



# The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

September  
2025

## WIRC Gandhidham Branch E-Newsletter

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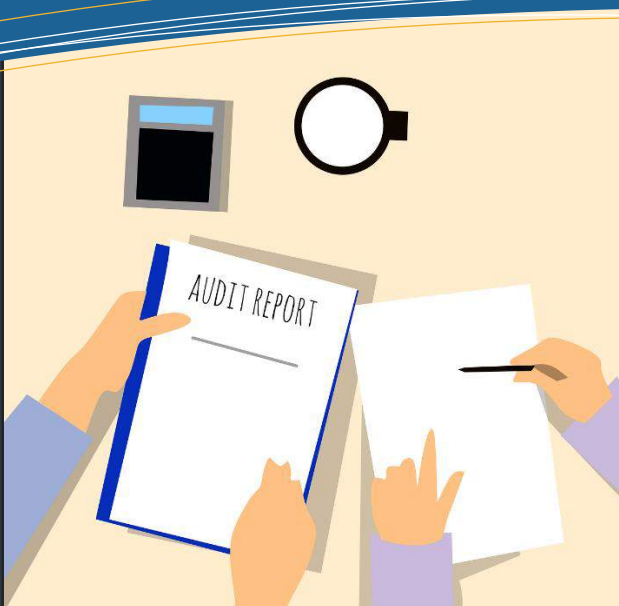
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## Chairman's Communique

Dear Professional Colleagues,

As we welcome the month of September, we find ourselves at a unique intersection—where celebration meets responsibility and tradition blends seamlessly with professionalism.

After Independence Day celebration at our branch, fervor of nationalism & patriotism of 15th August, 2025 and Lord Krishna birth celebration of Janmashtami with Matkifod at our native places. Continuing the season of festivals, this month is rich with cultural vibrance. We celebrate Ganesh Visarjan, bidding farewell to Lord Ganesha with gratitude and hope and Navratri, a festival that reveres the divine feminine and inspires us to embrace strength, wisdom and renewal. Each of these festivals reminds us of the values that guide both our personal and professional lives—faith, resilience and unity.



September also marks a critical phase in our professional calendar. The extended deadline for filing Income Tax Returns for non-audit cases falls on September 15, while September 30 is the due date for submission of audit reports under Section 44AB for AY 2025–26. These dates are not just statutory markers—they are milestones of our commitment to accuracy, diligence and ethical compliance.

Last month we had organized seminar on **“SIDBI schemes for MSME's & Subsidies available to MSME's units in Gujarat”** jointly with SIDBI & GCCI at GCCI Bhavan on 01.08.2025. Seminar was huge success with presence of almost 150 participant's including businessmen and professionals. Faculties enlighten the participants on various finance and loan schemes of SIDBI and incentives to MSME's from Gujarat &

Central Government. Seminar was interactive one resolved many queries from participants in respect to subject matter. Further, another seminar was held on 07.08.2025 for **“Scaling up Audit Quality for Non – Corporate Entities”** under aegis of Centre for Audit Quality Directorate Committee. Session were taken by CA Pramod Jain, CCM (NIRC) and CA Vishal Doshi, CCM (WIRC) on respective topics. The session was truly knowledge sharing, insightful and interactive from participants.

At the Gandhidham Branch, we continue to uphold these values through a series of impactful initiatives. This month, we are organizing seminars and workshops to support our members and students during the ITR and audit season, offering technical guidance and peer collaboration. We also remain rooted in our community spirit, with upcoming events that reflect the ethos of service and celebration.

Let us approach this month with a balanced mindset—celebrating our festivals with joy and fulfilling our professional duties with precision. May the divine blessings of this season guide us in our endeavors and strengthen our collective spirit.

Wishing you all a month filled with purpose, prosperity and peace.

