



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(SETUP BY AN ACT OF PARLIAMENT)

**BHUJ BRANCH OF ICAI (WIRC) & WICASA
KATIRA COMPLEX, SANSKAR NAGAR RD, SANSKAR NAGAR, BHUJ,
GUJARAT 370001**



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Chairman's Communique – November 2025

Dear Members & Students of ICAI Bhuj Branch (WIRC),
Namaste and warm greetings!

November has been an inspiring and activity-filled month for our Bhuj Branch, marked by learning, academic initiatives, recognition, and prestigious visits. I am delighted to share the key highlights of this vibrant period.

1. Mock Test Paper Series I – January 2026 (Inter & Final)

To support students in their exam preparation, the Branch successfully conducted the following:

- **18.11.2025 to 28.11.2025**
Mock Test Paper Series – I (January 2026) – Inter
- **17.11.2025 to 28.11.2025**
Mock Test Paper Series – I (January 2026) – Final

Students participated enthusiastically, gaining valuable practice and exam-oriented clarity.

2. Seminar on GSTR-9 & GSTR-9C (FY 2024-25)

A detailed and insightful seminar on
“In-Depth Analysis of Changes in GSTR-9 & GSTR-9C for FY 2024-25”
was conducted on **09.11.2025**, helping members stay updated with recent statutory changes.

3. Honourable President CA. Charanjot Singh Nanda Visit to Bhuj Branch

On **09.11.2025**, the Bhuj Branch had the privilege of welcoming the Hon'ble **ICAI President**, accompanied by:

- **Central Council Members (CCM):**
 - CA Durgesh Kabra
 - CA Purushottam Khandelwal

- **WIRC Chairman:**
 - CA Ketan Saiya

Their presence added immense value, motivation, and prestige to the month's activities.

4. AURA Youth Festival – 22 & 23 November 2025

The Branch actively participated in **AURA**, held on **22 & 23 November 2025**, offering students an energetic platform to showcase their talent, creativity, and leadership.

Warm regards,
CA Bhargav N. Shankarwala
Chairman – ICAI WIRC Bhuj Branch



- CA. Deep Koradia

GST Updates – Notifications, Circulars, Order, Instructions, RoDs,
Press Releases For the month of Nov 2025

Sr No	Notification No	Category	Date	Description	Keyword / Reference / Comment	Link
1	Nov 1st, 2025	Advisory by GSTN	01/11/2025	Advisory for Simplified GST Registration Scheme	Mechanism for Simplified registration under Rule 14A	Click Here
2	Dec 4th, 2025	Advisory by GSTN	04/12/2025	FAQs on GSTR - 9/9C for FY 2024-25	Additional FAQs on GSTR-9	Click Here



Representative Assesee under Income Tax Act

By: Anjani J. Anjaria
(CA Final Student)

Ever faced the situation during school days, where your friend falls sick on the assignment submission day? Since your friend is unable to come to school and submit the assignment, you take the responsibility to submit his/her assignment to teacher, on behalf of that friend. Let us see this simple classroom scene in the context of Income Tax Compliance.

Generally, a person is chargeable to tax only on his income. But in cases where the real person earning the income is not in a position to manage tax obligations themselves, a “representative” person is entrusted with the responsibility to pay tax and comply with all other provisions of the Act on behalf of him. Here comes the concept of **Representative Assesee**.

→ Who is Representative Assesee?

Section 160 of Income Tax Act, 1961 defines **the meaning of Representative Assesee** under the Income Tax Act and states that every representative assessee shall be “deemed to be an assessee” for the purposes of this Act. Section 159 deals with the representation of deceased assessee in income tax compliances. On combined study of both the sections, here are **six categories** of people who can become representative assesses:

1. Agent of a non-resident:

If a non-resident earns income from India, then representative assessee, then **his agent** in India is the representative assessee.

Example: A landlord living abroad earns rent from property in India. Then the tenant or property manager can be treated as representative assessee.

(Includes persons treated as agents under Section 163.)

2. Guardian of a minor or a person of unsound mind

If income belongs to a minor child, a lunatic or an idiot person, then **the guardian or manager** is the representative assessee.

Example: In respect of Interest income from FD in minor's name, the parent signs and pays tax on it.

3. Court-appointed persons

If income is received by:

- Court of Wards
- Administrator-General
- Official Trustee
- A receiver or manager appointed by Court

they become representative assessee for the beneficiaries.

Example: In respect of a Property in legal dispute, Court receiver collects rent and pays tax.

4. Trustee under a written trust

If income of a trust is declared by a written trust deed, and it is received by trustees, then **the trustee** is the representative assessee.

5. Trustee under an oral trust

Even if trust is not written (oral trust), **the trustee** is representative assessee if they receive income on behalf of beneficiaries.

6. Legal Representative of Deceased Person: In case of death of a person who is supposed to pay income tax (assessee), his legal representative manages the tax affairs of the deceased's estate. (Section 159)

Example: Legal heir (spouse, child or other relative) or Executor can become representative.

→ Liability Of Representative Assessee:

Section 161 deals with the provisions related to liabilities of representative assessee.

A representative assessee:

- Has the same duties, responsibilities and liabilities as the actual assessee.
- Is liable to assessment in their own name.

Even though the assessment is done in their name, it is considered **in a representative capacity only** and not personally.

- **Protection from Double Taxation**

If someone is taxed as a representative assessee for certain income, then they cannot be taxed again for the same income under any other provision.

- **Tax Proceedings in case of deceased assessee (as per section 159):**
- Proceedings initiated before the death of assessee do not get cancelled due to death of assessee. It continues against legal representative.

