GST TOP 70
PROVISION REVISION CHARTBOOK

Provision only - English - September 2026 Examination

	A provision-only book for oral/classroom revision of the 70 most expected GST topics.
	Applicable section/rule/notification, operative provision, conditions, exceptions and only the relevant September 2026 update.
	No examples, no exam traps, no teaching script and no explanatory discussion.
	Finance Act 2025 amendments and significant notifications/circulars effective up to 28 February 2026, as applicable to the September 2026 examination.

Top 70 - Provision Index

No.	Topic	No.	Topic
1	Integrated output tax-ITC-cash liability	36	Road-transport exemption & local-delivery carve-out
2	Supply u/s 7: consideration + business	37	GTA service exemptions
3	Schedule I: supplies without consideration	38	Education services
4	Related/distinct persons: branch/stock transfer	39	Health-care, charitable & religious services
5	Principal-agent Schedule I test	40	Renting/accommodation exemptions
6	Composite vs mixed supply	41	New individual/family insurance exemption
7	ITC u/s 16 conditions	42	Agriculture, artists & pure-labour traps
8	Blocked credits u/s 17(5)	43	TOS-goods under forward charge
9	RCM notified-service master chart	44	TOS-services under forward charge
10	ECO liability u/s 9(5)	45	TOS under reverse charge
11	New local-delivery service through ECO	46	Interest/late fee, vouchers & change in rate
12	POS-goods involving movement	47	Post-sale discount as inducement
13	Bill-to-ship-to deemed delivery	48	Dealer promotion: own sales vs separate service
14	POS-services master map	49	Pure-agent exclusion
15	Value of supply-s.15 inclusions	50	Receipt of goods: lots & deemed receipt
16	Discounts + commercial credit notes	51	180-day payment reversal & re-availment
17	Rule 86B: 99% ITC restriction	52	ITC time limit & debit-note independence
18	Registration: aggregate turnover & threshold	53	Depreciation on GST component
19	Composition levy	54	Motor vehicle ITC & exceptions
20	GST TDS and TCS	55	Food, insurance, club & employee-benefit ITC
21	Schedule II classification	56	Works contract, construction & plant/machinery
22	Schedule III-neither goods nor services	57	Lost/gift/free sample & CSR credit
23	Specified actionable claims	58	Common credit & exempt supplies
24	Vouchers: instrument, not supply	59	ITC utilisation & RCM cash rule
25	Nature of supply & territorial waters	60	Compulsory registration & exceptions
26	RCM: advocate and director-capacity matters	61	Registration procedure & effective date
27	GTA: consignment note, option and 18% rate	62	New Rule 9A automatic registration
28	RCM security service	63	New Rule 14A small-taxpayer registration
29	RCM: residential dwelling to registered person	64	Tax invoice timing & continuous supply
30	New RCM: commercial immovable property	65	RCM/self-invoice, revised invoice & bill of supply
31	Import of services with/without consideration	66	Credit & debit notes
32	Goods: no movement, installation & on-board	67	Accounts, records & retention
33	POS: immovable property & accommodation	68	E-way bill
34	POS: performance, events & admission	69	Electronic ledgers, payment & interest
35	POS: transport, banking & on-board services	70	Returns: GSTR-1/IFF, GSTR-3B & annual return

01 Integrated output tax-ITC-cash liability

A+ | Supply, Value and ITC Foundation

Applicable provision	Sections 7, 9, 16, 17, 49, 49A and 49B; Rule 88A; Rule 86B
Provision	- For each transaction, determine supply, exemption, value, place/nature, charge mechanism, output tax and eligible ITC. - Apply the statutory utilisation order. - Tax payable under reverse charge shall be discharged in cash.

02 Supply u/s 7: consideration + business

A+ | Supply, Value and ITC Foundation

Applicable provision	Section 7(1)(a) and 7(1)(b); sections 2(17) and 2(31)
Provision	- Supply includes all forms of supply of goods or services or both for a consideration in the course or furtherance of business. - Import of services for a consideration is supply whether or not in the course or furtherance of business. - Supplies without consideration are covered only where Schedule I applies.
Sep-26 update	Applicability cut-off: 28 February 2026. Section 7(1)(aa) mutuality provision remains applicable.

03 Schedule I: supplies without consideration

A+ | Supply, Value and ITC Foundation

Applicable provision	Section 7(1)(c) read with Schedule I
Provision	- Schedule I covers permanent transfer/disposal of business assets where ITC has been availed; supplies between related/distinct persons in the course or furtherance of business; specified principal-agent supplies of goods; and business imports of services from a related person or own establishment outside India.
Sep-26 update	Notified temporary movement of tools/conveyances between distinct persons may be treated as neither supply only where all prescribed conditions are fulfilled.

04 Related/distinct persons: branch/stock transfer

A+ | Supply, Value and ITC Foundation

Applicable provision	Schedule I, paragraph 2; sections 25(4)/(5); Rule 28
Provision	- Separate GST registrations of the same legal person are distinct persons. - Supply between them may be taxable even without consideration. - Value shall be determined under Rule 28; where the recipient is eligible for full ITC, the invoice value is deemed to be the open market value.

05 Principal-agent Schedule I test

A+ | Supply, Value and ITC Foundation

Applicable provision	Schedule I, paragraph 3; Circular No. 57/31/2018-GST
Provision	- The principal-agent entry applies only where the agent undertakes supply or receipt of goods on behalf of the principal. - The authority to issue the invoice in the agent's own name is a decisive indicator.

06 Composite vs mixed supply

A+ | Supply, Value and ITC Foundation

Applicable provision	Sections 2(30), 2(74), 2(90) and 8
Provision	- A composite supply consists of naturally bundled supplies supplied in conjunction with each other in the ordinary course of business, one of which is the principal supply. - It is taxed as the principal supply. - A mixed supply consists of independent supplies made together for a single price and is taxed at the highest applicable rate.
Sep-26 update	Extended warranty bought with goods from the same supplier may form part of composite supply; a later warranty or warranty from another supplier is ordinarily a separate service.

