

# BHUJ BRANCH OF WIRC OF ICAI

E-NEWSLETTER FOR THE MONTH OF MARCH-2021

(FOR PRIVATE CIRCULATION ONLY)

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## *CHAIRMAN'S COMMUNICATION*

Respected Members,

I humbly take over the charge as a Chairman of Bhuj Branch of WIRC of ICAI with a deep sense of responsibility and commitment. This being my first communication to all of you as a Chairman of the Branch, I would like to say thanks to all the members for reposing faith in me and entrusting the noble task of leading this esteemed branch for the year 2021-22. I would like to assure the members that the great work done by predecessors will certainly be continued. I will try my best to fulfill the aspiration of members as well as students to the best of my capacity. I look forward to your support, participation, motivation, guidance and encouragement for accomplishment of the common objective of welfare of the branch. With the support of all of you, we all will have a good time throughout the year.

The year 2020-21 was a wonderful year with full of learnings & experience. Despite of global outbreak due to COVID-19 pandemic, we were fortunate enough to witness the wonderful efforts made by Bhuj Branch under the leadership of our immediate Past Chairman CA Jitendra Thacker.

I would like to take this opportunity to congratulate new office bearers of ICAI as well as WIRC. I am sure that under the leadership of ICAI President CA Nihar Jambusaria, Vice President CA (Dr. ) Debasia Mitra and WIRC Chaiman CA Manish Gadia, ICAI will touch the greater heights of glory.

February was a month of pride for the Members of Bhuj Branch as well as our Managing committee as Bhuj Branch of WIRC won the Best Branch Award in Micro Category at WIRC Level. We sincerely dedicated this proud moment to all the Members of the our branch, due to whose support we have achieved this milestone. Seminar on Budget by speaker Jekil Shah and Venil Shah in the mentorship of CA Jagrutbhai Anjaria organized on very next day of Announcement of Budget 2021. Seminar on Guidance Note on Certification by eminent speaker RCM Vishal Doshi organized on dated 27/02/2021 alongwith falicitation of new CA Passouts and Changing over ceremony of New Managing Committee.

March is a month of Bank Branch Audit and we from the branch will bring out best program with imminent speakers for updating knowledge of the Members regarding Bank Branch Audit. March is also a month of Holi – a festival of colour & a celebration that symbolizes the victory of devotion and virtue over evils. Wishing all of you a very Happy Holi.

Best Regards,

CA Ramesh Pindolia

Chairman, Bhuj Branch of WIRC of ICAI

## MAJOR CHANGES / MODIFICATIONS IN LFAR

CA Ramesh H.Pindolia

B.Com., LLB(Spl), FCA,  
DISA(ICAI), DIRM(ICAI)

RBI/2020-21/33

Ref.No.DOS.CO.PPG./SEC.01/11.01.005/2020-21 dated  
05/09/2020

### 2 Balances with Reserve Bank of India, State Bank of India and other banks (For branches with Treasury Operations)

- (iii) Other credit and debit entries originated in the statements provided by RBI/other banks, remaining un-responded for more than **15 days**:
- (iv) Where the branch maintains an account with RBI, the following additional matter may be reported:

Entries originated prior to, but communicated / recorded after the year end in relation to currency chest operations at the branch/other link branches, involving deposits into/withdrawals from the currency chest attached to such branches (Give details)

### 5 Advances General Instructions

- (i) The answers to the following questions may be based on the auditor's examination of all large advances.  
For this purpose, large advances are those in respect of which the outstanding amount is in excess of **10%** of outstanding aggregate balance of fund based and non-fund based advances of the branch or **Rs. 10 crores**, whichever is less.  
Care- For all accounts above the threshold, the transaction audit/account specific details to be seen and commented, whereas below the threshold, the process needs to be checked and commented upon. Comments of the branch auditor on advances with significant adverse features, which might need the attention of the management / Statutory Central Auditors, should be appended to the LFAR.
- (ii) The critical comments based on the review of the above and other test check should be given in respective paragraphs as given in LFAR given

below.

