



ISDM (INDEPENDENT SKILL DEVELOPMENT MISSION)

GST RETURNS, FILING & REFUNDS

TYPES OF GST RETURNS – GSTR-1, GSTR-3B, GSTR-9, ETC.

CHAPTER 1: INTRODUCTION TO GST RETURNS

1.1 What are GST Returns?

A **GST return** is a document that **taxpayers registered under GST must file with the government**, containing details of their **sales, purchases, tax collected, and tax paid**. Filing GST returns ensures:

- Proper tax calculation and payment.
- Claiming Input Tax Credit (ITC).
- Compliance with GST laws.
- Prevention of tax evasion and fraud.

1.2 Who Should File GST Returns?

📌 All businesses registered under GST **must file returns periodically**, based on their turnover and nature of business.

- ✓ **Regular Taxpayers** – Must file **GSTR-1, GSTR-3B, GSTR-9** (Annual Return).
- ✓ **Composition Scheme Taxpayers** – Must file **GSTR-4 annually**.

✓ **E-Commerce Operators** – Must file **GSTR-8** for tax collected at source (TCS).

✓ **Non-Resident Taxpayers** – Must file **GSTR-5**.

◆ **Example:**

- A trader **selling goods online** must file **GSTR-1 (Sales details)**, **GSTR-3B (Summary return)**, and **GSTR-9 (Annual return)**.

Filing GST returns **on time** is mandatory, or penalties apply.

CHAPTER 2: KEY TYPES OF GST RETURNS

2.1 GSTR-1 (Details of Outward Supplies)

📌 **Who Should File?**

- ✓ Businesses with **turnover above ₹5 crore** → Monthly.
- ✓ Businesses with **turnover below ₹5 crore** → Quarterly under QRMP (Quarterly Return Monthly Payment) scheme.

📌 **Purpose:**

- ✓ Reports all **sales (outward supplies)** made to registered businesses & unregistered customers.
- ✓ Helps buyers claim **Input Tax Credit (ITC)**.

📌 **Due Date:**

- ✓ **Monthly filers** → 11th of the next month.
- ✓ **Quarterly filers** → 13th of the month following the quarter.

📌 **Example:**

- A wholesaler sells goods worth ₹5 lakh to a retailer.
- The wholesaler **reports the transaction in GSTR-1**, allowing the retailer to claim ITC.

✖ **Late filing penalty:** ₹50 per day for NIL return & ₹100 per day for taxable return.

2.2 GSTR-3B (Monthly Summary Return)

📌 **Who Should File?**

✓ All registered regular taxpayers.

📌 **Purpose:**

✓ Summarizes **total sales, purchases, tax liability, and ITC claims**.

✓ Helps businesses **pay GST every month**.

📌 **Due Date:**

✓ **20th of the next month** (for businesses above ₹5 crore).

✓ **22nd or 24th** (for businesses under the QRMP scheme).

📌 **Example:**

- A trader **sells goods worth ₹10 lakh** in July and **pays ₹1.8 lakh GST** in GSTR-3B by **August 20**.

✓ **No invoice-wise details required**, making it simpler to file.

✖ **Late Fee:** ₹50 per day (₹20 for NIL return).

2.3 GSTR-4 (For Composition Taxpayers)

📌 **Who Should File?**

✓ **Small businesses under the Composition Scheme** (turnover ≤ ₹1.5 crore).

📌 **Purpose:**

✓ Reports **quarterly tax payments** under a fixed percentage.

✓ No need for **detailed invoice-wise data**.

📌 **Due Date:**

✓ 30th April (Annually).

📌 **Example:**

- A small restaurant with turnover of ₹50 lakh **pays 5% GST under Composition Scheme** and files GSTR-4 annually.

✗ **Composition taxpayers cannot claim ITC.**

2.4 GSTR-5 (For Non-Resident Taxpayers)

📌 **Who Should File?**

✓ Foreign businesses supplying goods/services in India but **not having a permanent establishment.**

📌 **Purpose:**

✓ Reports sales, purchases, tax collected & paid.

📌 **Due Date:**

✓ 20th of the next month.

📌 **Example:**

- A foreign company **exhibits and sells products at an Indian trade fair**. They **file GSTR-5** for tax compliance.

2.5 GSTR-6 (For Input Service Distributors – ISD)

📌 **Who Should File?**

✓ Companies **distributing ITC across multiple branches.**

📌 **Purpose:**

✓ Passes **Input Tax Credit (ITC) to other business units.**

📌 **Due Date:**

✓ **13th of every month.**

📌 **Example:**

- A company has **head office in Mumbai** and **branches in Delhi & Chennai**.
- The **head office files GSTR-6** to distribute ITC to branches.

2.6 GSTR-7 (For Tax Deducted at Source – TDS)

📌 **Who Should File?**

✓ Government departments & businesses **deducting TDS under GST**.

📌 **Purpose:**

✓ Reports **TDS deducted & deposited** with the government.

📌 **Due Date:**

✓ **10th of every month.**

📌 **Example:**

- A **government contractor deducts 2% TDS** on GST payments and reports it in GSTR-7.

2.7 GSTR-8 (For E-Commerce Operators – TCS)

📌 **Who Should File?**

✓ Online marketplaces like **Amazon, Flipkart, Zomato, Swiggy**.

📌 **Purpose:**

✓ Reports **Tax Collected at Source (TCS)** on sales made through the platform.

📌 **Due Date:**

✓ **10th of every month.**

📌 **Example:**

- Flipkart collects 1% TCS on a ₹10,000 sale and deposits it via GSTR-8.

2.8 GSTR-9 (Annual Return)

📌 **Who Should File?**

✓ All regular taxpayers **with turnover above ₹2 crore.**

📌 **Purpose:**

✓ Annual summary of all **sales, purchases, tax paid, ITC claimed, and liabilities.**

✓ Businesses **reconcile GST payments** over the financial year.

📌 **Due Date:**

✓ **31st December** of the next financial year.

📌 **Example:**

- A company **reports yearly transactions** in GSTR-9 and matches data with previous GSTR-1 & GSTR-3B filings.

✗ **Non-filing penalty:** ₹200 per day.

CHAPTER 3: COMPARISON OF GST RETURNS

GST Return	Who Files?	Frequency	Purpose	Due Date

GSTR-1	Regular taxpayers	Monthly/Quarterly	Details of sales (outward supplies)	11th of next month
GSTR-3B	Regular taxpayers	Monthly	Summary of tax payable & ITC	20th of next month
GSTR-4	Composition taxpayers	Annually	Simplified return for small businesses	30th April
GSTR-5	Non-resident taxpayers	Monthly	Tax return for foreign suppliers	20th of next month
GSTR-6	Input Service Distributors	Monthly	Distributes ITC to branches	13th of next month
GSTR-7	TDS deductors	Monthly	TDS deductions under GST	10th of next month
GSTR-8	E-commerce operators	Monthly	TCS collected from sellers	10th of next month
GSTR-9	Regular taxpayers	Annually	Annual return (sales,)	31st December

			purchases, ITC)	
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Exercise: Test Your Understanding

- ◆ Which GST return reports monthly sales?
- ◆ What is the due date for filing GSTR-3B?
- ◆ Who needs to file GSTR-9?
- ◆ How does GSTR-6 help Input Service Distributors?