07 ITC u/s 16 conditions

A+ | Supply, Value and ITC Foundation

Applicable provision	Sections 16(1), 16(2), 16(4), 16(6); Rules 36, 37 and 37A
Provision	- ITC is available to a registered person for inputs/input services used or intended to be used in business, subject to possession of prescribed document, receipt, communication in the prescribed statement, payment of tax to Government, and furnishing of return. - Section 16 time limits and Rules 37/37A shall also be satisfied.

08 Blocked credits u/s 17(5)

A+ | Supply, Value and ITC Foundation

Applicable provision	Section 17(5)
Provision	- Section 17(5) blocks ITC, notwithstanding sections 16(1) and 18(1), on specified passenger motor vehicles/vessels/aircraft and related services; food, catering, beauty, health, insurance, club/fitness and vacation benefits; works contract and own-account construction of immovable property; membership of clubs; travel benefits; tax paid under the specified demand provision - CSR goods/services; goods lost, stolen, destroyed, written off, gifted or given as free samples; and goods/services used for personal consumption. - Every clause-specific exception, including onward supply, same-category/composite supply, passenger transport, training and statutory employer obligation, must be tested.

09 RCM notified-service master chart

A+ | Charge and ECO

Applicable provision	Section 9(3) / IGST section 5(3); Notification No. 13/2017-CT(R) as amended
Provision	- Notified RCM services include: GTA service to specified recipients; legal service by advocate/firm to business entity; arbitral tribunal service to business entity; sponsorship to body corporate/partnership firm; specified Government/local-authority services to business entity; director service to company/body corporate; insurance-agent service to insurer; recovery-agent service to banking company/NBFC/financial institution; specified copyright service; services of individual direct selling agent to banking company/NBFC; business facilitator/correspondent services; security service by non-body-corporate to registered person; renting of passenger motor vehicle in specified cases; renting of residential dwelling to registered person; notified commercial-property renting by URP to RP; and lending of securities. - The exact supplier, recipient and notification exception must be verified. - RCM tax is paid in cash; eligible ITC may be claimed thereafter.

10 ECO liability u/s 9(5)

A+ | Charge and ECO

Applicable provision	Section 9(5) / IGST section 5(5); Notification No. 17/2017-CT(R) as amended
Provision	- For notified services supplied through an ECO, the ECO is liable to pay tax as if it were the supplier. - The current list includes specified passenger transport, omnibus transport subject to the company exception, accommodation, housekeeping, restaurant service other than at specified premises, and local delivery subject to the section 22 condition.
Sep-26 update	Local delivery was added to the section 9(5) list with effect from 22 September 2025.

11 New local-delivery service through ECO

A+ | Charge and ECO

Applicable provision	Section 9(5); Notification Nos. 17/2025-CT(R) and 17/2025-IT(R)
Provision	- With effect from 22 September 2025, local-delivery service supplied through an ECO is covered by section 9(5) where the underlying supplier is not liable for registration under section 22(1). - Such service is carved out of the general road-transport exemption and the relevant ECO/local-delivery provider is excluded from the amended GTA definition.
Sep-26 update	New local-delivery ECO entry and road-transport exemption carve-out effective 22 September 2025.

12 POS-goods involving movement

A+ | POS, Value and Registration

Applicable provision	IGST Act, section 10(1)(a)
Provision	- Where supply involves movement of goods, the place of supply is the location where movement terminates for delivery to the recipient.

13 Bill-to-ship-to deemed delivery

A+ | POS, Value and Registration

Applicable provision	IGST Act, section 10(1)(b); CGST section 16(2)(b) explanations
Provision	- Where goods are delivered by the supplier to a recipient or another person on the direction of a third person, the third person is deemed to have received the goods and the place of supply for the first supply is the principal place of business of that third person. - Directed delivery is also deemed receipt for ITC purposes.

14 POS-services master map

A+ | POS, Value and Registration

Applicable provision	IGST Act, section 12
Provision	- General rule: for B2B service, POS is the location of the registered recipient; for B2C service, POS is the recipient's location where address exists on record, otherwise supplier location. - Specific provisions override the general rule for immovable-property services; restaurant/catering, grooming, fitness, health and training; admission and organisation of events; goods/passenger transport; telecom; banking/financial/stock-broking; insurance; and services supplied on board a conveyance. - Recipient registration, address on record, actual performance, event/property location and first scheduled point of departure shall be applied as required by the relevant clause.
Sep-26 update	For B2C goods under section 10(1)(ca), use the address recorded in the invoice; if none is recorded, use supplier location. Apply the separate records-based rules for B2C insurance and banking/financial services.

15 Value of supply-s.15 inclusions

A+ | POS, Value and Registration

Applicable provision	Section 15(1) and 15(2); Rules 27 to 35
Provision	- Transaction value applies where supplier and recipient are unrelated and price is the sole consideration. - Add the amounts specified in section 15(2), and exclude only discounts satisfying section 15(3). - Special valuation rules apply where section 15(1) conditions are not met.

16 Discounts + commercial credit notes

A+ | POS, Value and Registration

Applicable provision	Section 15(3); section 34; Circular No. 251/08/2025-GST
Provision	- A discount given before or at supply and recorded in the invoice is excluded. - A post-supply discount reduces taxable value only when established under a pre-supply agreement, specifically linked to relevant invoices and accompanied by the required recipient ITC reversal. - A commercial credit note without GST adjustment does not reduce the supplier's tax liability.
Sep-26 update	Circular No. 251/08/2025-GST: recipient need not reverse ITC merely because payment is reduced through a commercial credit note where GST liability is not reduced.