**(a) List of accounts examined for audit**

<b>Account No.</b>	<b>Account Name</b>	<b>Balance as at year end- Funded</b>	<b>Balance as at year end – Non-funded</b>	<b>Total</b>
Total		A	B	C = A + B
Total Outstanding of the branch		X	Y	Z = X + Y
Percentage examined		A as % of X	B as % of Y	C as % of Z

**(b) Credit Appraisal**

- (ii) Have you come across cases of quick mortality in accounts, where the facility became non-performing within a period of 12 months from the date of first sanction? Details of such accounts may be provided in following manner:-
- Account No.
  - Account Name
  - Balance as at year end
- (iii) Whether in borrowal accounts the applicable interest rate is correctly fed into the system?
- (iv) Whether the interest rate is reviewed periodically as per the guidelines applicable to floating rate loans linked to MCLR / EBLR (External Benchmark Lending Rate)?
- (v) Have you come across cases of frequent renewal / rollover of short-term loans? If yes, give the details of such accounts.

- (vi) Whether correct and valid credit rating, if available, of the credit facilities of bank's borrowers from RBI accredited Credit Rating Agencies has been fed into the system?

**(c) Sanctioning / Disbursement**

- (iii) Did the bank provide loans to companies for buy-back of shares/securities?

**(e) Review/Monitoring/Supervision**

- (i) Is the procedure laid down by the controlling authorities of the bank, for periodic review of advances, including periodic balance confirmation / acknowledgement of debts, followed by the branch? Provide analysis of the accounts overdue for review/renewal. What, in your opinion, are major shortcomings in monitoring, etc.  
a) between **3 to 6** months, and  
b) **over 6** months
- (v) Does the branch have on its record, a due diligence report in the form and manner required by the Reserve Bank of India in respect of advances under consortium and multiple banking arrangements. Give the list of accounts where such certificate/report is not obtained or not available on record.  
(In case, the branch is not the lead bank, copy of certificate/report should be obtained from lead bank for review and record)
- (vi) Has the inspection or physical verification of securities charged to the bank been carried out by the branch as per the procedure laid down by the controlling authorities of the bank?  
Whether there is a substantial deterioration in value of security during financial year as per latest valuation report in comparison with earlier valuation report on record?
- (viii) Whether the branch has any red-flagged account? If yes, whether any deviations were observed related to compliance of bank's policy related with Red Flag Accounts?
- (ix) Comment on adverse features considered significant in top 5 standard large advances and which need management's attention.

### (f) Asset Classification, Provisioning of Advances and Resolution of Stressed Assets

- (i) c) Whether the branch is following the system of classifying the account into SMA-0, SMA-1, and SMA-2. Whether the auditor disagrees with the branch classification of advances into standard (Including SMA-0, SMA-1, SMA-2) / sub-standard / doubtful / loss assets, the details of such advances with reasons should be given.
- e) List the accounts (with outstanding in excess of **Rs. 10.00 crore**) which have either been downgraded or upgraded with regard to their classification as Non-Performing Asset or Standard Asset during the year and the reason thereof.
- (ii) a) Whether the branch has reported accounts restructured or rephased during the year to Controlling Authority of the bank?  
b) Whether the RBI Guidelines for restructuring on all such cases have been followed.  
c) Whether the branch complies with the regulatory stance for resolution of stressed assets, including the compliance with board approved policies in this regard, tracking/reporting of defaults for resolution purposes among others?
- (iii) a) Whether the upgradations in non-performing advances is in line with the norms of Reserve Bank of India  
b) Where the auditor disagrees with upgradation of accounts? If yes, give reasons thereof.
- (v) Whether there are any accounts wherein process under IBC is mandated but not initiated by the branch?  
Whether there are any borrowers at the branch against whom the process of IBC is initiated by any of the creditors including bank? If yes, provide the list of such accounts and comment on the adequacy of provision made thereto?
- (xi) In cases where documents are held at centralized processing centres / office, whether the auditor has received the relevant documents as asked by them on test check basis and satisfied themselves. Report the exceptions, if any

### 6 Other Assets

(a) Suspense Accounts/Sundry Assets

- (i) Does the system of the bank ensure expeditious clearance of items debited to Suspense Account? Details of **outstanding entries in excess of 90 days** may be obtained from the branch and the reasons for delay in adjusting the entries may be ascertained. Does your scrutiny of the accounts under various sub-heads reveal balances, which in your opinion are not recoverable and would require a provision/write-off? If so, give details.
- (ii) Does your test check indicate any unusual items in these accounts? If so, report their nature and the amounts involved. **Are there any intangible items under this head** e.g. losses not provided / pending investigation?

