

2021 APRIL



E-NEWSLETTER

**THE INSTITUTE OF  
CHARTERED ACCOUNTANTS OF INDIA**  
(SET UP BY AN ACT OF PARLIMENT)

**BANK  
AUDIT**



**THRISSUR BRANCH OF SIRC OF ICAI**

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## EDITOR'S DESK



**FRIENDS,**

Are we ready to take the 2nd phase of Lockdown? No we will not be able to survive it as easily as we took the first. So what's the way out? Let's all exercise some self-restraining habits for the next few weeks. Keep a safe distance from the crowd, take healthy and homemade food, consume plenty of hot water and keep your surroundings clean and safe.

Many of the members would have taken up bank audits and many have to take long travels along with their articles and office staff. We should try to keep ourselves and our accompanying people safe as far as possible.

The 2021 Kerala Legislative Assembly election was held on April 6, 2021, to elect the 15th Kerala Legislative Assembly and all of us are eager to hear the election results. Let's hope that our governance goes to safe and efficient hands.

*I wish all of you a fruitful bank audit season and a happy reading.*

CA. Silpa Ramdas, FCA, DISA, DIRM(ICAI)

# CHAIRMAN'S MESSAGE



My Dear Professional Colleagues,

By this time all would have completed the Tax Audit and GST Audit assignments for the financial year 2019-20. The situation of the pandemic condition is changed. Covid-19 spreading faster than earlier. Branch has made arrangements with one hospital for doing the vaccination of our members. Requesting all members to utilise the opportunity to do the vaccination as early.

We have conducted CPE meetings on Bank Audit, Labour Laws and Investor awareness and education. We will continue with the CPE programmes after the Bank Audit assignments.

**CAARYAN K K**  
Chairman

## PROTECT YOURSELF, YOUR FAMILY, AND YOUR CO-WORKERS!



# BLOCK CHAIN - UNLOCKING FUNCTIONAL KNOWLEDGE POTENTIAL OF THE PROFESSION



CA. JIJIL KUMAR MJ

Block chain is now becoming a regularly used technology phrase in the current professional arena of any domain. Let it be science, healthcare, aeronautics, legal or environmental. Chartered Accountancy is not an exception for this. Let us peep into some of the major use cases where this technology can be an enabler for our profession and how that will force our next generation to articulate their professional skills for a real value addition to the clients, society and thereby to the profession.

Simple definition of Block Chain and relevance to profession:

A blockchain is a distributed and decentralized network which keeps the record of all the transactions across a peer-to-peer membership network. Each member of the network will have highly secure key to access and transact based on their access rights. Each block of transaction will be timestamped and closely knitted. Once validated, these forms an immutable record of such transactions.

So, how chartered accountancy profession becomes impacted in this scenario? Let's explore the foundation on which our profession carries a deep interdependency. To certify any records, financial statements, or for that reason any client certification we rely heavily on the process of verification and confirmation. This is exactly what a blockchain does by its inherent nature. It just provides you an immutable record of transaction which provides the ultimate factor of trust that replaces the foundation of verification and confirmation.

With the above scenario, the fundamental process moves to a trusted technology platform. Such an automation will scale the role of auditors to advisories and consultants in their respective domain of expertise.

However, where the role of professional scepticism prevails, the adoption of block chain technology

will just automate the routine audit processes and it may not replace the management and audit assertions, factual compliance with materiality and estimations. As the adoption of technology gets integrated with artificial intelligence, which runs on top of blockchain platforms, these activities can also be automated with defined parameters. With the phase of blockchain adoption getting momentum, let us consider some best use cases which can impact an auditor's profession.

## USE CASES DEFINED:

**Challenges to the role of CFO:** With the budgeting and standards for controls through verification and confirmation getting automated, the CFO activities related to record keeping and information consolidation become heavily automated and real-time. The automation processes eliminate the requirement for validation of transactions and process of reconciliations. Budget getting integrated with the stakeholders, will have real time monitoring and update. All these can enable a CFO office to become a trusted advisor to the board of directors and the CXOs. With fine-tuned analytics the accuracy and adoption to the business scenario will be much faster and simplified by playing the role of strategic advisor to the management team.

**Adoption of Smart Contracts:** A smart contract is the core which defines the business functionality with process integration. This is based on pre-defined conditions to check out to the next level or completion of task. Though the implementation of smart contracts is still in its infancy, the rate of adoption and scalability to multiple domains is having an exponential growth rate.

These contracts build onto the blockchain platform is driving the business with faster automation and improved validations, providing absolute clarity in the definition of done. This will ensure the availability of a trusted platform for validating the

ownership of assets, immovable properties, educational certificates, health records, individual identities etc. These factors are real contributors for a professional accountant or an auditor who evaluates and performs validation of ownership and related KYC. While this automates the validation process for ownership, it ensures the transaction history with a trusted platform.

Developing smart contracts require hardcore business understanding and functional expertise to define the processes and validation of milestones. Who else can be better functional experts other than our fellow members and accountants? Smart contracts being an integral part of functional automation, this is an undisputed spectrum which provides immense opportunity for the profession of chartered accountants.