17 Rule 86B: 99% ITC restriction

A+ | POS, Value and Registration

Applicable provision	Rule 86B
Provision	- Rule 86B applies where the value of taxable supplies other than exempt and zero-rated supplies exceeds Rs.50 lakh in a month. - The electronic credit ledger cannot discharge more than 99% of output tax liability. - The restriction does not apply where the specified person has paid income tax exceeding Rs.1 lakh in each of the relevant two years; the registered person received the prescribed refund exceeding Rs.1 lakh; cumulative cash payment exceeds 1% of output tax liability; the person is a Government Department, PSU, local authority or statutory body; or the current notified exception for specified Rule 31D retail-sale-price goods applies. - The Commissioner may remove the restriction after verification.
Sep-26 update	New specified RSP-goods exception under Rule 86B applies from 1 February 2026.

18 Registration: aggregate turnover & threshold

A+ | POS, Value and Registration

Applicable provision	Sections 2(6) and 22; Notification No. 10/2019-CT as amended
Provision	- Aggregate turnover is computed on an all-India PAN basis and includes taxable supplies, exempt supplies, exports and inter-State supplies of persons having the same PAN - GST and inward supplies taxable under RCM are excluded. - Registration threshold is generally Rs.20 lakh for suppliers of services and Rs.10 lakh in the notified special-category States. - The enhanced Rs.40 lakh threshold applies to exclusive suppliers of goods only when all notification conditions are satisfied; otherwise the applicable Rs.20 lakh/Rs.10 lakh limit applies. - Liability is also subject to compulsory-registration provisions and notified exceptions.

19 Composition levy

A+ | POS, Value and Registration

Applicable provision	Section 10; Rules 3 to 7 and Rule 62
Provision	- Composition under section 10(1)/(2) is available to an eligible registered person within the prescribed preceding-FY aggregate-turnover limit, subject to exclusions for specified manufacturers, non-resident/casual taxable persons and disqualified supplies/persons. - The person cannot collect tax or claim ITC and must issue a bill of supply. - Prescribed rates apply to the statutory turnover/base. - Incidental services under the normal composition scheme may be supplied up to the higher of 10% of preceding-FY turnover or Rs.5 lakh. - The separate section 10(2A) scheme applies to eligible service/mixed suppliers within its limit. - Eligibility ends from the day any condition is breached. - CMP-08 is quarterly and GSTR-4 is annual.
Sep-26 update	CMP-08 is quarterly; GSTR-4 is annual and due on 30 April following the FY; GSTR-9A is not required.

20 GST TDS and TCS

A+ | POS, Value and Registration

Applicable provision	Sections 51 and 52; Rules 66 and 67
Provision	- TDS applies to notified deductors where the value of taxable supply under a contract exceeds Rs.2.5 lakh, excluding GST/cess shown in the invoice. - No deduction is made where supplier location and POS are in a State/UT different from the recipient's State/UT of registration. - Tax is deducted at the prescribed aggregate rate, paid to Government and reported in GSTR-7. - ECO TCS applies at 0.5% on net taxable supplies made through the ECO by other suppliers where consideration is collected by the ECO. - Net taxable supplies are reduced by returns. - GSTR-8 is monthly; the section 52(5) annual statement is due by 31 December following the FY, while GSTR-9B remains to be notified.
Sep-26 update	TCS rate is 0.5%. The notified TDS coverage includes specified metal-scrap supplies between registered persons, subject to conditions.

21 Schedule II classification

A | Classification and RCM

Applicable provision	Section 7(1A) read with Schedule II
Provision	- Schedule II classifies an activity only after it qualifies as supply under section 7. - Transfer of title in goods and a future transfer of title under an agreement are classified as supply of goods at the relevant time; transfer of right in goods without transfer of title is service. - Lease, tenancy, easement or licence to occupy land and leasing/letting of building are services. - Treatment or process on another person's goods is service. - Relevant business-asset transactions are classified as stated. - Renting of immovable property; construction of a complex/building intended for sale before completion/first occupation; temporary transfer/permitting use of intellectual property; development/supply of software; agreeing to an obligation to refrain/tolerate/do an act; transfer of right to use goods; works contract; and restaurant/catering supply are treated as services.

22 Schedule III-neither goods nor services

A | Classification and RCM

Applicable provision	Schedule III
Provision	- Schedule III treats the following as neither goods nor services: employee service to employer in the course of employment; services by a court or tribunal; specified functions of MPs/MLAs/local-authority members and constitutional/statutory office holders; funeral, burial, crematorium or mortuary services including transport of the deceased; sale of land and sale of completed building; actionable claims other than specified actionable claims; supply of goods from non-taxable territory to another place outside India without goods entering India; high-sea sales before home consumption; and supply of warehoused goods before clearance for home consumption. - Each entry is subject to its statutory explanation and conditions.

23 Specified actionable claims

A | Classification and RCM

Applicable provision	Sections 2(1) and 2(102A); Schedule III, paragraph 6
Provision	- Specified actionable claims include betting, casinos, gambling, horse racing, lottery and online money gaming and remain taxable. - Actionable claims other than specified actionable claims fall within Schedule III.

24 Vouchers: instrument, not supply

A | Classification and RCM

Applicable provision	Section 2(118); current sections 12 and 13 after omission of voucher-specific sub-sections
Provision	- A voucher is an instrument carrying an obligation to accept it as consideration or part consideration for a supply. - The special voucher time-of-supply provisions formerly contained in sections 12(4) and 13(4) have been omitted; tax treatment follows the applicable provision governing the underlying supply.
Sep-26 update	Voucher-specific sections 12(4) and 13(4) stand omitted for the applicable law.

25 Nature of supply & territorial waters

A | Classification and RCM

Applicable provision	IGST Act, sections 7, 8 and 9
Provision	- A supply is inter-State where supplier location and POS are in different States/UTs, and also in the special cases stated in IGST section 7, including imports, exports and supplies to/by SEZ. - A supply is intra-State where supplier location and POS are in the same State/UT, subject to IGST section 8 exclusions. - Where the supplier is located in territorial waters, its location is deemed to be in the coastal State/UT where the nearest point of the appropriate baseline is located. - Where the POS is in territorial waters, the same nearest-baseline rule applies to determine the State/UT for POS.