**II. LIABILITIES**

**1 Deposits**

- (c) Whether the scheme of automatic renewal of deposits applies to FCNR(B) deposits? Where such deposits have been renewed, report whether the branch has satisfied itself as to the '**non-resident status**' of **the depositor** and whether the renewal is made as per the applicable regulatory guidelines and the original receipts / soft copy have been dispatched.
- (d) Is the branch complying with the regulations on minimum balance requirement and levy of charges on non-maintenance of minimum balance in individual savings accounts?

**2 Other Liabilities - Bills Payable, Sundry Deposits, etc.**

- (a) The number of items and the aggregate amount of old outstanding items **pending for one years or more** be obtained from the branch and reported under appropriate heads. Give details thereof.

Year	Number of Items	Amounts	Remarks

**IV. GENERAL**



### **1 GOLD/ BULLION / SECURITY ITEMS**

- (a) Does the system ensure that gold/bullion is in effective joint custody of two or more officials, as per the instructions of the controlling authorities of the bank?
- (b) Does the branch maintain adequate records for receipt, issues and balances of gold/bullion and updated regularly? Does the periodic verification reveal any excess/shortage of stocks as compared to book records and if any discrepancies observed have been promptly reported to controlling authorities of the bank?

### **2 Books and Records**

- (a) Whether there are any software / systems (manual or otherwise) used at the branch which are not integrated with the CBS? If yes, give details thereof.
- (b) i) In case the branch has been subjected to IS Audit whether there are any adverse features reported and have a direct or indirect bearing on the branch accounts and are pending compliance? If yes give details.

### **3 Inter-Branch Accounts**

Does the branch expeditiously comply with/respond to the communications from the designated cell/Head Office as regards unmatched transactions? As at the year-end are there any un-responded/un-complied queries or communications beyond 7 days? If so, give details?

### **4 Frauds**

Furnish particulars of:

- (i) Frauds detected/classified but confirmation of reporting to RBI not available on record at branch.
- (ii) Whether any suspected or likely fraud cases are reported by branch to higher office during the year? If yes, provide the details thereof related to status of investigation.

- (iii) In respect of fraud, based on your overall observation, please provide your comments on the potential risk areas which might lead to perpetuation of fraud (e.g. falsification of accounts/false representation by the borrower; misappropriation of funds especially through related party/ shell company transactions; forgery and fabrication of financial documents like invoices, debtor lists, stock statements, trade credit documents, shipping bills, work orders and encumbrance certificates and avail credit; Use of current accounts outside consortium where Trust and Retention Account (TRA) is maintained, to divert funds; List of Debtors/ Creditors were being fabricated and receivables were not followed up/ write off of debt of related parties; Fake export/shipping bill, etc.; Over statement of invoice amounts, stock statements, shipping bills, turnover; fly by night operations -including the cases where vendors,related/associate parties, manufacturing units etc. aren't available on the registered addresses; Round Tripping of funds, etc.)
- (iv) Whether the system of Early Warning Framework is working effectively and, as required, the early warning signals form the basis for classifying an account as RFA.

### **5 Implementation of KYCAML guidelines**

Whether the branch has adequate systems and processes, as required, to ensure adherence to KYC/AML guidelines towards prevention of money laundering and terrorist financing.

Whether the branch followed the KYC/AML guidelines based on the test check carried out by the branch auditors

### **6 Management Information System**

- (a) Whether the branch has the proper systems and procedures to ensure data integrity relating to all data inputs which are to be used for MIS at corporate office level and for supervisory reporting purposes. Have you come across any instances where data integrity was compromised?

## Audit of interest subvention on agricultural advances

CA Chunauti H.Dholakia

B.Com., FCA, DISA(ICAI)

For agricultural branches of banks, agricultural advances form a major part of total advances of the bank branch. Verification of interest subvention is the part of audit of such advances. The bank branch auditor needs to certify correctness of claims for interest subvention and needs to submit it along with annual accounts of the branch audited by him. Hence it is utmost important for the bank branch auditor to verify interest subvention carefully with professional expertise.