Conclusion

- 📌 Timely GST return filing is crucial for businesses to avoid penalties and claim Input Tax Credit (ITC).
- 📌 Different GST returns serve different purposes, from reporting sales to tracking ITC and tax deductions.

GST FILING PROCEDURES & DUE DATES

CHAPTER 1: INTRODUCTION TO GST FILING

1.1 What is GST Filing?

GST filing refers to the process of submitting GST returns to the government, detailing sales, purchases, tax collected, and tax paid within a specified period. It is mandatory for all GST-registered businesses to file returns on time to comply with GST regulations and avoid penalties.

- ◆ Why is GST Filing Important?
 - ✓ Ensures tax compliance and avoids penalties.
 - ✓ Allows businesses to claim Input Tax Credit (ITC).
 - ✓ Helps the government track tax evasion and fraud.
- ◆ Who Needs to File GST Returns?
 - ✓ All GST-registered businesses, including traders, manufacturers, service providers, and e-commerce sellers.
 - ✓ Individuals registered under Composition Scheme.
 - ✓ Non-Resident Taxable Persons (NRTPs).
- ◆ Example:
 - A wholesaler in Delhi must file monthly GSTR-1 for sales and GSTR-3B for tax payments.

CHAPTER 2: TYPES OF GST RETURNS & DUE DATES

2.1 Overview of Different GST Returns

GST Return	Who Needs to File?	Purpose	Filing Frequency	Due Date
GSTR-1	Regular taxpayers	Details of outward supplies (sales)	Monthly / Quarterly	11th of next month (Monthly) / 13th of next month (Quarterly)
GSTR-3B	Regular taxpayers	Summary return of sales, ITC, tax liability	Monthly	20th of next month
GSTR-4	Composition Scheme taxpayers	Summary of quarterly turnover & tax paid	Quarterly	18th of the month after the quarter
GSTR-5	Non-Resident Taxable Persons	Details of inward & outward supplies	Monthly	20th of next month
GSTR-6	Input Service Distributors (ISD)	Details of ITC received & distributed	Monthly	13th of next month
GSTR-7	Tax deductors (TDS under GST)	Tax deducted at source details	Monthly	10th of next month
GSTR-8	E-commerce operators	Details of TCS (Tax)	Monthly	10th of next month

		Collected at Source)		
GSTR-9	Regular taxpayers	Annual return summarizing the year's GST filings	Annually	31st December of the next financial year
GSTR-9C	Businesses with turnover > ₹5 crore	Audit & reconciliation statement	Annually	31st December of the next financial year

CHAPTER 3: STEP-BY-STEP GST FILING PROCEDURE

3.1 Steps to File GST Returns Online

- ❖ **Step 1: Log in to the GST Portal**
 - ✓ Visit www.gst.gov.in.
 - ✓ Enter username and password to access the GST dashboard.
- ❖ **Step 2: Select the GST Return Form**
 - ✓ Click on 'Returns Dashboard' → Select Financial Year & Filing Period.
 - ✓ Choose the relevant return form (**GSTR-1, GSTR-3B, etc.**).
- ❖ **Step 3: Fill in the Details**
 - ✓ **GSTR-1 (Sales Data Entry):**
 - ✓ Enter details of invoices, debit/credit notes, and outward supplies.
 - ✓ Upload invoices in CSV or JSON format.

GSTR-3B (Summary Return):

- ✓ Enter total sales, purchases, tax collected, and Input Tax Credit (ITC).
- ✓ System auto-calculates net GST payable.

 **Step 4: Verify Tax Liability & ITC**

- Check tax payable after adjusting Input Tax Credit (ITC).
- Ensure details match accounting records to avoid errors.

 **Step 5: Pay GST Dues (If Applicable)**

- If GST is payable, make payment via Net Banking, Debit Card, or UPI.
- Generate a challan (GST PMT-o6) for payment reference.

 **Step 6: Submit & File GST Return**

- After payment, click 'Submit' to freeze the data.
- Click 'File Return' using Digital Signature Certificate (DSC) or EVC OTP.
- Once filed, a confirmation message & ARN (Acknowledgement Reference Number) is received.

 **Step 7: Download GST Return Acknowledgment**

- Go to 'Filed Returns' and download the filed return for records.

CHAPTER 4: INPUT TAX CREDIT (ITC) & GST FILING

4.1 What is Input Tax Credit (ITC)?

GST allows businesses to claim credit for the tax paid on purchases (input tax) against tax collected on sales (output tax).

- ◆ **Example:**

- A manufacturer **buys raw materials for ₹50,000 and pays ₹5,000 GST.**
- They **sell finished goods for ₹1,00,000 and collect ₹10,000 GST.**
- The business **can deduct ₹5,000 (ITC) from ₹10,000 (GST payable)** and only pay ₹5,000 to the government.

4.2 ITC Eligibility Criteria

- Goods/services **must be used for business purposes.**
- The **supplier must have filed GSTR-1** for the purchase.
- Payment to the supplier **must be made within 180 days.**

CHAPTER 5: LATE FEES & PENALTIES FOR DELAYED GST FILING

5.1 Late Fees for Different GST Returns

- ◆ **GSTR-3B Late Fee**
 - ₹50 per day (₹25 CGST + ₹25 SGST) if tax is due.
 - ₹20 per day (₹10 CGST + ₹10 SGST) for NIL returns.
- ◆ **GSTR-1 Late Fee**
 - ₹200 per day (₹100 CGST + ₹100 SGST).
 - Capped at ₹10,000 per return.
- ◆ **GSTR-9 Late Fee (Annual Return)**
 - ₹200 per day (₹100 CGST + ₹100 SGST).
 - Capped at 0.25% of turnover.

5.2 Interest on Late GST Payment

- 18% per annum interest on unpaid tax.
- Formula: (Tax Amount × 18% × Delay Days) / 365.

◆ **Example:**

- If ₹1,00,000 GST is unpaid for 30 days, interest is:
- $(1,00,000 \times 18\% \times 30) \div 365 = ₹1,479.$

Case Study: GST Filing for a Business

Scenario:

A supermarket chain in Bangalore with ₹2 crore annual turnover needs to file GST returns.

✓ Before GST:

- Multiple taxes (VAT, CST, Excise, Service Tax) were filed separately.

✓ After GST:

- GSTR-1 is filed monthly (sales details).
- GSTR-3B is filed to pay net tax after ITC adjustment.
- Automated filing & ITC claims simplify compliance.

Key Learnings:

- ✓ GST filing is structured & transparent.
- ✓ Late filings attract penalties, so timely submission is crucial.
- ✓ ITC reduces tax burden, making compliance beneficial.

Exercise: Test Your Understanding

- ◆ What is the due date for filing GSTR-3B?
- ◆ How can businesses claim Input Tax Credit (ITC)?
- ◆ What are the penalties for late GST filing?

- ◆ What is the process of paying GST online?
 - ◆ Which form is used for annual GST returns?
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Conclusion

GST filing is a crucial part of tax compliance for businesses in India.

- ◆ Timely filing ensures businesses claim ITC benefits & avoid penalties.
- ◆ Understanding different GST returns & due dates simplifies compliance.
- ◆ With digital filing & automation, businesses can streamline tax payments.