26 RCM: advocate and director-capacity matters

A | Classification and RCM

Applicable provision	Notification No. 13/2017-CT(R), relevant entries, as amended
Provision	- Legal services by an advocate/firm to a business entity are under RCM subject to the applicable exemption. - Services supplied by a director to the company/body corporate in the capacity of director are under RCM; a service supplied in personal or independent capacity must be classified separately.

27 GTA: consignment note, option and 18% rate

A | Classification and RCM

Applicable provision	Notification Nos. 11/2017-CT(R), 12/2017-CT(R) and 13/2017-CT(R), as amended
Provision	- A GTA is a person providing service in relation to transport of goods by road and issuing a consignment note. - In the prescribed 5% route, ITC restriction applies; the GTA may pay under forward charge where the permitted annual option is exercised, otherwise notified specified recipients pay under RCM. - The full/unrestricted-ITC forward-charge rate is 18% from 22 September 2025. - Recipient categories, annual declaration/option, invoice endorsement and exempt GTA services must be independently verified. - A road transporter not issuing a consignment note is not a GTA.
Sep-26 update	Full-ITC GTA rate changed from 12% to 18% with effect from 22 September 2025.

28 RCM security service

A | Classification and RCM

Applicable provision	Notification No. 13/2017-CT(R), security-service entry
Provision	- Security service by way of supply of security personnel by a person other than a body corporate to a registered person is taxable under RCM. - RCM does not apply where the supplier is a body corporate. - The notified recipient exclusions, including specified Government bodies registered only for TDS and composition taxpayers where stated in the entry, must be examined.

29 RCM: residential dwelling to registered person

A | Classification and RCM

Applicable provision	Notification No. 13/2017-CT(R), serial no. 5AA
Provision	- Service by way of renting a residential dwelling to a registered person is covered by RCM. - The recipient's registration and the capacity in which the property is rented must be examined. - The residential-renting exemption continues where a registered proprietor rents the dwelling in personal capacity for use as own residence and on own account, subject to the notification wording. - Business/entity use does not obtain that personal-capacity relief.

30 New RCM: commercial immovable property

A | Classification and RCM

Applicable provision	Notification No. 13/2017-CT(R), serial no. 5AB, as inserted
Provision	- Renting of immovable property other than a residential dwelling by an unregistered person to a registered person is covered by RCM under serial no. 5AB. - The recipient pays tax in cash and may claim ITC subject to sections 16 and 17. - The notified exclusion for a recipient who has opted to pay tax under the composition levy must be applied. - Where the landlord is registered, the normal forward-charge position is examined instead.

31 Import of services with/without consideration

A | Classification and RCM

Applicable provision	Section 7(1)(b); Schedule I, paragraph 4; IGST sections 2(11), 5(3) and 13
Provision	- Import of services for consideration is supply irrespective of business nexus. - Import without consideration is supply only when received from a related person or own establishment outside India in the course or furtherance of business. - The recipient pays tax under RCM where the import is taxable.

32 Goods: no movement, installation & on-board

A | Place of Supply and Exemptions

Applicable provision	IGST Act, sections 10(1)(c), 10(1)(d) and 10(1)(e)
Provision	- For goods not involving movement, POS is the location of goods at delivery. - For goods installed or assembled at site, POS is the installation/assembly site. - For goods supplied on board a conveyance, POS is where the goods are taken on board.

33	POS: immovable property & accommodation	A | Place of Supply and Exemptions
Applicable provision	IGST Act, section 12(3)	
Provision	- Services directly related to immovable property, including accommodation and specified construction/property services, have POS at the location of the property. - Prescribed allocation applies where the property is situated in more than one State/UT.	

34	POS: performance, events & admission	A | Place of Supply and Exemptions
Applicable provision	IGST Act, sections 12(4) to 12(7)	
Provision	- For restaurant/catering, personal grooming, fitness, beauty treatment, health service and similar performance-based services supplied to an unregistered person, POS is the place of actual performance; the B2B rule applies to a registered recipient where specified. - Admission to an event/amusement park follows the place where the event is held or park is located. - Event organisation and ancillary/sponsorship service follows registered-recipient location for B2B and actual event location for B2C. - Where an event is held in more than one State/UT and a consolidated amount is charged, value is apportioned in the prescribed manner.	

35	POS: transport, banking & on-board services	A | Place of Supply and Exemptions
Applicable provision	IGST Act, sections 12(8), 12(9), 12(12), 12(13) and 12(14)	
Provision	- For goods transport, POS is registered-recipient location for B2B and the place where goods are handed over for transportation for B2C, subject to the statutory provisos. - Passenger transport follows registered-recipient location for B2B and the place of embarkation for a continuous journey for B2C. - Banking, financial and stock-broking services follow recipient location available in supplier records, otherwise supplier location. - Insurance follows registered-recipient location for B2B and recipient location available in records for B2C. - Services supplied on board a conveyance follow the first scheduled point of departure.	
Sep-26 update	Current domestic records-based POS amendments/clarifications apply.	

36	Road-transport exemption & local-delivery carve-out	A | Place of Supply and Exemptions
Applicable provision	Notification No. 12/2017-CT(R), road-transport exemption, as amended	
Provision	- Transport of goods by road is exempt except services of a GTA and courier agency. - From 22 September 2025, the exemption does not apply to local-delivery services provided by or through an ECO.	
Sep-26 update	Local delivery provided by or through an ECO is outside the general road-transport exemption from 22 September 2025.	