Meaning of interest subvention scheme:

In simple terms, interest subvention is nothing but interest subsidy. The word “subsidy” is English word and “subvention” is Latin word used in French and Spanish languages. Therefore interest subvention on agricultural advances can be considered as subsidy on rate of interest given to the farmers on short term crop loans. The interest subvention scheme was introduced with effect from Kharif 2006-07 to provide short term crop loans to farmers at subsidized rate of interest for improving profitability of crop production with an upper limit of Rs.3 Lakh on the principal amount. Additional scheme of interest subvention of 3% is introduced for prompt paying farmers for short term crop loans from financial year 2011-12. The scheme has continued in subsequent years, with certain modifications in the rate of subvention.

Interest subvention scheme for agricultural advances:

The interest subvention to banks as well as scheme of interest incentive for farmers for prompt repayment is announced by Government of India every year. Public/Private Scheduled Commercial Banks, in respect of loans given by the rural and semi-urban branches is eligible under this scheme. As per the scheme, Interest subvention @2% is allowed on their “own funds” component provided by bank for financing of short term crop loans up to Rs.3 Lakh per farmer. Interest subvention @2% on the crop loan is calculated from the date

of its disbursement or drawal by the farmer, whichever is earlier up to the date of actual repayment by the farmer or up to the due date fixed by the bank, whichever is earlier, subject to maximum period of one year. If any amount is paid before the due date, interest subvention is applicable only on that amount. Release of interest subvention claim is on reimbursement basis. Interest is charged on short term crop loans on simple interest basis and not on compound interest basis.

Additional interest subvention @3% is given to those farmers who repay the short term crop loans promptly and on or before the due date. Interest subvention @3% is applicable from the date of disbursement of loan up to the date of actual repayment by the farmer or up to the due date fixed by the bank, whichever is earlier, subject to maximum period of one year. This 3% interest subvention is only for prompt paying farmers. Hence if the repayment is made after one year, the farmer is not eligible for 3% interest subvention. Thus, total interest subvention to the farmers making prompt repayment is 5% and effective rate of interest for him will be 4%. Under this scheme for prompt repayment incentive, the banks are required to first credit the eligible amount of 3% interest subvention to the farmer's crop loan account and then after seek reimbursement from NABARD/Govt. of India.

Further to provide relief to farmers availing short terms crop loans and affected by natural calamity, interest subvention @2% shall be made available to banks for the first year on the restructured loan amount. Such restructured loans shall attract normal rate of interest from second year onwards. However, in case of severe natural calamities interest subvention @2% will be available to banks for the first three years/entire period, subject to maximum 5 years.

The interest subvention is extended to small and marginal farmers (having Kishan Credit Card) for further period up to six months, post harvest against negotiable warehouse receipt for keeping their produce in warehouse.

The banks are required to submit their claims for interest subvention on half yearly basis. Any remaining claim pertaining to disbursement made during the

particular year and not included in March ended claim of that is consolidated and claimed separately as “Additional claims”.

As per the RBI guidelines, “long duration crops” would be the crops with crop seasons longer than one year and crops, which are not “long duration crops” would be treated as short duration crops. The crop season for each crops, which means the period up to harvesting of the crops raised would be as determined by the State Level Banker’s Committee in each State depending upon the duration of crops raised by an agriculturist

Here, the notable point is that limit of Rs.3 Lakh is per farmer and not per account. If the farmer has obtained different loans say for Rs.1 Lakh, Rs.1.5 Lakh and Rs.2 Lakh, the interest subvention is available only up to Rs.3 Lakh. Moreover, it is available only on short term crop loans. Also, NPA amount is not eligible for interest subvention. Further, interest subvention benefits should not be provided for non agricultural activities. In some fraud cases, it is observed that sometimes, banks are giving short term crop loans at subsidized rate of interest to farmers to achieve the agricultural advances targets. But immediately the entire amounts are returned and put in fixed deposit at higher rate of interest. Thus the benefit was obtained for non-agricultural purpose.