To conclude with slok from Bhagwad Gita:

**"कर्मण्येवाधिकारस्ते मा फलेषु कदाचन"**

अर्थ है कि तुम्हारा अधिकार केवल कर्म करने में है, उसके फल पर कभी नहीं। इसका तात्पर्य है कि व्यक्ति को फल की चिंता किए बिना अपने कर्तव्यों का पालन करना चाहिए, क्योंकि कर्म के फल का निर्धारण उसके हाथों में नहीं होता।

**“You have a right to perform your prescribed duties, but you are not entitled to the fruits of your actions.”**

*With Regards,*

*CA Mahesh Limbani*

*Chairman – Gandhidham Branch of WIRC of ICAI*

AUDIT REPORT

## Editorial Echoes

Dear Members,

As we step into one of the most crucial phases of our professional calendar — the Audit Season — it's a time of immense responsibility, diligence, and commitment. This year brings with it not only the usual intensity of audits and compliance work but also a series of updates and changes that demand our sharp attention and adaptability.

The introduction of the **new Income Tax Return (ITR) forms**, along with **several amendments in tax laws, disclosure requirements, and compliance timelines**, has added another layer of complexity to our engagements. Navigating these changes calls for continuous learning, collaboration, and meticulous execution. We urge all professionals to stay updated with the latest circulars, notifications, and interpretations to ensure accurate and timely filings.

Amidst the back-to-back deadlines and long working hours, let us not forget one key responsibility — the one we owe to ourselves. **Health is wealth**, and it is the foundation that supports our ability to deliver excellence. Late nights, skipped meals, and continuous screen time have become too common during this season. Let's make a conscious effort to stay hydrated, take short breaks, eat on time, and get adequate rest.

In this demanding season, may we all strive for professional precision while maintaining personal well-being. Let's support one another, uphold the values of our profession, and emerge stronger and healthier.

Wishing you a successful, smooth, and healthy audit season.


*Editorial Board of Gandhidham Branch of WIRC of ICAI*




## Teacher's Day Message


From the moment a child is born, life blesses them with many teachers.




 **Parents are the first teachers, instilling values and love.**

 **School teachers guide children with knowledge, discipline, and curiosity.**



 **Mentors and professors shape their careers and aspirations.**

 **And in every step, life itself becomes the greatest teacher.**



*"Har mod pe raah dikhate chale gaye,  
Zindagi ko roshan banate chale gaye,  
Ustad ho ya maa-baap ke roop mein,  
Sabak zindagi ke sikhate chale gaye."*



## Case Study

### No income tax for lady who sold land for Rs 4.5 crore; Know how a 1955 circular and established case laws saved the day for her

When Seema S. sold her [property](#) in Patna, Bihar for Rs 4.5 crore back in 2016, she didn't have to pay any long term capital gains (LTCG) tax. The reason for this is she claimed LTCG [tax](#) exemption under [Section 54](#). Seema reported an income of Rs 21 lakh in her [income tax return \(ITR\)](#) and calculated her LTCG from the Rs 4.5 crore sale of the Patna land to be Rs 2.58 crore. She then claimed the Section 54 LTCG tax exemption in her ITR as she used the full LTCG amount to buy a house in New Delhi for Rs 2.6 crore. This was where the income tax department had an issue.

The income tax assessing officer (AO) sent her several notices and even issued an order. During the tax scrutiny process, the AO rejected her claim under Section 54, stating that the property sold was not a residential house. While Section 54F could have been applicable, the AO pointed out that the assessee (Seema) neither claimed deduction under Section 54F nor submitted the required details.

So, the whole situation boiled down to a single typographical error. Seema's transactions for selling and buying property were legal, but she made a mistake in her ITR. She should have used Section 54F to claim the LTCG tax exemption, but she used Section 54 instead. She attempted to get the commissioner of appeals (CIT (A)) understand this mistake and pleaded her case, but CIT (A) rejected her appeal. She then filed an appeal in ITAT Patna.

For the uninitiated, Section 54F of the Income-tax Act, 1961 grants an tax exemption from long-term capital gains (LTCG) where the gains arose from the transfer of any long-term capital asset other than a residential house property, provided the taxpayer invested the net sale consideration in the purchase or construction of a residential house in India. within a specified time-period.

Seema's lawyers argued at ITAT Patna, that the income tax assessing officer had taken unnecessary advantage of the ignorance of Seema contrary to the spirit of the Circular of the Central Board of Direct Taxes (CBDT) bearing No. 14 (XL-35) dated November 11, 1955.