37 GTA service exemptions

A | Place of Supply and Exemptions

Applicable provision	Notification No. 12/2017-CT(R), GTA exemptions, as amended
Provision	- Exempt GTA services include transport of agricultural produce; milk, salt and food grain including flour, pulses and rice; organic manure; newspaper or magazines registered with the Registrar of Newspapers; relief materials for victims of natural/man-made disasters; and defence or military equipment. - Prescribed low-value exemptions apply where the gross amount charged for a consignment transported in a single carriage does not exceed Rs.1,500 or the amount charged for all goods for a single consignee does not exceed Rs.750. - The supplier must first satisfy the amended GTA definition.

38 Education services

A | Place of Supply and Exemptions

Applicable provision	Notification No. 12/2017-CT(R), education entries, as amended
Provision	- Educational institution means an institution providing pre-school education and education up to higher secondary/equivalent; education as part of a curriculum for obtaining a qualification recognised by law; or an approved vocational educational course. - Services by an educational institution to its students, faculty and staff are exempt within the entry. - Services relating to admission to or conduct of examination supplied by/to an eligible educational institution are exempt as notified. - Specified services supplied to an institution - transportation, catering including mid-day meals, security, cleaning/housekeeping and admission/examination services - are exempt subject to the level-of-education restrictions and exclusions in the notification. - Commercial coaching not covered by the definition is not exempt.

39 Health-care, charitable & religious services

A | Place of Supply and Exemptions

Applicable provision	Notification No. 12/2017-CT(R), health-care/charitable/religious entries
Provision	- Health-care services by a clinical establishment, authorised medical practitioner or paramedics and ambulance services are exempt. - Health care covers diagnosis, treatment or care for illness, injury, deformity, abnormality or pregnancy in a recognised system of medicines, but excludes hair transplant/cosmetic/plastic surgery unless reconstructive. - Doctor/nutritionist-advised food to an in-patient forms part of exempt health care; food to attendants, visitors and out-patients is separately taxable unless otherwise exempt. - Room charges exceeding the notified limit, other than ICU/critical-care units, are separately taxable as prescribed. - Charitable activities and religious ceremonies/renting are exempt only within their definitions, monetary limits and conditions.
Sep-26 update	Doctor/nutritionist-advised food supplied to an in-patient forms part of exempt health-care service; food supplied to attendants, visitors or out-patients is separately examined.

40 Renting/accommodation exemptions

A | Place of Supply and Exemptions

Applicable provision	Notification No. 12/2017-CT(R), renting and accommodation entries, as amended
Provision	- Renting of a residential dwelling for use as residence is exempt except where rented to a registered person, subject to the personal-capacity proprietor relief. - Renting to a registered person must also be examined under RCM. - Hotel/inn/guest-house/campsite accommodation follows the applicable rate/exemption notification and specified-premises concepts. - Hostel/PG accommodation exemption requires value not exceeding Rs.20,000 per person per month and a continuous period of at least 90 days; both conditions are mandatory. - Commercial-property renting is taxable and the URP-to-RP transaction must be examined under the notified RCM entry.
Sep-26 update	Hostel/PG exemption requires both the monthly value ceiling and the minimum continuous stay condition.

41 New individual/family insurance exemption

A | Place of Supply and Exemptions

Applicable provision	Notification No. 12/2017-CT(R), entries 36C, 36D and 36E
Provision	- Life-insurance and health-insurance services supplied by an insurer to the insured are exempt where the insured is an individual, or an individual and family, and not a group. - Family includes all individuals insured as family under the contract. - Employer-employee and other groups having a common purpose/economic relationship independent of insurance are group policies and do not qualify under this exemption. - Reinsurance of the exempt individual/family life and health policies is also exempt. - These entries apply from 22 September 2025.
Sep-26 update	Individual/family life and health insurance and related reinsurance exemptions apply from 22 September 2025.

42 Agriculture, artists & pure-labour traps

A | Place of Supply and Exemptions

Applicable provision	Notification No. 12/2017-CT(R), relevant agriculture, artist and pure-labour entries
Provision	- Exemption applies to specified services relating to cultivation of plants and rearing of animals for food, fibre, fuel, raw material or similar agricultural produce, including listed agricultural operations and warehousing of agricultural produce. - Performance by an artist in folk/classical art forms of music, dance or theatre is exempt up to the notified consideration, subject to exclusions such as brand ambassador services. - Pure-labour contracts of construction/erection/commissioning/installation/completion/fitting-out/repair/maintenance/renovation/alteration of a single residential unit otherwise than as part of a residential complex are exempt; commercial construction and ineligible complex work are not covered.

43 TOS-goods under forward charge

A | Time and Value of Supply

Applicable provision	Section 12(2); section 31; relevant notification for advances on goods
Provision	- For forward-charge goods, TOS is the earlier of invoice date/last date on which invoice is required and payment date, subject to the notification under which registered suppliers of goods generally pay on invoice basis for advances (except notified actionable claims). - Invoice for movement goods is issued before or at removal; for goods not involving movement, before or at delivery/making available; and for continuous supply, before or at each statement/payment trigger prescribed by section 31.
Sep-26 update	Registered suppliers of goods generally follow invoice basis for advances, except notified actionable claims.

44 TOS-services under forward charge

A | Time and Value of Supply

Applicable provision	Section 13(2); section 31 and Rule 47
Provision	- Where a service invoice is issued within the prescribed period, TOS is the earlier of invoice date and payment date. - Where invoice is not issued within the prescribed period, TOS is the earlier of provision of service and payment. - Where neither rule applies, TOS is the date on which the recipient records receipt in its books. - For excess receipt up to Rs.1,000 over invoice amount, the supplier may opt to take the invoice date as TOS for the excess. - Continuous-supply provisions apply according to due date, payment or completion of event.