RBI vide its circular no. RBI/2019-20/166 FIDD CO FSD. BC. No. 1785/05.02.001/2019-20 dated 26<sup>th</sup> February, 2020 has stated that all short term crop loans eligible for interest subvention and prompt repayment incentive benefit are extended only through Kishan Credit Card (KCC) w.e.f. 1<sup>st</sup> April, 2020. The existing short term crop loans, which are not extended through KCC shall be converted to KCC loans by 31<sup>st</sup> March, 2020.

Due to Covid-19 pandemic, RBI vide notification no. RBI/2019-20-244 dated 23<sup>rd</sup> May, 2020 permitted to allow moratorium of 3 months in payment of installments. In order to ensure that farmers do not pay higher rate of interest during the extended moratorium period, the Government has decided to continue availability of interest subvention @2% and prompt repayment incentive @3% to farmers for the extended period of repayment up to 31<sup>st</sup>

August, 2020 or the date of repayment whichever is earlier. This benefit is applicable to all short term crop loans for agriculture.

Points to be considered during audit of interest subvention:

The branch statutory auditor has to issue these certificate related to interest subvention on agricultural advances.

1. Certificate for agricultural interest subvention claim @2% for residual period of repayment of the loans disbursed during the financial year.
2. Certificate for agricultural interest subvention claim @2% for disbursements made during the year.
3. Certificate for additional interest subvention (incentive) @3% for prompt repayment for short term production loans disbursed during the financial year.

The auditor has to consider following points during audit of interest subvention on agricultural advance.

1. Obtain information from bank regarding submission made by bank to RBI/HO and receipts from RBI/HO.
2. Obtain list of eligible borrowers with sanction limit and rate of interest charged to account.
3. Obtain and verify working sheet for calculation of interest subvention. Verify that accounts on which interest subvention claimed in earlier year is not repeated in current year.
4. Verify master data of advances entered in Finacle/Banks or other software used by the bank for borrowers eligible for interest subvention scheme.

5. Verify that only book entries are not passed for the purpose of availing the interest subvention.
6. To verify repayment, check nature and timing of credits and ensure that they are from genuine source.
7. Verify accuracy of amount of interest subvention mentioned in interest subvention certificate and advice for reversal, if any applicable.
8. Verify that limit of Rs.3 Lakh is calculated per farmer and not per account.
9. In case of 3% prompt repayment incentive, check that interest is first credited to the account and then a claim for reimbursement is made.
10. Verify that benefit of 3% prompt repayment incentive is given only to prompt repaying farmers.
11. Verify that NPA amount is not included in calculation of interest subvention.
12. Inquire about any rejection made in earlier year's claims and reasons thereof. Also verify accounting made by the branch in books.

## **“Sampling” and “Materiality” in Bank Statutory Audit A Practical Perspective**

**CA Deep Koradia**  
B.Com., FCA, DISA(ICAI)

March has begun and the F.Y. 2020-21 shall come to an end soon. Public Organizations needs to publish their Financials once the year ends, and Banking Industry falls into that category who creates race to declare the results as early as possible. The effect of that race burdens the Auditor to perform the Audit in very limited time and to give the “reasonable assurance” and their “opinion”. We all are aware about the Various “Technicalities” and “Master Circular” of the RBI. But another aspect is, are we able to “apply” all such Rules / laws while performing the bank audit? Or its just becomes the “Placebo Audit”? well, the time given to perform the audit is very less, but with a proper mindset and proper planning, one can at least assure themselves reasonably about what they attest.

“Sampling”, in layman’s language, selecting a limited number of cases / observations from the population which can represent the whole population. By selecting the sample, we should also assure the concept of “Materiality” which means, only significant in terms of value / size should be considered for audit considering the time and resource available. Below are the practical steps which can be used:

1. The main focus of the bank audit should be on Advances. Though other things also need to be checked, but since we are spending most the time on advances, It’s advisable to procure Facility wise Credit Report from the data dump or the Core banking software (Finacle or Bancs)