Her lawyers said: "(In the circular)...it has been clearly directed that Officers of the Department must not take advantage of ignorance of an assessee as to his rights and it is one of their duties to assist a taxpayer in every reasonable way, particularly in the matter of claiming and securing reliefs and in this regard the Officers should take the initiative in guiding a taxpayer where proceedings or other particulars before them indicate that some refund or relief is due to him. This attitude would, in the long run, benefit the Department for it would inspire confidence in him that he may be sure of getting a square deal from the Department..."

ITAT Patna listened to both the tax department and Seema, ultimately ruling in Seema's favour. They ordered the case to be sent back to the AO to allow the claim for Section 54F and if more evidence is needed, Seema can be called for again. The ITAT also said that Seema must be given a reasonable opportunity present her case before any decisions are made according to the law.

Check out the details below to find out how Seema won this case and what it means for property sellers.

How did this case start?

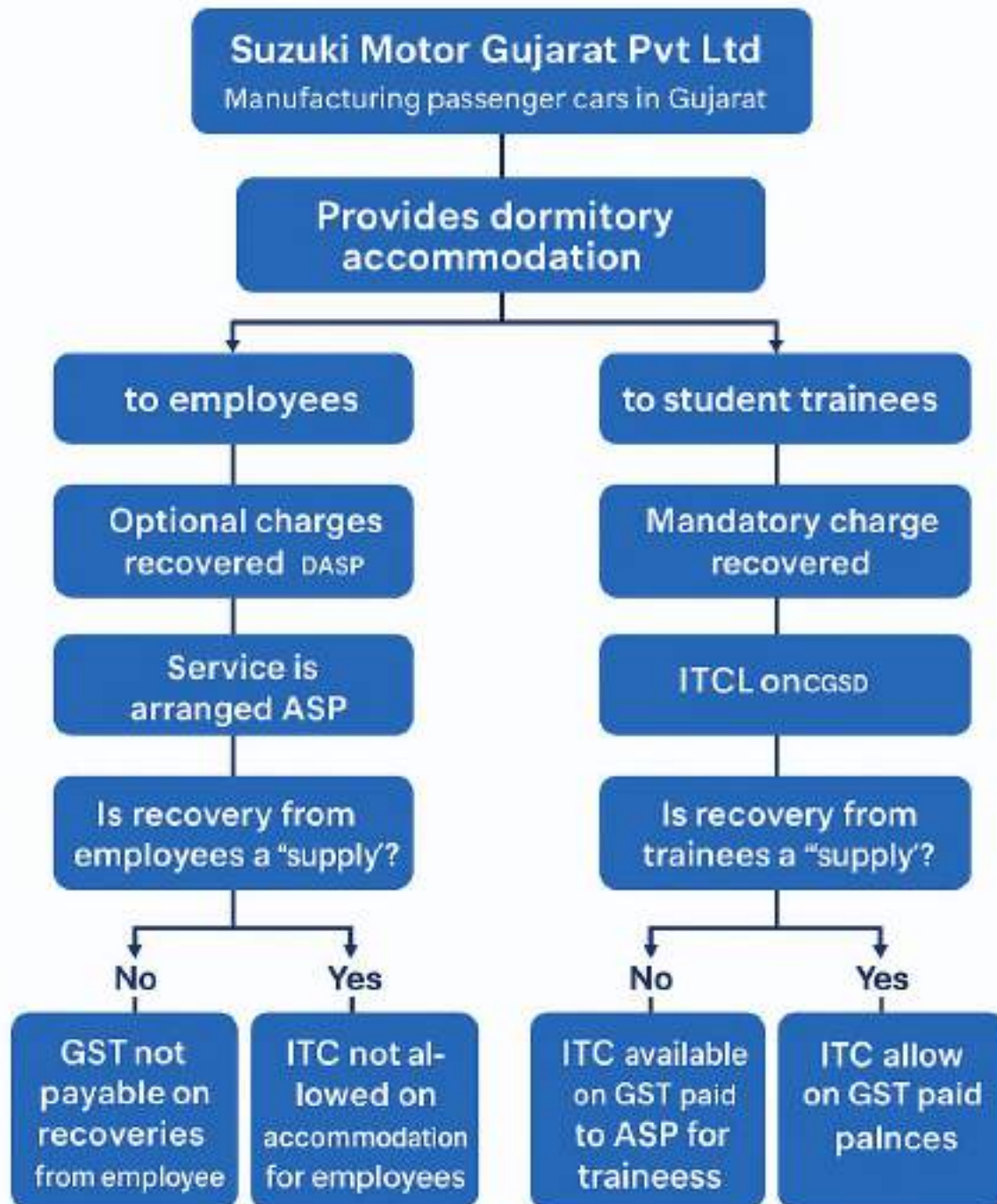
According to the ITAT Patna order (ITA No. 715/PAT/2024) dated June 6, 2025, here are the details:

- **September 9 and October 26 of 2016:** The taxpayer sold her property and registered this transaction at the Sub-registrar's office in Danapur, Patna. She got Rs 4.5 crore (4,50,14,000) from this property sale deal.
- **November 5, 2016:** The taxpayer purchased a new property in New Delhi for Rs 2.62 crore (2,62,08,000).
- **AY 2017-18:** She filed her ITR reporting sale of immovable property in Patna and claiming deduction under section 54 for the LTCG.
- **December 7, 2019:** The tax department issued her a show-cause notice as to why her Section 54 LTCG tax exemption claim should not be denied. She failed to respond to this notice.
- **December 28, 2019:** The Income Tax Department issued an order against her, denying the claim for Section 54 LTCG tax exemption. She files an appeal against this order with the Commissioner of Appeals – CIT (A)
- **November 14, 2024:** CIT (A) rejects her appeal. She filed an appeal in ITAT Patna after this.
- **June 6, 2025:** She wins the case in ITAT Patna.



AUDIT REPORT

## ADVANCED RULING



## RULING

- (i) No GST on employees' recoveries
- (ii) GST applicable on trainees' recoveries
- (iii) ITC allowed on ASP invoices (restricted for employees, full for trainees)



## Navigating Updates



# Historic Diwali Gift for the Nation

# NEXT-GEN GST REFORM

## for Ease of Living & to build *Aatmanirbhar Bharat*

**From farmers to enterprises, from households to businesses, the Next-Gen GST brings happiness for all!**

### Save Big on Daily Essentials

Items	From	To
Max Oil, Shampoo, Toothpaste, Toilet Soap Bar, Tooth Brushes, Shaving Cream	18%	5%
Butter, Ghee, Cheese & Dairy Spreads	12%	5%
Pre-packaged Namidans, Bhujia & Mithunas	12%	5%
Utensils	12%	5%
Feeding Bottles, Nappies for Babies & Clinical Diapers	12%	5%
Sowing Machines & Parts	12%	5%

### Uplifting Farmers & Agriculture

Items	From	To
Tractor Tyres & Parts	18%	5%
Tractors	12%	5%
Specified Bio-Pesticides, Micro-nutrients	12%	5%
Drip Irrigation System & Sprinklers	12%	5%
Agricultural, Horticultural or Forestry Machines for Soil Preparation, Cultivation, Harvesting & Threshing	12%	5%

### Relief in Healthcare Sector

Items	From	To
Individual Health & Life Insurance	18%	Nil
Thermometer	18%	5%
Medical Grade Oxygen	12%	5%
All Diagnostic Kits & Reagents	12%	5%
Glucometer & Test Strips	12%	5%
Corrective Spectacles	12%	5%

### Automobiles made affordable

Items	From	To
Petrol & Petrol Hybrid, LPG, CNG Cars (not exceeding - 1200 cc & 4000mm)	28%	18%
Diesel & Diesel Hybrid Cars (not exceeding - 1500 cc & 4000mm)	28%	18%
3 Wheelers Vehicles	28%	18%
Motor Cycles (350 cc & below)	28%	18%
Motor Vehicles for transport of goods	28%	18%

### Affordable Education

Items	From	To
Maps, Charts & Globes	12%	Nil
Pencils, Sharpeners, Crayons & Pastels	12%	Nil
Exercise Books & Notebooks	12%	Nil
Eraser	5%	Nil

### Save on Electronic Appliances

Items	From	To
Air Conditioners	28%	18%
Television (above 32") (including LED & LCD TVs)	28%	18%
Monitors & Projectors	28%	18%
Dish Washing Machines	28%	18%

### PROCESS REFORMS

**Registration**

Automatic registration within 3 working days for applicants identified by the system based on data analysis who determines that he would not pass Input Tax Credit exceeding ₹2.5 Lakh per month and opts for the Scheme

**Refund**

Sanction of Provisional Refunds by proper officer, through system based risk evaluation for:

- \* Zero Rated Supplies
- \* Supplies with Inverted Duty Structure



**“**

The next generation of GST reforms are a gift for every Indian this Diwali. Taxes for the general public will be reduced substantially. Our MSMEs & small entrepreneurs will get huge benefit. Everyday items will become cheaper and this will also give a new boost to the economy.

