU]

MD. ADIL ASHRAF, Under Secy.

Note : The principal notification number 9/2017 -Integrated Tax (Rate) was published in the Gazette of India, Extraordinary, vide number G.S.R. 684 (E), dated the 28th June, 2017 and last amended vide notification