2. Few of the Banks stores the data dumps on each working day. If your bank does that, pick the data dump as on 31<sup>st</sup> March 2021 from the system
3. If your bank is not saving all the dumps, as soon as the branch is allotted, it is the main task to coordinate with the Branch Manager as on 31<sup>st</sup> March 2021 and take the Data Dump as on that date
4. Even if missed, get the nearest date's data dump within 3 to 4 days, which may not tally with Their Balance sheet, but the difference will be nominal, mostly.
5. "Facility Wise Credit Report" and "A1A4 Post MOC" Report are one of the key reports wherein details of each of the loan accounts can be found from the data dump.
6. After getting the file, its very crucial to do the 2 things, A) To Import the same in excel B) To Select the proper sample applying materiality
7. To import the file into the excel, we can use DATA Tab > Import from TEXT. Once the file has been imported, one must check the total of the advances with the Balance Sheet so as to assure all the accounts has been imported successfully.
8. Once the same is done, another crucial part is to select the sample. Now, there are so many different areas which needs to be considered while selecting the sample.
9. The very first thing is "Large Advances". Remember, while filling up the LFAR form, ALL Accounts falling into the "Large Advances" must be checked thoroughly. The "Large Advances" Means "Outstanding of Rs 2 OR 10% of the aggregate advances of the branch, whichever is less"

10. Meaning thereby, say if you have been allocated the branch having Advances of Rs 15 crores, then 10% of such 15 crores OR 2 Cr, WIL, every outstanding more than 1.5 Crore as on 31-03-2021 must be in your sample without any exception. Do filter it out and mark it out.
11. Once it has been done, One can select another sample based on availability of Time and resource. In the report, incase of Cash Credit, Overdue period is also mentioned. Based on that along with the value of the outstanding amount, one may filter another sample.
12. After that, one may separate the list based on facility wise, say Term Loan, Cash Credit, Educational Loan, Home Loan etc, and take the sample from each of the facility so that every different facility got covered in the audit
13. These are the steps which needs to be performed before visiting the branch or within 1<sup>st</sup> half of first day of each branch, so that Audit can begin after that. Since the proper sampling is made, one can always have the better confidence over the attestation function and can also plan the work over the days spent at the branch.

The time provided for the bank audit are very minimal, one has to apply the mind in such things which reduces the burden on resources and manpower and also conduct the audit in much better way!

Compiled by CA Deep Koradia

B.Com., FCA, DISA(ICAI)

Sr No	Notification No	Category	Date	Description	Keyword / Reference / Comment	Link
1	01/2020-21	Instruction - Investigation	02-02-2021	Instruction for Procedures to be followed During Search Operations	Instruction for Procedures to be followed During Search Operations	<a href="#">Click Here</a>
2	01/2021	Central Tax	01-01-2021	Seeks to make amendment (2021) to CGST Rules, 2017.	subrule earlier inserted wrongly, now corrected for the following - if 3b Not filled for 2 months, G1 will be suspended	<a href="#">Click Here</a>
3	02/2021	Central Tax	12-01-2021	Notifying amendment to jurisdiction of Central Tax officers.	Jurisdiction of Delhi & Mumbai Central officers amended	<a href="#">Click Here</a>
4	03/2021	Central Tax	23-02-2021	Seeks to notify persons to whom provisions of sub-section (6B) or sub-section (6C) of section 25 of CGST Act will not apply.	Aadhar Authentication not required for the specified person mentioned in the Notification	<a href="#">Click Here</a>
5	04/2021	Central Tax	28-02-2021	Seeks to extend the time limit for furnishing of the annual return specified under section 44 of CGST Act, 2017 for the financial year 2019-20 till 31.03.2021.	GSTR9 and GSTR-9C for FY 2019-20 has been extended to 31-03-2021	<a href="#">Click Here</a>
6	145/2021	Circular - CGST	11-02-2021	Standard Operating Procedure (SOP) for implementation of the provision of suspension of registrations under sub-rule (2A) of rule 21A of CGST Rules, 2017.	SOP for Suspension of Registration incase of Mismatch between G1vs3Bvs2B	<a href="#">Click Here</a>
7	146/2021	Circular - CGST	23-02-2021	Clarification in respect of applicability of Dynamic Quick Response (QR) Code on B2C invoices and compliance of notification 14/2020- Central Tax dated 21st March, 2020 - Reg.	Clarification for various issues in relation of Dynamic QR Code on B2C Invoices applicable to taxpayers having TO above 500 crore	<a href="#">Click Here</a>

CPE, NEW MEMBER'S FELICITATION AND CHANGEOVER OF BRANCH OFFICE BEARERS HELD  
ON 27-02-2021



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