**”**




Narendra Modi  
Prime Minister

### Next-Gen GST - Better & Simpler !

For the complete list of recommended revised rates & other GST changes, please scan



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## Key Provisions of the Banking Laws (Amendment) Act, 2025 to come into effect from 1st August 2025

**Banking Laws (Amendment) Act, 2025 aims to enhance bank governance, safeguard depositors, improve PSB audits, and align cooperative banks with constitutional norms.**

Posted On: 30 JUL 2025 7:56PM by PIB Delhi

The Key Provisions of the Banking Laws (Amendment) Act, 2025 will come into effect from 1st August 2025. The *Banking Laws (Amendment) Act, 2025* was notified on **15th April 2025** (Gazette Notification link attached below). It contains a total of **19 amendments** across five legislations—the *Reserve Bank of India Act, 1934*, *Banking Regulation Act, 1949*, *State Bank of India Act, 1955* and *Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and 1980*.

The notification said that the provisions of the *Banking Laws (Amendment) Act, 2025* “shall come into force on such date as the Central Government may, by notification in the Official Gazette, appoint” and different dates may be appointed for different provisions of the Act.

Accordingly, the **Central Government appointed 1st August 2025** as the date on which the provisions of **sections 3, 4, 5, 15, 16, 17, 18, 19, and 20** of the *Banking Laws (Amendment) Act, 2025* (16 of 2025) shall come into force, as notified through Gazette Notification **S.O. 3494(E)** dated **29th July 2025** (link attached below).

The amendments aim to:

- i. Redefine the threshold of ‘substantial interest’ from ₹5 lakh to ₹2 crore, revising a limit that has remained unchanged since 1968.
- ii. Align director tenures in cooperative banks with the 97th Constitutional Amendment by increasing the maximum tenure from 8 years to 10 years (excluding the chairperson and whole-time director).
- iii. Public sector banks (PSBs) will now be permitted to transfer unclaimed shares, interest, and bond redemption amounts to the **Investor Education and Protection Fund (IEPF)**, bringing them in line with practices followed by companies under the Companies Act. The amendments also empower PSBs to offer **remuneration to statutory auditors**, facilitating the engagement of high-quality audit professionals and enhancing audit standards.

The *Banking Laws (Amendment) Act, 2025* seeks to improve governance standards in the banking sector, ensure enhanced protection for depositors and investors, improve audit quality in public sector banks, and increase the tenure of directors (other than the chairperson and whole-time directors) in cooperative banks.

The implementation of these provisions marks a significant step towards strengthening the legal, regulatory, and governance framework of the Indian Banking Sector.

## Schedule Smart, Deadlines at a Glance

Due Date	Compliance	Remarks
<b>Income Tax</b>		
<b>07-Sep-2025</b>	TDS/TCS Payment for August 2025	
<b>07-Sep-2025</b>	Issue of TDS Certificate for tax deducted under section 194-IA, 194-IB, 194M, 194S in the month of July, 2025	Form 16B, 16C, 16D, 16E
<b>15-Sep-2025</b>	Advance Tax – 2 <sup>nd</sup> Installment	
<b>15-Sep-2025</b>	Return of income for the Assessment Year 2025-26 for all assessee to which audit is not applicable	All income tax returns except ITR-6
<b>30-Sep-2025</b>	Due date for filing of audit report under section 44AB for the Assessment Year 2024-25	Form 3CA-CD / Form 3CB-CD
<b>30-Sep-2025</b>	TDS Certificate (194-IA, 194-IB, 194-M, 194-S) for August 2025	Form 26QB/26QC/26QD/26QE
<b>GST</b>		
<b>10-Sep-2025</b>	GSTR-7 (TDS under GST) for August 2025	Monthly return for TDS under GST
<b>10-Sep-2025</b>	GSTR-8 (TCS under GST) for August 2025	Return by e-commerce operators
<b>11-Sep-2025</b>	GSTR-1 (Monthly) for August 2025	Monthly GSTR-1 Filing
<b>13-Sep-2025</b>	IFF for August 2025 (QRMP)	Invoice Furnishing Facility for QRMP
<b>20-Sep-2025</b>	GSTR-3B for August 2025	Monthly GST Return
<b>Others</b>		
<b>15-Sep-2025</b>	PF/ESI Payment	EPFO & ESIC Monthly Payment
<b>30-Sep-2025</b>	Convening the Annual General Meeting (AGM) of the Company	Sec 96