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COMMON MISTAKES IN GST COMPLIANCE & HOW TO AVOID PENALTIES

CHAPTER 1: INTRODUCTION TO GST COMPLIANCE

1.1 Importance of GST Compliance

Goods and Services Tax (GST) is a **mandatory indirect tax system** in India that requires businesses to comply with various regulations, including **registration, filing returns, tax payment, and record maintenance**.

- ◆ **Why is GST Compliance Important?**
 - Ensures **smooth business operations** and avoids legal disputes.
 - Helps in **seamless input tax credit (ITC) claims**.
 - Prevents **unnecessary penalties and financial losses**.
 - Builds **trust with tax authorities** and maintains a good business reputation.
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- ◆ **Who Needs to Ensure GST Compliance?**
 - Registered businesses under GST (Manufacturers, Traders, Service Providers).
 - E-commerce sellers and inter-state suppliers.
 - Casual taxable persons and non-resident taxable entities.
 - Freelancers providing taxable services.

However, businesses often make **mistakes in GST filings and compliance**, which can lead to **heavy penalties**. This guide explains **common GST mistakes and how to avoid them**.

CHAPTER 2: COMMON GST MISTAKES & HOW TO AVOID THEM

2.1 Mistake 1: Late GST Registration

Issue:

Some businesses **fail to register under GST** even when they cross the threshold limit (₹40 lakh for goods and ₹20 lakh for services).

Penalty:

- **10% of tax due or ₹10,000 (whichever is higher) for genuine delay.**
- **100% penalty for intentional tax evasion.**

How to Avoid This?

- ✓ **Track your turnover regularly and apply for GST registration immediately after exceeding the limit.**
- ✓ **Use GST calculators to check eligibility.**
- ✓ **Apply online via the GST portal (www.gst.gov.in).**

2.2 Mistake 2: Incorrect GST Return Filing (Wrong Data Entry)

Issue:

Many businesses **enter incorrect sales, purchase, or tax details** while filing GST returns (GSTR-1, GSTR-3B, etc.).

Penalty:

- **₹100 per day per return (₹50 for CGST + ₹50 for SGST) up to ₹5,000.**
- **Mismatch in GST filings can trigger notices from GST authorities.**

How to Avoid This?

- ✓ **Verify invoices before filing returns.**

- Use automated GST software for accurate filing.
- Cross-check GSTR-1 and GSTR-3B before submission.

◆ **Example:**

A trader mistakenly reported ₹5 lakh in sales instead of ₹50 lakh, leading to a **tax shortfall** and GST department notice.

2.3 Mistake 3: Not Filing GST Returns on Time

⚠ **Issue:**

Failure to file **monthly (GSTR-3B)** and **quarterly (GSTR-1)** returns on time leads to financial and legal consequences.

✗ **Penalty:**

- Late fee of ₹50 per day per return (₹25 CGST + ₹25 SGST) up to ₹5,000.
- Interest at 18% per annum on unpaid tax.
- Blocking of Input Tax Credit (ITC) and GST portal access.

✓ **How to Avoid This?**

- Set reminders for GST return due dates.
- Use GST compliance software for automatic alerts.
- File NIL returns even if there is no business activity.

◆ **Example:**

A startup failed to file GST returns for **3 months**, accumulating ₹4,500 in late fees and ITC blockage.

2.4 Mistake 4: Incorrect Input Tax Credit (ITC) Claims

 **Issue:**

Some businesses **wrongly claim ITC on ineligible expenses** or fail to **match their purchases with supplier filings (GSTR-2B mismatch)**.

 **Penalty:**

- **Interest at 24% per annum on excess ITC claimed.**
- **ITC denial and reversal.**
- **Legal action for fraudulent claims.**

 **How to Avoid This?**

- ✓ **Match GSTR-2B (Supplier's invoice details) with your books.**
- ✓ **Claim ITC only on valid business expenses** (not on personal purchases).
- ✓ **Regularly reconcile ITC records to avoid discrepancies.**

◆ **Example:**

A company **claimed ITC on office furniture** for personal use, which was later **disallowed by GST authorities**, leading to a **₹50,000 penalty**.

2.5 Mistake 5: Not Issuing Proper GST Invoices

 **Issue:**

Some businesses **fail to mention GSTIN, HSN/SAC codes, tax breakup (CGST, SGST, IGST), or issue handwritten invoices.**

 **Penalty:**

- **₹25,000 per incorrect invoice issued.**
- **Denial of ITC to customers, affecting business credibility.**

✓ How to Avoid This?

- Use GST-compliant invoicing software to generate automatic invoices.
- Mention correct GSTIN, HSN/SAC codes, and tax breakup.
- Retain invoice copies for at least 6 years for audit purposes.

◆ Example:

A retailer issued handwritten invoices without a GST breakup, causing ITC denial for customers and penalties from GST officers.

2.6 Mistake 6: Not Maintaining Proper GST Records

⚠ Issue:

Businesses do not maintain invoices, purchase records, or GST filings for audit purposes.

✗ Penalty:

- ₹25,000 for non-maintenance of records.
- GST audit notices and additional scrutiny.

✓ How to Avoid This?

- Store invoices and purchase records digitally for 6 years.
- Use cloud-based GST accounting software for easy access.
- Prepare for random GST audits by keeping all tax documents ready.

◆ Example:

A wholesaler lost invoices from 3 years ago and faced ₹50,000 penalty during a GST audit.

CHAPTER 3: HOW TO AVOID GST PENALTIES & STAY COMPLIANT

Best Practices for GST Compliance

Track Turnover & Register for GST Early

- Avoid delays in **GST registration** if turnover exceeds ₹40 lakh (₹20 lakh for services).

File GST Returns on Time

- **GSTR-1 (Sales), GSTR-3B (Tax Payment), and Annual GSTR-9** must be filed before due dates.

Use Automated GST Filing Software

- Reduces **errors in return filing and ITC claims**.

Verify Input Tax Credit (ITC) with GSTR-2B

- Cross-check **supplier invoices with ITC claims** to avoid mismatches.

Maintain Proper Records for Audit

- Keep digital & physical copies of invoices and returns for **6 years**.

Stay Updated on GST Rate Changes

- Regularly check GST notifications on www.gst.gov.in to avoid tax rate mismatches.

Consult a GST Expert or CA

- For complex tax issues, **consult a GST practitioner** to avoid legal troubles.

Case Study: Business Fined for GST Non-Compliance

Scenario:

A tech startup in Bengaluru failed to register for GST despite earning ₹50 lakh annually.

◆ **Mistakes:**

- ✗ No GST registration → Tax evasion penalty.
- ✗ Incorrect ITC claims → ₹1 lakh interest due.
- ✗ Missed GST return deadlines → ₹5,000 late fees.

◆ **Solution Applied:**

- ✓ Registered for GST and paid outstanding tax with interest.
- ✓ Adopted **automated GST filing software** to avoid errors.
- ✓ Appointed a **tax consultant** for compliance.

Exercise: Test Your Understanding

- ◆ **What are the penalties for late GST return filing?**
 - ◆ **Why is ITC reconciliation important?**
 - ◆ **How can businesses avoid GST invoice mistakes?**
 - ◆ **What steps can businesses take to reduce compliance risks?**
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Conclusion

GST compliance is **critical for business success**. Avoiding common mistakes **prevents penalties, maintains reputation, and ensures smooth operations**.