45 TOS under reverse charge

A | Time and Value of Supply

Applicable provision	Sections 12(3) and 13(3)
Provision	- For RCM goods, TOS is the earliest of receipt of goods, payment date and the day immediately following 30 days from supplier invoice. - For RCM services, TOS is the earliest of payment date, the day immediately following 60 days from supplier invoice, and the recipient's self-invoice date where self-invoicing is required. - If these dates cannot be determined, use the recipient's books-entry date. - For an associated-enterprise service provider located outside India, use the earlier of recipient's books entry and payment.
Sep-26 update	For RCM services, the recipient's self-invoice date is included as a trigger where self-invoicing is required.

46 Interest/late fee, vouchers & change in rate

A | Time and Value of Supply

Applicable provision	Sections 12(6), 13(6) and 14; sections 15(2)(d), 12 and 13
Provision	- Interest, late fee or penalty for delayed consideration is included in value under section 15(2)(d) and its TOS is the date of receipt. - Voucher-specific sections 12(4) and 13(4) have been omitted; the underlying supply is governed by the applicable TOS provision. - Where the rate changes, section 14 determines TOS by the statutory matrix of supply, invoice and payment before/after the rate change. - Payment date is generally books entry or bank credit, whichever earlier, subject to the bank-credit proviso. - The Rs.1,000 option is confined to excess receipt up to Rs.1,000.

47	Post-sale discount as inducement	A | Time and Value of Supply
Applicable provision	Section 2(31); Circular No. 251/08/2025-GST	
Provision	- A post-sale discount in independent principal-to-principal sales is ordinarily price support and not third-party consideration. - Where a manufacturer-end-customer arrangement requires the dealer to supply at a discounted price, the amount may constitute inducement consideration for the dealer's onward supply.	
Sep-26 update	Circular No. 251/08/2025-GST governs the current post-sale discount clarification.	

48	Dealer promotion: own sales vs separate service	A | Time and Value of Supply
Applicable provision	Circular No. 251/08/2025-GST	
Provision	- General promotion of a dealer's own sales does not by itself constitute a separate service to the manufacturer. - An expressly agreed advertising, co-branding, customisation, sales-drive or customer-support obligation for defined consideration is a separate taxable service.	
Sep-26 update	Circular No. 251/08/2025-GST distinguishes ordinary dealer promotion from a separately contracted service.	

49 Pure-agent exclusion

A | Time and Value of Supply

Applicable provision	Rule 33
Provision	- Expenditure or costs incurred by a supplier as a pure agent of the recipient are excluded from value only where every Rule 33 condition is satisfied, including authorisation, recipient liability to the third party, separate indication, actual reimbursement, and absence of title/use by the supplier.

50 Receipt of goods: lots & deemed receipt

A | Input Tax Credit and Payment

Applicable provision	Section 16(2)(b) and its explanations
Provision	- Goods received in lots or instalments are treated as received only upon receipt of the last lot/instalment. - Goods delivered and services provided to another person on the recipient's direction are deemed to have been received by the recipient.

51	180-day payment reversal & re-availment	A | Input Tax Credit and Payment
Applicable provision	Second proviso to section 16(2); Rule 37	
Provision	- Where value plus tax is not paid to the supplier within 180 days, the recipient must reverse/pay the proportionate ITC with applicable interest and may re-avail it upon payment. - The condition does not apply to supplies taxed under RCM.	
Sep-26 update	Rule 37 requires reversal only to the extent of unpaid value plus tax; re-availment is permitted upon payment.	

52	ITC time limit & debit-note independence	A | Input Tax Credit and Payment
Applicable provision	Section 16(4), 16(5) and 16(6); debit-note proviso	
Provision	- ITC must ordinarily be availed by 30 November following the relevant financial year or the annual-return date, whichever is earlier. - A debit note follows its own financial year. - Sections 16(5) and 16(6) provide special statutory windows in the cases covered by them.	
Sep-26 update	Rule 37A and section 16(6) special provisions shall be applied where the facts fall within their scope.	

53 Depreciation on GST component

A | Input Tax Credit and Payment

Applicable provision	Section 16(3)
Provision	- Where depreciation under the Income-tax law is claimed on the GST component of capital goods/plant and machinery cost, ITC on that tax component is not available.

54 Motor vehicle ITC & exceptions

A | Input Tax Credit and Payment

Applicable provision	Sections 17(5)(a), 17(5)(aa) and 17(5)(ab)
Provision	- ITC is blocked on motor vehicles for transportation of persons having approved seating capacity not exceeding 13 persons including driver, except when used for further supply of such vehicles, transportation of passengers or imparting driving training. - ITC on vessels and aircraft is blocked subject to corresponding onward-supply, passenger-transport, training/navigation/flying and goods-transport exceptions. - General insurance, servicing, repair and maintenance relating to such blocked vehicles/vessels/aircraft is also blocked, subject to the statutory exceptions including manufacturers/insurers where applicable. - Goods vehicles are not covered by the passenger-vehicle block merely because they are motor vehicles.

55 Food, insurance, club & employee-benefit ITC

A | Input Tax Credit and Payment

Applicable provision	Section 17(5)(b)
Provision	- ITC is blocked on food and beverages, outdoor catering, beauty treatment, health services, cosmetic/plastic surgery, leasing/renting/hiring of specified motor vehicles/vessels/aircraft, life insurance and health insurance. - Credit is permitted where the inward category is used for making an outward taxable supply of the same category or as an element of a taxable composite/mixed supply, and where provision by the employer is obligatory under law. - Membership of a club, health and fitness centre and employee vacation travel benefits are separately blocked under the stated clauses.

56 Works contract, construction & plant/machinery

A | Input Tax Credit and Payment

Applicable provision	Sections 17(5)(c) and 17(5)(d); explanation to section 17
Provision	- Works-contract service for construction of immovable property is blocked except where it is an input service for further supply of works-contract service. - Goods/services used for own-account construction of immovable property are blocked even when used in business, to the extent capitalised. - Construction includes reconstruction, renovation, additions, alterations or repairs to the extent capitalised. - Plant and machinery includes apparatus, equipment and machinery fixed to earth by foundation/structural support and such foundation/support, but excludes land, building/civil structure, telecom towers and pipelines laid outside factory premises.