\*The due dates mentioned are subject to changes notified by the concerned department.

## Moments in August 2025



**Seminar on Scaling up Audit Quality for Non-Corporate Entities**  
conducted on August 07, 2025 at Hotel Renest, Gandhidham  
(Speaker - CA Pramod Jain, CCM, New Delhi CA Vishal Doshi, CCM, Vadodara)



**Skill Enhancement Program for Undergraduate Students (TEL)**  
organised by Gandhidham Branch of WIRC of ICAI at Tolani Commerce  
College, Gandhidham





**Career Counselling Program organised at various forums and educational institutes  
by Gandhidham Branch of WIRC of ICAI**



**Independence Day  
Flag Hoisting  
organised by  
Gandhidham Branch  
of WIRC of ICAI at  
August 15, 2025**





**Seminar on Seminar on SIDBI Schemes for MSMEs & Subsidies for MSMEs in Gujarat  
conducted on August 01, 2025 at GCCI Bhavan, Gandhidham  
(Speaker - Mr. Chinmay Dholakia (SIDBI), CA Virag Acharya, Gandhidham)**

## ICAI Visit to Pahalgam

### ICAI Visit to Pahalgam Sends Message of Courage in Fight Against Terror; Brings Hope to the Valley

Country's premier accounting body, The Institute of Chartered Accountants of India (ICAI) convened its 445th Council Meeting in Pahalgam from August 12-14. It was the first national institution to host such a high-level meeting in the Valley after the tragic Baisaran incident of April 22. The Institute also celebrated the 79th Independence Day with great enthusiasm with the local children in Pahalgam.



#### A Testament to Unity, Resilience and Nation-Building

During the three-day meeting, the Council engaged in deliberations on key policy matters of strategic importance to the profession. The Institute also proposed collaborative initiatives with the Jammu & Kashmir Government in areas, such as cost optimisation, accrual-based accounting for government departments, curriculum development for universities, and accounting reforms for local bodies.

While addressing the occasion, ICAI President CA. Charanjot Singh Nanda said, "Our presence here is more than symbolic; it is a testament to hope, resilience, and our pledge to work together for lasting peace and shared prosperity. We are not just financial architects, but we are partners in nation-building. Through this visit, we reaffirm our commitment to economic revival, vibrant tourism, and meaningful developmental collaborations in Jammu & Kashmir".

In order to support students of the region, ICAI also offers a 75% fee waiver on CA Course registration fees for students from Jammu & Kashmir and also plans to set up a Centre of Excellence in the region to boost capacity building, research, and skill development, driving growth in J&K.

#### Standing Strong Against Adversity

During the visit more than 130 people, including ICAI members and families visited Pahalgam, showcasing the Institute's deep trust in the region and its commitment to peace and prosperity in the Valley. The delegation's presence uplifted the local community, fostering hope that such visits will inspire more people from across the country to travel to Pahalgam, thereby revitalising tourism in the area.

#### Chief Minister's Gratitude

Hon'ble Chief Minister of Jammu & Kashmir Shri Omar Abdullah graced the Council Meeting at Pahalgam and extended heartfelt thanks to ICAI for choosing Pahalgam for the event. Appreciating ICAI's presence as a powerful message of confidence and support, the Chief Minister acknowledged ICAI's potential in helping the state adopting best practices, improving governance and strengthening economic planning.