- Also, any fresh proceeding may be initiated against legal representative in respect of income earned by the assessee before death

→ Rights Of Representative Assessee:

Section 162 ensures that a representative assessee is **not financially burdened** for paying tax on someone else's income.

- **Right to Recover Tax Paid**

If a representative assessee pays any tax amount, they have the right to either:

- **Recover the amount** from the actual person whose income it belongs to, OR
- **Retain money** equal to the tax paid, from funds they hold.

- **Right to Retain Estimated Tax Amount**

A representative assessee can **retain money in advance** to cover expected tax liability. This right ensures prevention of loss if the real assessee refuses to pay later.

In case of disagreement about how much to retain:

- The representative assessee may request the **Assessing Officer (AO)** to issue a certificate stating the correct amount to retain.
- Whatever amount the AO certifies, becomes the **legal protection** for the representative assessee.

At final settlement, The tax recoverable from the representative assessee **cannot exceed the amount mentioned in AO's certificate**. Except when the representative still has additional assets of the assessee in hand.

→ Practical Insight: How to Register as Representative Assessee on E-filing Portal

Step:1 Logon to 'e-Filing' Portal <https://www.incometax.gov.in/iec/foportal/>

Step:2 Go to the 'Authorised Partner' menu located at third menu from left side.> Click 'Register as Representative Assessee.'

Step:3 Click on "Let's Get Started" and then "create new request".

Step:4 Select Representative category under "Category of Assessee who you want to represent"

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Step:5 Fill in the details required and Attach the necessary documents (Maximum file size allowed is 5MB)

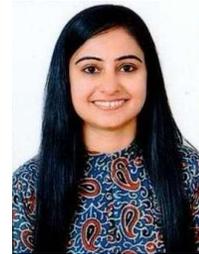
Step:6 Click on 'Proceed' and 'Verify the Request'

Step:7 Click 'on continue to Submit'

A Success Message will be displayed confirming the submission of request.

→Summing it up:

The Tax compliance and payment of taxes should not stop even when the assessee stays abroad, a minor earns income, income belongs to a trust, property is temporarily under management or even on death of a person. In essence, "Representative Assesee" acts as a bridge between legal responsibility and practical execution, ensuring seamless flow of income tax compliance.



By CA. Sneha Varma

Developing SOPs for Businesses — A Service Opportunity for CA Firms

In today's fast-moving business environment, most business owners face one common problem:

“Everyone works differently and nothing runs smoothly unless I monitor everything myself.”

This happens because the business runs on habits, not systems. When people change, work quality changes. When processes are not written, mistakes repeat.

This is where SOPs - Standard Operating Procedures become powerful.

And this is where CA firms can offer a valuable new service.

What Are SOPs?

SOPs are simple, written steps that explain how a task should be done the right way, every time.

For example:

- How to create a sales invoice
- How to approve a vendor payment
- How to record expenses

- How to file GST on time
- How to follow accounting entries

SOPs remove confusion and help teams work consistently.

Why Businesses Need SOPs

Most businesses struggle with:

- Delayed approvals
- Errors in accounts
- Missing GST input
- Miscommunication
- Dependency on specific employees
- Lack of uniformity

With SOPs, the business becomes organized, smooth, and scalable.

A business with systems grows faster and becomes easier to hand over, automate, or even sell.

Why CA Firms Are Best Suited to Offer This Service

CAs already understand:

- ✓ Business processes
- ✓ Internal controls
- ✓ Tax and compliance needs
- ✓ Documentation requirements
- ✓ Risk areas and financial workflow

So, helping businesses create SOPs is a natural extension of work we already do especially during:

- Internal audits
- Concurrent audits
- Process reviews
- ERP implementation
- New branch setup

Businesses are willing to pay for this because SOPs directly impact efficiency, accuracy, and profitability.

What Type of SOPs Can a CA Firm Create?

Some examples include:

- ✂ Accounting SOPs: Journal entries, closing processes, reconciliations
- ✂ GST & Tax SOPs: Timelines, review checkpoints, documentation
- ✂ Payroll SOPs: Attendance process, salary approvals, statutory compliance
- ✂ Inventory & Purchase SOPs: GRN, purchase orders, vendor screening
- ✂ Finance Control SOPs: Credit policy, approvals, cash handling

Even small businesses like traders, hospitals, gyms, schools, and manufacturers need SOPs.

How to Offer SOP Development as a Service

A simple 4-step approach:

1. Process Understanding

Observe how work is being done currently.

2. Gap Identification

Identify mistakes, delays, or missing controls.

3. Draft SOPs

Write clear, step-by-step instructions with templates and checklists.

4. Training & Implementation

Train staff so the SOP is actually followed.

Optional: Offer annual SOP review & updates as an ongoing service.

Revenue and Growth Potential

SOP development can become:

- A standalone project
- Part of internal audit reports
- A recurring consulting service
- A niche specialization area

It builds long-term client relationships and positions the firm as a business advisor not just a compliance provider.

Conclusion

As businesses grow, systems become more important than people dependent processes. SOPs bring clarity, discipline, and scalability exactly what every business owner needs.

For CA firms, this is a valuable service opportunity that blends practical knowledge with process improvement and adds meaningful value to clients.

In the future, CAs who help businesses organize, standardize, and automate will be in higher demand than those who only complete compliance tasks.

The shift has already begun and SOP consulting can be one of the most rewarding practice areas of the next decade.

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PHOTO GALLERY

03.11.2025

New Qualified CA Sep, 2025



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09.11.2025

In-Depth Analysis of Changes in GSTR-9 & GSTR-9C for FY
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22 & 23 NOV

AURA FOR CA STUDENTS



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