57 Lost/gift/free sample & CSR credit

A | Input Tax Credit and Payment

Applicable provision	Sections 17(5)(fa) and 17(5)(h)
Provision	- ITC is blocked on goods lost, stolen, destroyed, written off, gifted or given as free samples. - Goods/services used or intended to be used for activities relating to corporate social responsibility obligations under Companies Act section 135 are expressly blocked by section 17(5)(fa). - Current section 17(5)(i) refers to tax paid under section 74 for a period up to FY 2023-24; obsolete blanket references to sections 129/130 should not be used.
Sep-26 update	Use the current wording of sections 17(5)(fa) and 17(5)(i).

58 Common credit & exempt supplies

A | Input Tax Credit and Payment

Applicable provision	Sections 17(1) to 17(4); Rules 42 and 43; section 17(4) option
Provision	- Credit exclusively attributable to business taxable/zero-rated supplies is eligible, while credit exclusively attributable to exempt supplies or non-business use is restricted. - Common credit is apportioned between eligible and ineligible purposes under section 17 and the prescribed rules. - Exempt supply for apportionment includes the statutory inclusions, while zero-rated supplies remain eligible. - A banking company/financial institution including NBFC may follow normal apportionment or exercise the prescribed option to avail 50% of eligible ITC each month, subject to the statutory exception for supplies between registrations of the same entity. - Detailed Rules 42/43 computation is outside the stated CA Intermediate syllabus boundary, but the section 17 principle remains examinable.
Sep-26 update	Detailed Rules 42/43 computation is outside the stated CA Intermediate scope; the section 17 apportionment principle remains relevant.

59 ITC utilisation & RCM cash rule

A | Input Tax Credit and Payment

Applicable provision	Sections 49, 49A and 49B; Rule 88A; section 2(82)
Provision	- IGST credit must first be used for IGST liability and the remaining amount may thereafter be used for CGST and SGST/UTGST in any order, subject to complete exhaustion of IGST credit before CGST/SGST credit is used. - CGST credit is used for CGST and then IGST, but not SGST/UTGST. - SGST/UTGST credit is used for SGST/UTGST and then IGST, but not CGST. - Output tax excludes tax payable under RCM; therefore RCM liability is discharged through cash. - ITC of eligible RCM tax may be claimed after payment subject to sections 16 and 17.

60 Compulsory registration & exceptions

A | Registration and Compliance

Applicable provision	Section 24 read with notified exceptions
Provision	- Compulsory registration under section 24 covers persons making specified inter-State taxable supplies; casual taxable persons; persons liable under RCM; persons required to deduct TDS; agents supplying on behalf of other taxable persons; input service distributors; persons supplying through an ECO required to collect TCS; every ECO required to collect TCS; specified OIDAR suppliers from outside India; and other notified persons. - NRTPs also require registration under the applicable provisions. - Notified exceptions for small inter-State service suppliers, handicraft suppliers, specified suppliers through ECO and section 9(5) underlying suppliers must be overlaid before concluding.

61	Registration procedure & effective date	A | Registration and Compliance
Applicable provision	Section 25; Rules 8 to 10 and Rules 19 to 23	
Provision	- A person liable under section 22/24 shall apply within 30 days - CTP/NRTP apply at least 5 days before business commencement. - Timely registration is effective from the date of liability; otherwise from the date of grant. - Rule 9 verification, clarification and deemed-approval timelines apply unless Rule 9A/14A governs. - Certificate is issued in REG-06. - Amendment is applied under Rule 19; approval is REG-15 and rejection REG-05. - Cancellation may be initiated by taxpayer/officer under sections 29 and Rules 20/22; suspension may operate during proceedings. - Revocation application is ordinarily within 90 days, extendable as permitted up to 180 days. - Final return GSTR-10 is due by the later of three months from cancellation date or order date.	
Sep-26 update	Rule 19 approval: REG-15; rejection: REG-05. Revocation is ordinarily within 90 days, extendable as permitted up to 180 days. GSTR-10 follows the later-of-two-three-month rule.	

62	New Rule 9A automatic registration	A | Registration and Compliance
Applicable provision	Rule 9A	
Provision	- A low-risk application under Rules 8, 12 or 17, identified by the common portal through data analysis and risk parameters, is granted registration electronically within three working days. - Rule 9A overrides the ordinary Rule 9 verification route.	
Sep-26 update	Rule 9A effective from 1 November 2025.	

63 New Rule 14A small-taxpayer registration

A | Registration and Compliance

Applicable provision	Rule 14A
Provision	- Rule 14A is an optional simplified route for an applicant under Rule 8 whose total monthly output tax liability on supplies to registered persons does not exceed Rs.2.5 lakh and who completes Aadhaar authentication, subject to section 25(6D). - Only one Rule 14A registration per State/UT for the same PAN is permitted, overriding separate-place registration. - Registration is granted electronically within three working days after authentication. - Withdrawal requires all due returns to be filed and no pending cancellation proceedings; verification/authentication applies. - On approval, B2B output tax above the limit may be reported from the first day of the succeeding month. - Changes in registration particulars must be amended before withdrawal application.
Sep-26 update	Rule 14A effective from 1 November 2025.

64 Tax invoice timing & continuous supply

B | Registration and Compliance

Applicable provision	Section 31; Rule 47; e-invoice notifications as amended
Provision	- For goods involving movement, invoice is issued before or at removal; for other goods, before or at delivery/making available. - For services, invoice is generally issued within 30 days from supply; prescribed categories such as insurer/banking company/financial institution/NBFC may use the extended period. - Continuous supply of goods/services follows the statement, payment, due-date or event triggers in section 31. - E-invoicing applies to notified registered persons whose aggregate turnover exceeded Rs.5 crore in any preceding FY from 2017-18, subject to notified entity/supply exclusions and current reporting requirements.
Sep-26 update	E-invoicing applies to notified persons crossing the prescribed Rs.5 crore aggregate-turnover criterion in any preceding FY from 2017-18, subject to exclusions.