On this occasion, ICAI also presented a detailed research report titled "From Policy to Profit: Amplifying MSME Revenues in J&K through Targeted Government Initiatives", outlining a five-pillar strategy for transforming MSMEs into sustainable revenue generators on this occasion. Another study, "Hope in the Hills: Strengthening MSMEs in Jammu & Kashmir through Comparative Policy Innovation", provided actionable recommendations for tourism and handicraft-based enterprises, inspired by global best practices. Being a pioneer in various financial best practices, ICAI also announced plans to establish a Centre of Excellence in J&K for capacity building, research, and policy advisory.

## Solidarity and National Pride

Terming the 445th Council Meeting in Pahalgam a moment of pride, CA. Prasanna Kumar D, Vice-President, ICAI said that the event reflects our solidarity with the Valley, our respect for the Armed Forces, and our commitment to contribute meaningfully to J&K's growth.

## ICAI- A Partner in Nation Building

ICAI, with its robust network of 1.5 million members and students, has consistently played a vital role in supporting the nation. Whether through COVID-19 relief efforts, such as food drives, plasma donations, vaccination camps, and oxygen supply or by empowering MSMEs and startups to promote a self-reliant economy, ICAI remains actively engaged. It collaborates with the government on policymaking and capacity building of officials to strengthen governance. During Operation Sindoor, ICAI mobilized its members and students to assist in every possible way in border regions of the county. The Institute also advocates for environmental sustainability through tree plantation campaigns and initiatives to raise sustainability awareness.

## ICAI Stands with the Nation, Holds Historic 445th Council Meeting in Pahalgam



Pahalgam, J&K – In a landmark move, the **Institute of Chartered Accountants of India (ICAI)** convened its **445th Council Meeting in Pahalgam from August 12–14, 2025**, becoming the **first national institution** to host such a high-level gathering in the Valley after **the tragic Baisaran incident of April 22**.

### Symbol of Solidarity and Growth

The event carried symbolic and strategic significance, reaffirming ICAI's solidarity with the people of Jammu & Kashmir and its commitment to contribute meaningfully to the region's growth.

Speaking on the occasion, **ICAI President CA. Charanjot Singh Nanda** said, *"Our presence here is more than symbolic; it is a testament to hope, resilience, and our pledge to work together for lasting peace and shared prosperity. We are not just financial architects; we are partners in nation-building. Through this visit, we reaffirm our commitment to economic revival, vibrant tourism, and meaningful developmental collaborations in Jammu & Kashmir".*

## Policy Deliberations with J&K Government

Over the course of the three-day meeting, the Council deliberated on policy matters of strategic importance to the profession while also proposing collaborative initiatives with the **J&K Government**. These included **cost optimisation strategies, accrual-based accounting for government departments, curriculum development for universities, and accounting reforms for local bodies**.

## Empowering Youth Through Education

To empower youth in the Valley, ICAI reiterated its **75% fee waiver on CA course registration fees** for students from Jammu & Kashmir. The Institute also announced plans to establish a **Centre of Excellence** in the region, aimed at capacity building, research, and skill development.

## Chief Minister Welcomes ICAI's Initiative

The Council Meeting was graced by the **Hon'ble Chief Minister of Jammu & Kashmir, Shri Omar Abdullah**, who lauded ICAI's decision to convene its meeting in Pahalgam and said *"Your presence here sends a powerful message of confidence and support. It reflects your belief in this place and reassures our people that better days lie ahead. Winter is not everlasting; spring will come"*.





The Institute of Chartered Accountants of India  
(Set up by an Act of Parliament)  
Committee for Members in Practice



## DISCOUNTED DIAGNOSTIC & RELATED HEALTHCARE TESTS

By Dr. Lal PathLabs For The ICAI  
Members And Their Dependents

- Members/ Dependents of the Members of ICAI are required to produce the Membership ID Card to avail discount. Relation Proof/Dependent proof will be required along with ID card copy for Dependents.
- Members/Dependents of the Members of ICAI are also requested to furnish the Client Code & Client name as appended below:



Client Code	Client Name	Mode of Payment	Offered Rate	Beneficiary
C004290038	ICAI	Cash	20% discount on listed investigations & LPL MRP on unlisted investigations	Members & Dependents

List of Labs in Delhi NCR is available at: <https://resource.cdn.icai.org/61892cmp50308dncrlab.pdf>

List of Labs in Pan India is available at: <https://resource.cdn.icai.org/61893cmp50308panindia.pdf>

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