- ✓ **Follow best practices** for timely return filing, accurate invoicing, and ITC reconciliation.
- ✓ **Use digital tools** to reduce errors and improve compliance.
- ✓ **Consult GST experts** for better tax management.

COMPOSITION SCHEME UNDER GST

CHAPTER 1: INTRODUCTION TO THE COMPOSITION SCHEME UNDER GST

1.1 What is the Composition Scheme?

The **Composition Scheme** under the Goods and Services Tax (GST) is a **simplified tax scheme** designed for **small businesses** to reduce compliance burdens and tax liability. Businesses opting for this scheme **pay tax at a fixed percentage of turnover** instead of normal GST rates and **file fewer returns**.

◆ Why Was the Composition Scheme Introduced?

- To reduce compliance burden for small businesses.
- To simplify GST return filing with fewer forms.
- To provide lower tax rates, making small businesses competitive.

◆ Who Can Opt for the Composition Scheme?

- Small businesses with turnover up to ₹1.5 crore (₹75 lakh for special category states).
- Manufacturers, traders, and restaurants (excluding alcohol sales).
- Small service providers with turnover up to ₹50 lakh (New Rule).

◆ Example:

- A small trader in Delhi with an annual turnover of ₹80 lakh opts for the **Composition Scheme** and **pays tax at a fixed rate instead of standard GST rates**.

The Composition Scheme is **ideal for businesses wanting to reduce compliance costs** while maintaining tax benefits.

CHAPTER 2: ELIGIBILITY CRITERIA FOR COMPOSITION SCHEME

2.1 Who Can Apply?

Businesses meeting the following criteria **can opt for the Composition Scheme:**

- Manufacturers, traders, and small service providers.**
- Turnover limit up to ₹1.5 crore** in the previous financial year (₹75 lakh for special category states).
- Service providers** with turnover up to ₹50 lakh (Allowed under new rules).
- Restaurants that do not serve alcohol.

2.2 Who CANNOT Apply?

- Businesses engaged in inter-state sales** (selling outside their state).
- E-commerce sellers selling through platforms like Amazon, Flipkart, etc.**
- Businesses supplying non-taxable goods/services** (like petrol, liquor, electricity).
- Casual taxable persons & non-resident taxable persons.**

◆ Example:

- A **textile shop with turnover of ₹90 lakh selling within its own state** can opt for the Composition Scheme.
- A **car dealer selling across multiple states CANNOT** opt for the scheme.

The **eligibility rules ensure that only small businesses with simple operations benefit from reduced compliance.**

CHAPTER 3: TAX RATES UNDER THE COMPOSITION SCHEME

3.1 GST Rates for Composition Dealers

Type of Business	GST Rate
Manufacturers & Traders	1% (0.5% CGST + 0.5% SGST)
Restaurants (Without Alcohol)	5% (2.5% CGST + 2.5% SGST)
Service Providers	6% (3% CGST + 3% SGST)

◆ **Key Tax Rate Rules:**

- ✓ No separate tax collection from customers (Price is GST inclusive).

- ✓ No Input Tax Credit (ITC) benefit.
- ✓ Fixed percentage tax based on turnover.

◆ **Example:**

- A small bakery with turnover of ₹50 lakh under the Composition Scheme pays 5% GST = ₹2.5 lakh annually.
- A manufacturer with ₹80 lakh turnover pays 1% GST = ₹80,000 annually.

The fixed tax rate helps small businesses manage cash flow better while ensuring compliance.

CHAPTER 4: ADVANTAGES & DISADVANTAGES OF THE COMPOSITION SCHEME

4.1 Benefits of the Composition Scheme

- ✓ **Lower Tax Rates** – Businesses pay only 1% to 6% GST instead of standard GST rates.
- ✓ **Reduced Compliance Burden** – Only one return per quarter (GSTR-4) instead of monthly filings.

- ✓ **No Need to Collect Tax from Customers** – Price remains inclusive, making invoicing easier.
- ✓ **Simple Record-Keeping** – Less paperwork compared to the normal GST scheme.
- ✓ **Better Cash Flow Management** – Fixed tax rate prevents sudden tax liabilities.

4.2 Disadvantages of the Composition Scheme

- ✗ **No Input Tax Credit (ITC)** – Businesses cannot claim GST paid on purchases.
- ✗ **Limited Business Scope** – Cannot make inter-state sales or sell through e-commerce platforms.
- ✗ **GST Is Paid on Total Turnover** – Even if profit margins are low, tax is paid on total sales.
- ✗ **Cannot Issue a Tax Invoice** – Only a Bill of Supply is issued (no tax collection from customers).

◆ Example:

- A grocery trader under Composition Scheme cannot claim GST paid on purchases but benefits from lower tax rates.

The scheme is beneficial for businesses with local operations but not suitable for inter-state businesses.

CHAPTER 5: COMPLIANCE & RETURN FILING UNDER THE COMPOSITION SCHEME

5.1 Compliance Requirements

- ✓ **Quarterly GST Returns (GSTR-4)** – File every 3 months instead of monthly.
- ✓ **Annual Return (GSTR-9A)** – File once a year.

- ✓ **Cannot Collect Tax from Customers** – Must mention "Composition Taxable Person - Not Eligible to Collect Tax" on invoices.
- ✓ **Maintain Basic Records** – Sales, purchase records, and GST payments.

- ◆ **Example:**

- A shopkeeper under Composition Scheme **files only 4 returns a year (GSTR-4)** instead of **12 monthly returns**.

5.2 How to Register for the Composition Scheme?

- ◆ **Step 1:** Login to the **GST Portal** (www.gst.gov.in).
- ◆ **Step 2:** Click on "**Opt for Composition Scheme**" under the taxpayer dashboard.
- ◆ **Step 3:** Select business type and **agree to compliance terms**.
- ◆ **Step 4:** Submit application and receive **approval confirmation**.

- ◆ **Example:**

- A **small restaurant owner applies for the scheme online** and **starts paying GST at 5%** instead of the standard **18% for restaurants**.

The registration process is **online and simple**, ensuring ease of compliance.

Case Study: A Small Business Under Composition Scheme

Scenario:

A local **garment retailer** in **Maharashtra** has an **annual turnover of ₹90 lakh** and operates **only within the state**.

✓ Before GST:

- Paid VAT at 5% and Service Tax on additional services.
- Had to maintain complex tax records and file multiple returns.

✓ After Opting for the Composition Scheme:

- Pays 1% GST on ₹90 lakh turnover = ₹90,000 annually.
- Files quarterly returns (GSTR-4) instead of monthly filings.
- Cannot claim ITC but benefits from simplified compliance.

Key Learnings:

- Composition Scheme is beneficial for local traders and manufacturers.
- Lower tax rates improve profit margins despite not getting ITC.
- Reduces compliance hassle, making tax filing easier.