65 RCM/self-invoice, revised invoice & bill of supply

B | Registration and Compliance

Applicable provision	Section 31(3); Rules 46 and 49
Provision	- Where a registered recipient receives taxable supply from an unregistered supplier and RCM/self-invoicing is required, the recipient issues a self-invoice within the prescribed period and a payment voucher at payment. - A person granted registration from an earlier effective date may issue revised invoices for taxable supplies made from effective date to certificate date within the prescribed time; consolidated revised invoices are permitted in specified cases. - A composition taxpayer or supplier of exempt supply issues a bill of supply. - Receipt voucher, refund voucher, delivery challan and other prescribed documents apply in their respective circumstances.

66 Credit & debit notes

B | Registration and Compliance

Applicable provision	Section 34
Provision	- A credit note may be issued where taxable value/tax charged exceeds the correct amount, goods are returned or goods/services are deficient. - Output tax reduction is permitted only when statutory conditions are met and unjust enrichment does not arise. - Details must be declared by 30 November following the FY of supply or annual-return date, whichever earlier; this deadline governs declaration/tax adjustment, not physical issuance of the document. - A debit note is issued where taxable value/tax charged is deficient and the additional liability is reported. - A commercial/financial credit note without GST adjustment does not reduce supplier liability or, merely because price is reduced, require recipient ITC reversal under Circular 251/08/2025-GST.
Sep-26 update	The statutory date governs declaration/tax adjustment of a credit note, not the physical date by which the document must be issued.

67 Accounts, records & retention

B | Registration and Compliance

Applicable provision	Sections 35 and 36; Rules 56 to 58
Provision	- The registered person shall maintain true and correct accounts of production/manufacture, inward and outward supplies, stock, ITC availed, output tax payable/paid and other prescribed particulars at the principal/additional place of business, including electronic records and backup. - Agents, works contractors, transporters and warehouse operators maintain the additional specified records. - Records are retained for 72 months from the due date of annual return for the relevant year. - Where appeal/revision/proceedings/investigation is pending, records are retained for the longer prescribed period.
Sep-26 update	Retention period: 72 months from the due date of annual return.

68 E-way bill

B | Registration and Compliance

Applicable provision	Section 68; Rules 138 to 138E
Provision	- Before movement, an e-way bill is generally required where consignment value exceeds Rs.50,000 for supply, reasons other than supply or inward supply from an unregistered person, subject to exceptions. - Mandatory cases irrespective of value include specified inter-State movement for job work and handicraft goods. - Consignment value includes GST/cess but excludes exempt-supply value in a mixed invoice. - Part A/Part B responsibility depends on supplier/recipient/transporter and mode/distance. - Normal cargo validity is one day for every 200 km or part; over-dimensional cargo follows the prescribed 20 km rule. - Cancellation is within 24 hours where eligible. - Recipient acceptance/rejection is within the earlier of 72 hours or delivery. - Rule 138E blocking follows the prescribed two return periods/quarters.
Sep-26 update	Exempt value is excluded from consignment value in a mixed invoice; recipient rejection is within the earlier of 72 hours or delivery; Rule 138E uses the prescribed return periods/quarters.

69 Electronic ledgers, payment & interest

B | Registration and Compliance

Applicable provision	Sections 49 and 50; Rules 85 to 87; FORM GST PMT-09
Provision	- The electronic liability register records liabilities; the electronic credit ledger records eligible ITC and can be used only for output tax; the electronic cash ledger records deposits usable for tax, interest, penalty, fee and other amounts. - Credit cannot discharge interest, late fee, penalty or RCM liability. - PMT-09 permits transfer between major/minor heads. - Cash-ledger balance may be transferred to another GSTIN of the same PAN in the permitted manner, subject to absence of unpaid liability and other conditions. - Section 50 interest applies to delayed tax paid through cash and to wrongly availed and utilised ITC as prescribed. - Order of discharge follows section 49.
Sep-26 update	Cash-ledger balance may be transferred to another GSTIN of the same PAN in the permitted manner, subject to conditions and absence of unpaid liability.

70 Returns: GSTR-1/IFF, GSTR-3B & annual return

B | Registration and Compliance

Applicable provision	Sections 37, 39, 44, 45 and 47; Rules 59, 60, 61, 61A and 80
Provision	- GSTR-1 contains outward-supply details; monthly filing is generally by the 11th of the next month and quarterly filing by the 13th after the quarter. - QRMP taxpayers may use IFF for the first two months within the prescribed limit and date. - GSTR-1A is optional after GSTR-1 and before GSTR-3B and is not a revised return. - GSTR-3B declares/discharges liability and is filed by the applicable monthly or QRMP due date. - GSTR-4 is due 30 April following the FY - GSTR-10 by the later of the two three-month dates - GSTR-11 by the 28th of next month. - Annual return is generally due 31 December after the FY, with notified exemption from FY 2024-25 onward where aggregate turnover is up to Rs.2 crore. - Statutory rectification cut-offs, sequential filing and the three-year filing bar apply.
Sep-26 update	GSTR-1A is optional and not a revised return. Annual-return exemption applies from FY 2024-25 onwards where aggregate turnover is up to Rs.2 crore. The three-year filing bar shall be remembered.

Official Applicability Base

ICAI GST Study Material applicable for May 2026 / September 2026 / January 2027; ICAI GST Statutory Update for September 2026; the supplied GST Crux Book with 40 Additional Exam Points; and the supplied GST Top 70 map.

Law and update cut-off: 28 February 2026.

https://www.icai.org/post/sm-intermediate-paper3-secb-may26
https://resource.cdn.icai.org/91846bos-aps3737-sep2026.pdf