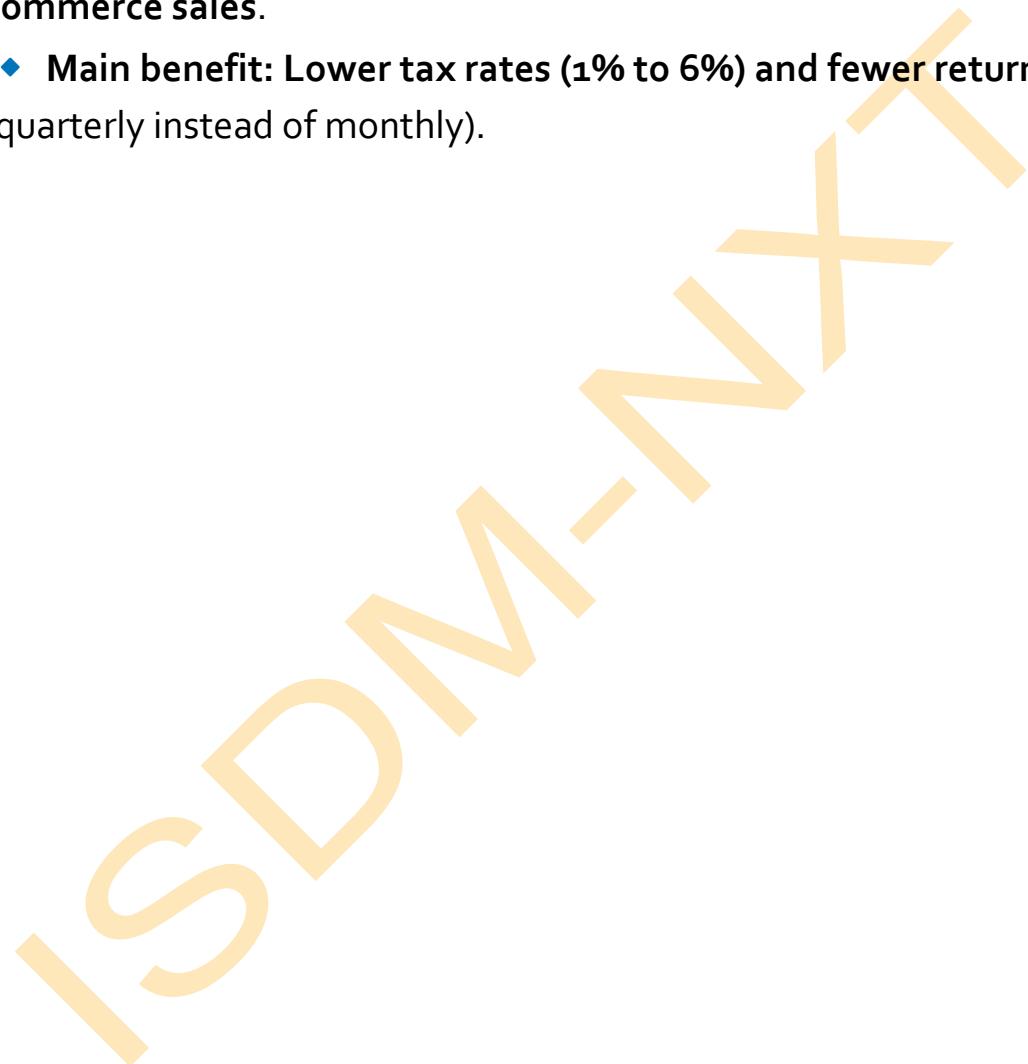
Exercise: Test Your Understanding

- ◆ Who is eligible for the Composition Scheme under GST?
- ◆ What is the turnover limit for businesses opting for the Composition Scheme?
- ◆ Can businesses under Composition Scheme issue a tax invoice?
- ◆ What is the difference in tax rates for manufacturers, traders, and restaurants?
- ◆ Why can't businesses engaged in inter-state trade opt for the Composition Scheme?

Conclusion

The **Composition Scheme under GST** is a **simple and cost-effective tax solution** for **small businesses, traders, and manufacturers** who want to reduce their **compliance burden and tax liability**.

- ◆ **Best suited for:** Small businesses with a local presence and low margins.
- ◆ **Not suitable for:** Businesses involved in inter-state trade or e-commerce sales.
- ◆ **Main benefit:** Lower tax rates (1% to 6%) and fewer returns (quarterly instead of monthly).



GST REFUND PROCESS & DOCUMENTATION

CHAPTER 1: INTRODUCTION TO GST REFUNDS

1.1 What is a GST Refund?

A **GST refund** is the process of **getting back excess GST paid to the government** under specific circumstances. Businesses, exporters, and taxpayers can **claim a refund if they have paid more GST than required.**

◆ Why Are GST Refunds Important?

- ✓ Ensures that businesses **do not suffer from blocked working capital.**
- ✓ Reduces **tax burden** and **encourages exports.**
- ✓ Improves **cash flow** and prevents financial loss due to excess tax payments.

📌 Who Can Claim a GST Refund?

- ✓ **Exporters** – GST paid on exports or services provided outside India.
- ✓ **Input Tax Credit (ITC) Claims** – When ITC is higher than GST liability.
- ✓ **Taxpayers who paid excess GST by mistake.**
- ✓ **Suppliers of zero-rated goods/services** (e.g., exports, SEZ supplies).

◆ Example:

- An exporter **pays ₹50,000 GST on raw materials** but **exports goods without charging GST.**
- They can **claim a refund of ₹50,000 GST paid.**

GST refunds reduce tax burden and encourage economic growth.

CHAPTER 2: WHEN CAN A GST REFUND BE CLAIMED?

2.1 Situations Where a GST Refund Applies

❖ GST refunds can be claimed in the following cases:

Scenario	Description
Excess ITC (Input Tax Credit) Claim	ITC > Output Tax Payable (Common in export businesses).
Zero-Rated Supplies (Exports & SEZ Supplies)	GST is not charged on exports, so exporters can claim refunds.
Excess GST Paid Due to Mistake	If GST was overpaid due to calculation errors.
Refund for Inverted Duty Structure	When GST on inputs (raw materials) is higher than GST on output goods.
Refund on Advance Tax Paid by Casual Taxable Persons	Businesses that paid advance tax and did not have enough sales to cover it.
Refund for Deemed Exports	Supply of goods to EOU (Export Oriented Units) without charging GST.
Refund on TDS/TCS Deducted	If excess Tax Deducted at Source (TDS) or Tax Collected at Source (TCS) was deducted.

◆ Example of an Inverted Duty Structure Refund:

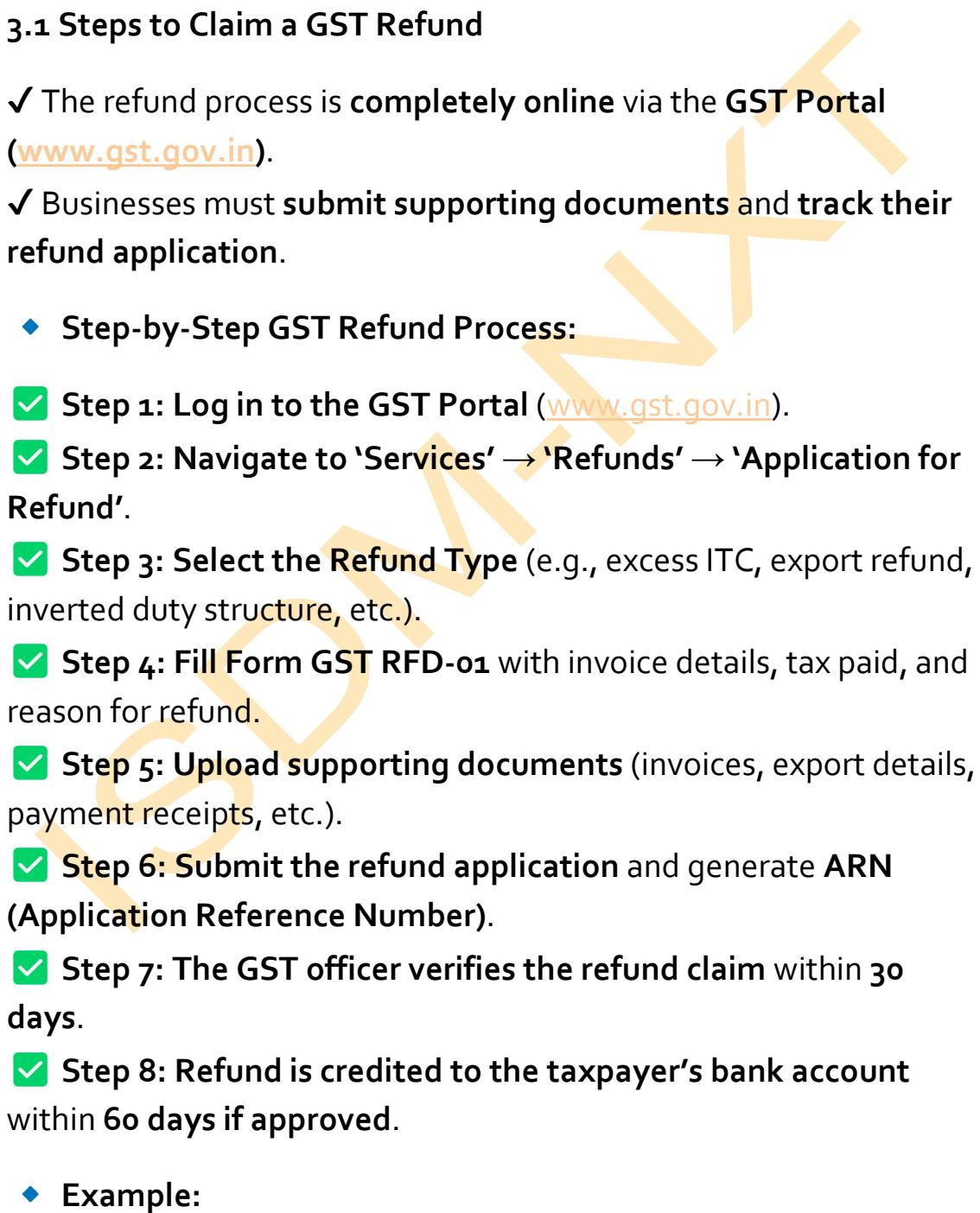
- A manufacturer pays 18% GST on raw materials but charges only 12% GST on finished goods.

- They can claim a refund on the extra 6% GST paid.

Refunds ensure **businesses recover excess taxes paid**, improving cash flow.

CHAPTER 3: GST REFUND PROCESS

3.1 Steps to Claim a GST Refund

- 
- ✓ The refund process is **completely online** via the **GST Portal** (www.gst.gov.in).
 - ✓ Businesses must **submit supporting documents** and **track their refund application**.
- ◆ **Step-by-Step GST Refund Process:**
- ✓ **Step 1: Log in to the GST Portal** (www.gst.gov.in).
 - ✓ **Step 2: Navigate to 'Services' → 'Refunds' → 'Application for Refund'.**
 - ✓ **Step 3: Select the Refund Type** (e.g., excess ITC, export refund, inverted duty structure, etc.).
 - ✓ **Step 4: Fill Form GST RFD-01** with invoice details, tax paid, and reason for refund.
 - ✓ **Step 5: Upload supporting documents** (invoices, export details, payment receipts, etc.).
 - ✓ **Step 6: Submit the refund application** and generate **ARN** (Application Reference Number).
 - ✓ **Step 7: The GST officer verifies the refund claim** within **30 days**.
 - ✓ **Step 8: Refund is credited to the taxpayer's bank account** within **60 days if approved**.
- ◆ **Example:**

- A business exports ₹10 lakh worth of goods without GST but has ₹1.5 lakh in input GST credit.
 - They file GST RFD-01, attach invoices, and get a refund of ₹1.5 lakh within 60 days.
-  **Fast-track refunds** are available for **exporters with a clean tax record**.

3.2 GST Refund Timelines

-  **Refund Processing Time:**  GST refunds are processed **within 60 days**.
-  **Export-related refunds** are processed within **7 days** for pre-approved taxpayers.
-  **Interest on Delayed Refunds:**
-  If refund processing takes **more than 60 days**, the government pays **6% interest** on the refund amount.
-  **Ensuring proper documentation speeds up refund processing!**

CHAPTER 4: REQUIRED DOCUMENTS FOR GST REFUND

4.1 Essential Documents for GST Refund Applications

-  **Mandatory Documents for Refund Filing:**

Document	Purpose
GST RFD-01 Form	Official refund application form.
GSTR-3B & GSTR-1 Returns	Proof of tax paid and sales details.

Invoices of Goods & Services	Evidence of transactions related to refund claim.
Export Documents (Shipping Bills, LUT/Bond)	Proof of zero-rated supply (for exporters).
Bank Statements	Verification of tax payment and refund eligibility.
Declaration Form	Self-certification that the refund claim is valid.

◆ **Example:**

- A garment exporter filing a **GST refund claim must submit:**
- **GSTR-3B, GSTR-1, shipping bills, export invoices, and payment receipts.**

 **Keeping invoices and tax records up to date makes refund claims faster and smoother.**

CHAPTER 5: COMMON CHALLENGES & SOLUTIONS IN GST REFUNDS

5.1 Challenges Faced by Businesses in GST Refunds

- ✖ **Refund Processing Delays** – Due to pending verification.
- ✖ **Incorrect Documentation** – Missing invoices or mismatch in returns.
- ✖ **Frequent Clarifications from GST Officers** – Requesting additional proof.
- ✖ **Errors in Bank Details** – Refunds rejected due to incorrect bank details.

5.2 Solutions to Ensure Faster GST Refunds

- ✓ **Maintain accurate tax records** – Ensure all invoices and returns match.
- ✓ **Submit refund applications correctly** – Double-check details before submission.
- ✓ **Regularly follow up on ARN status** – Track refund applications via GST Portal.
- ✓ **Respond to GST officers promptly** – Avoid unnecessary delays by providing clarifications.

◆ **Example:**

- A business claimed a refund but provided incorrect bank details.
- The refund was rejected and had to be re-filed, delaying the process by 30 days.

 Proper documentation and timely filing help avoid delays and ensure smooth refunds.

Case Study – Successful GST Refund Claim

Scenario:

A pharmaceutical company exports medicines without charging GST but pays GST on raw materials.

- ✓ They accumulated ₹5 lakh in ITC and filed a refund under zero-rated supply (export without tax).
- ✓ Submitted GSTR-1, GSTR-3B, shipping bills, and invoices.
- ✓ Refund was processed within 30 days, improving cash flow.

Key Learnings:

- Proper documentation speeds up refund claims.
 - Timely filing avoids penalties and interest loss.
 - GST refunds improve liquidity and financial planning.
-

Exercise: Test Your Understanding

- ◆ What are the key situations where GST refunds apply?
 - ◆ Which form is used for GST refund claims?
 - ◆ How does the refund process work for exporters?
 - ◆ What are common challenges faced in GST refunds?
 - ◆ What documents are required for a successful refund claim?
-

Conclusion

- 📌 The GST refund process is essential for businesses to recover excess tax paid and maintain liquidity.
- 📌 Exporters and businesses with excess ITC must file refunds regularly to optimize cash flow.
- 📌 Proper documentation, accurate filings, and tracking ARN status ensure a smooth refund process.

UNDERSTANDING GST NOTICES & DISPUTE RESOLUTION

CHAPTER 1: INTRODUCTION TO GST NOTICES & DISPUTE RESOLUTION

1.1 What are GST Notices?

A **GST notice** is an official communication sent by the **GST department to taxpayers** for various reasons such as **non-compliance, tax mismatches, pending returns, or suspected fraud**. These notices require the taxpayer to **provide clarification, make tax payments, or rectify errors**.

- ◆ Why are GST Notices Issued?
 - ✓ Late or non-filing of GST returns.
 - ✓ Mismatch in tax payments, Input Tax Credit (ITC), or invoices.
 - ✓ Tax evasion or fraudulent transactions.
 - ✓ Failure to comply with GST laws & audit requirements.
- ◆ Who Issues GST Notices?
 - ✓ GST Officers (State or Central GST Department).
 - ✓ GST Network (GSTN) Automated System for Return Mismatches.
- ◆ Example:
 - A business claims excess ITC without valid invoices, and the GST department issues a notice demanding proof.

CHAPTER 2: TYPES OF GST NOTICES & THEIR MEANING

2.1 Common Types of GST Notices

GST Notice Form	Reason for Notice	Action Required	Due Date to Respond
GSTR-3A	Non-filing of GST returns	File pending returns & pay tax	Within the given due date
GST REG-03	Clarification required for new GST registration	Submit required documents	Within 7 days
GST CMP-05	Verification of Composition Scheme eligibility	Submit reply clarifying eligibility	Within 15 days
GST ITC-01	Mismatch in Input Tax Credit (ITC) claims	Provide invoice details & explanations	Within 30 days
GST ASMT-10	Discrepancy in tax liability reported	Justify tax calculations or pay the difference	Within 15 days
GST DRC-01	Demand notice for short tax payment or fraud	Pay tax along with penalty	Within 30 days
GST DRC-07	Order for tax demand after investigation	Pay outstanding tax & penalty	As per order date
GST PCT-03	Misconduct by GST Practitioners	Reply with justification	Within 30 days

2.2 Key Reasons for Receiving GST Notices

📌 **(A) Non-Filing or Late Filing of GST Returns**

- ✓ Businesses must file **GSTR-1, GSTR-3B, and annual returns** on time.
- ✓ Failure results in a notice (**GSTR-3A**) demanding tax payment & penalty.

📌 **(B) Mismatch in Input Tax Credit (ITC) Claims**

- ✓ ITC claims in **GSTR-3B** must match supplier details in **GSTR-2A**.
- ✓ **GST ITC-01 notice** is issued for mismatched ITC claims.

📌 **(C) Excessive or Suspicious Tax Refund Claims**

- ✓ Businesses that claim **excessive GST refunds** may receive **GST ASMT-10 notice**.
- ✓ Proof of actual tax payments is required.

📌 **(D) Fake Invoicing & Tax Evasion**

- ✓ If a business **issues fake invoices** to claim higher ITC, **GST DRC-01 notice** is issued.
- ✓ Failure to respond may result in penalties or prosecution.

📌 **(E) Audit & Scrutiny by GST Officers**

- ✓ GST authorities **randomly audit businesses** and issue **GST ADT-01 notices** for compliance checks.

CHAPTER 3: HOW TO RESPOND TO GST NOTICES

3.1 Steps to Respond to a GST Notice Online

📌 **Step 1: Log in to the GST Portal**

- ✓ Visit www.gst.gov.in and log in with GSTIN & password.

📌 **Step 2: Go to 'Notices & Orders' Section**

- ✓ Click on 'Services' → 'User Services' → 'View Notices and Orders'.

📌 Step 3: Read the Notice Carefully

- ✓ Identify the notice type (e.g., ITC mismatch, late return, tax demand, etc.).
- ✓ Check due date for response & required documents.

📌 Step 4: Prepare a Response

- ✓ For ITC mismatches: Attach correct invoices and reconciliation statement.
- ✓ For late filing notices: File pending GST returns and attach proof of payment.
- ✓ For tax demand notices: Justify tax payments or agree to pay dues.

📌 Step 5: Submit the Response

- ✓ Upload reply documents and click 'Submit Response'.
- ✓ Download ARN (Acknowledgment Reference Number) for future reference.

📌 Step 6: Follow Up on the Status

- ✓ Track response status under 'Notices & Orders' section.
- ✓ If further clarification is needed, the GST officer may issue additional notices.

CHAPTER 4: GST DISPUTE RESOLUTION PROCESS

4.1 What is GST Dispute Resolution?

GST disputes occur when:

- ✓ Businesses disagree with tax assessments, ITC rejections, or penalties.
- ✓ There is an error in tax demand calculations.

◆ **Resolution Options:**

- Filing a Clarification** – Direct response to GST notices.
- Appealing to GST Tribunal or Court** – If dissatisfied with tax officer's decision.
- Applying for Advance Ruling** – If legal interpretation of GST law is unclear.

4.2 Steps to Resolve GST Disputes

📌 **Step 1: File an Appeal Against the Notice**

- If you disagree with the tax demand, file an **appeal in FORM GST APL-01**.

📌 **Step 2: Appear for a Hearing (If Required)**

- Attend the GST officer's hearing with necessary documents.

📌 **Step 3: Escalate to GST Tribunal**

- If the GST officer's decision is unfair, appeal to **GST Appellate Tribunal (GSTAT)**.

📌 **Step 4: File Case in High Court or Supreme Court (If Necessary)**

- If disputes are unresolved, take the case to **higher judicial authorities**.

CHAPTER 5: PENALTIES FOR IGNORING GST NOTICES

Non-Compliance Issue	Penalty/Fine
Non-filing of GST returns	₹50 per day (₹25 CGST + ₹25 SGST) for GSTR-3B

Late response to GST notice	₹10,000 or 10% of tax due, whichever is higher
Fake ITC claims	100% of ITC wrongly claimed + 24% interest
Tax evasion above ₹5 crore	Up to 5 years of imprisonment
Failure to provide documents in audit	₹25,000 fine

◆ **Example:**

- A company **wrongly claims ₹20 lakh ITC**.
- The penalty is **₹20 lakh (100% of wrongful ITC claim) + 24% interest**.

Case Study: GST Notice for ITC Mismatch

Scenario:

A furniture manufacturer **claimed ₹10 lakh ITC**, but supplier invoices showed **only ₹8 lakh tax paid**.

- ✓ **GST ITC-01 notice issued for excess ITC claim.**
- ✓ The business **uploaded missing invoices & tax payment receipts**.
- ✓ **GST officer verified documents & resolved the case without penalty.**

Key Learnings:

- ✓ **Always reconcile ITC claims with GSTR-2A data.**
- ✓ **Timely response to GST notices prevents penalties.**
- ✓ **Maintain accurate records to avoid compliance issues.**

Exercise: Test Your Understanding

- ◆ What are the different types of GST notices?
- ◆ How can a taxpayer respond to a GST notice online?
- ◆ What is the penalty for fake ITC claims?
- ◆ How can businesses dispute an unfair GST tax demand?
- ◆ What is the purpose of GST APL-01?

Conclusion

GST notices help the government monitor compliance & prevent tax fraud.

- ◆ Timely filing & accurate tax reporting can prevent most notices.
- ◆ Responding properly to GST notices avoids penalties & disputes.
- ◆ For major disputes, businesses can appeal & escalate cases legally.

ASSIGNMENT:

HANDS-ON PRACTICE – FILE A MOCK GST RETURN USING SAMPLE BUSINESS TRANSACTIONS

ISDM-Nxt

📄 STEP-BY-STEP GUIDE: FILING A MOCK GST RETURN USING SAMPLE BUSINESS TRANSACTIONS

This step-by-step guide will help you simulate the **GST return filing process** using **sample business transactions**. By following this practical guide, you will understand how to **prepare, file, and submit GST returns** for a fictional business.

📌 Step 1: Understand GST Return Filing

1.1 What is a GST Return?

A GST return is a **document filed by registered businesses** that contains details of **sales, purchases, tax collected, and tax paid**. It helps the government track **tax liabilities and Input Tax Credit (ITC)**.

1.2 Types of GST Returns

GST Return	Purpose	Due Date
GSTR-1	Monthly/quarterly return for outward supplies (sales)	11th of next month
GSTR-3B	Monthly summary return for tax liability and ITC claims	20th of next month
GSTR-4	Quarterly return for Composition Scheme businesses	18th of the following month of the quarter

GSTR-9	Annual return summarizing all GST transactions	31st December of the following year
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In this simulation, we will file GSTR-1 and GSTR-3B using sample business transactions.

➡ Step 2: Define Your Fictional Business for the Mock Return

Business Details (Mock Data)

Business Attribute	Example Data (Mock Data)
Business Name	XYZ Electronics Pvt. Ltd.
Type of Business	Registered Dealer
GSTIN	27AABBX1234K1Z5
State of Registration	Maharashtra
Turnover (Annual)	₹75,00,000
Nature of Business	Trading of Mobile Phones & Accessories
Applicable GST Rate	18%
Tax Period for Return	April 2024

➡ Step 3: Prepare Sample Business Transactions

3.1 Sales (Outward Supplies) Transactions

Invoic e No.	Dat e	Customer GSTIN	Item Sold	Value (₹)	GST @ 18% (₹)	Total Invoic e

						Amount (₹)
INV-001	02-Apr-24	07AABBX1234Z6	Mobile Phones	2,00,000	36,000	2,36,000
INV-002	05-Apr-24	27AACCX5678P2	Phone Accessories	1,00,000	18,000	1,18,000
INV-003	10-Apr-24	19XXPQR7890Z1	Laptops	3,00,000	54,000	3,54,000

📌 Total Sales (April 2024): ₹6,00,000 + GST ₹1,08,000 = ₹7,08,000

3.2 Purchase (Inward Supplies) Transactions

Invoic e No.	Dat e	Supplier GSTIN	Item Purchase d	Value (₹)	GST @ 18% (₹)	Total Invoic e Amou nt (₹)
PUR-101	03-Apr-24	33AAABT1234C1	Mobile Stock	1,50,000	27,000	1,77,000
PUR-102	08-Apr-24	09AABBX7890Z1	Phone Accessories	75,000	13,500	88,500

PUR-103	12-Apr-24	07ZZZPOR567 8X1	Laptops	2,00,00	36,000	2,36,000
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📌 **Total Purchases (April 2024): ₹4,25,000 + GST ₹76,500 = ₹5,01,500**

📌 Step 4: Filing GSTR-1 (Sales Report)

4.1 Visit the GST Portal

- ◆ Go to [GST Portal](#)
- ◆ Login using credentials:
- Username: XYZ_Electronics
- Password: *****

4.2 Navigate to GSTR-1 Filing Section

- ◆ Go to 'Returns Dashboard' → Select Financial Year 2024-25 → Select 'April 2024'.
- ◆ Click on 'Prepare Online' under GSTR-1.

4.3 Enter Outward Supplies Data

- ◆ Click on 'B2B Invoices' and enter:
- Invoice numbers (INV-001, INV-002, INV-003).
- GSTIN of customers.
- Taxable value and GST amount.
- Select IGST for inter-state sales and CGST & SGST for intra-state sales.

4.4 Validate & Submit

- Click **Save** and verify details.
- Click **Submit** → File Return Using DSC or OTP.

📌 Mock GSTR-1 Submission Reference Number: ARN12345GST1

📌 Step 5: Filing GSTR-3B (Summary Tax Return & Tax Payment)

5.1 Navigate to GSTR-3B Section

- ◆ Go to 'Returns Dashboard' → Select 'April 2024' → Click on 'Prepare Online' under GSTR-3B.

5.2 Enter Sales & Purchase Data

Section	Taxable Value (₹)	CGST (₹)	SGST (₹)	IGST (₹)
Outward Sales (INV-001,002,003)	₹6,00,000	₹54,000	₹54,000	₹0
Purchases (ITC Claim - PUR-101,102,103)	₹4,25,000	₹38,250	₹38,250	₹0
Net Tax Payable	₹1,75,000	₹15,750	₹15,750	₹0

📌 Total Tax Liability (after ITC claim):

- CGST Payable: ₹15,750
- SGST Payable: ₹15,750
- IGST Payable: ₹0

5.3 Tax Payment

- ◆ Click 'Make Payment' → Select Net Payable Amount.
- ◆ Use Electronic Cash Ledger / ITC Balance to pay tax dues.
- ◆ Click Confirm → File Return with DSC or OTP.

📌 Mock GSTR-3B Submission Reference Number:

ARN12345GST3B

📌 Step 6: Post-Filing Compliance & Acknowledgment

- ✓ **GST Return Status: "Filed Successfully"**
- ✓ **Download Acknowledgment Receipt from GST Portal**
- ✓ **Record Transaction for Future Audits**

📌 Mock Receipt Example:

"Your GSTR-3B for April 2024 has been successfully filed. ARN: ARN12345GST3B"

📌 Submission Guidelines

📌 Format:

- ✓ Submit your report in **Word (DOCX)** or **PDF** format.
- ✓ Include **screenshots of the GST portal, calculations, and summary tables**.

📌 Word Limit: 2000-2500 words

📌 Deadline: (To be provided by the instructor)

- 📌 **Plagiarism Check:** Ensure **original content** and properly formatted data.

📌 Evaluation Criteria (100 Marks)

Criteria	Marks Allocation
Accuracy of Business Transactions	20 Marks
Completeness of GSTR-1 Filing	20 Marks
Correct ITC Calculation in GSTR-3B	20 Marks

Tax Payment Simulation & Compliance	20 Marks
Formatting, Research, and Presentation	20 Marks

📌 Final Thoughts 💡

Filing GST returns is a **crucial part of business compliance**. This hands-on exercise will help you understand **real-world tax filing, ITC claims, and payment calculations**.

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