**Elimination of Intermediaries:** This being a basic concept of blockchain, its adoption in multiple business domains will have far reaching impact. Let us consider some simple business cases:

1. Where a banking institution becomes redundant when the customer transacts each other with full trust and transparency. Bitcoin is just an example to start with.
2. When the stock market moves to the adoption of blockchain technology, the brokers and intermediaries will wither off the market.
3. If a public blockchain (a sort of open-source platform) could adopt the agricultural product chain, it will result in elimination of all the intermediaries. This will lead to an informed consumer society and a much-benefited agriculturist.
4. An insurance sector integrated with health care platforms will eliminate the agents and intermediaries between the patients and hospitals and doctors.

The opportunities are infinite and the impact on business scenario is quite wide and far reaching both in terms of cost, accuracy and transparency of information available for decision making.

While the business looks for critical business decision support in the above areas, a professional accountant can be the first alternate to act as a trusted advisor or consultant. This will open up a plethora of professional opportunity for accountant's and auditors as business advisors and consultants with real domain expertise.

**CHALLENGES FOR BLOCKCHAIN ROLLOUT:**  
Speed and Scale of Adoption: Blockchain roll out requires integration of multiple stakeholders

and their business model adoptability. This calls for a compactable business model and synchronized technology platform which adopts to all the stakeholder's business phase.

**Ensuring Privacy:** One of the basic concepts of blockchain is transparency, which in turn will be a challenge where privacy becomes a prima facie requirement. Multiple modes of ensuring privacy are currently in adoption as the business models rolls out.  
**Energy Consumption:** Proof of work consensus and validation processes are quite energy intensive and consumes heavy power. Grid models and quantum technology are enablers to optimize the design for micro-grid energy systems.

**Information Security:** A global concern which requires specific mention while adopting blockchain technology. 51% consensus model for acceptance of transaction blocks require multiple levels of access controls and approvals. Even though by default the transactions are chronologically interlinked with encryption, the key handling and immature technology design and adoption leads to multilevel vulnerabilities within the system. This being a niche area of technology adoption, it calls for clear technical skills both for implementation and evaluation.

**Integrated Functional knowledge:** Being an integrated platform to collaborate the stakeholders, an in-depth understanding of the business cases that interfaces each other is a preliminary requirement. This is an exceptional domain where chartered accountants will be of real value addition.

To conclude, let me reiterate the fact that change is the only factor which will remain constant. The professional community is embracing the changes with much rigour and passion. So, the only challenge here is, how fast the community is ready to accept this challenge and add value to the profession?

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**EXPERTISE IN :** IT Risk, IT Audit, Cyber Security & IT Governance.

JIJIL is a Qualified FCA, CISA, CISM, CEH, CIA, CISSP, CGEIT, CRISC, CSX, CVA, CBE.

**SPECIALIZED IN / BFSI / IT/ ITes sector – 20 years of core IT implementation, Audit, Risk and Governance expertise.**

# SHORTCUTS FOR AUDIT UNDER CBS ENVIRONMENT



CA RAJMOHAN R

There are a lot of Public Sector, Private Sector and foreign banks in India. These banks use different software packages for core banking solutions (CBS). Here in this article, I have mentioned the most popular banking software packages used by the banks in India.

## I) Finacle:

Finacle is a very popular core banking software package which is designed by Infosys. Here is a list of Indian Banks that use Finacle Software Packages.

Axis Bank  
Bank of Baroda  
Bank of India  
Federal Bank  
ICICI Bank  
IDBI Bank  
Indian Overseas Bank  
India Post Payments Bank  
IndusInd Bank  
Karnataka Bank  
Kotak Mahindra Bank  
Punjab National Bank  
RBL Bank  
South Indian Bank  
UCO Bank  
Union Bank of India etc

## I) BaNCS:

This core banking solution is designed by Tata Consultancy Services. This is a very popular core banking platform across the world. BaNCS is used by over 280 institutions in more than 80 countries. Here is a list of banks that use BaNCS Software Packages.

State Bank of India  
Bank of Maharashtra  
Central Bank of India  
Indian Bank  
IDFC Bank etc

## III) Flexcube:

Flexcube is designed by Oracle Corporation. This software package is used by some of the reputed Banks of the world like City Bank. Here is the list of Indian banks that use Flexcube Software Packages.

Canara Bank  
Karur Vysya Bank  
HDFC Bank etc

## CBS Menu, Shortcuts and Command

The codes and command usually varies slightly from banks to banks, I have presented some menu, shortcuts and command which are generally useful for the auditors during the audit.

### FINACLE Shortcuts

F1 --- Field Level Help  
F2 --- List  
F3/Esc --- Quit/Back  
F4 --- Accept  
F5 --- Background Menu  
F6 --- Next block/ Next Page  
F9 --- View Signatures  
F10 --- Commit  
F11 --- Validates & takes the user to Next Field.

**FINACLE Commands and reports** (Finacle 7 and Finacle 10.X ( Usually starts with “H” commands)

### **ACLI/HACLINQ – General account enquiry/ details**

ACINT/ HACINT --- Interest run for an a/c  
ACLPOA --- Ledger print out of office accounts  
ACTI,ATOR --- Account Turnover Inquiry/Report  
ACS / HACS --- Find out a/cs opened and closed during a specific period  
ACXFRSC --- TO change the scheme code if it is entered wrongly  
ACTODM --- TO Set THE temporary overdraft limit (for cash credit a/c and OD a/c)

ACTODI --- TOD Inquiry

ACLHM/ HACLIHM --- Account limit history maintenance, (if not performed timely, face exception-“limit sanction expired”) To give the sanction limit and drawing power

**HAFI - Audit File Inquiry**

HPR - Print report

HEXCPRPT - Exception report

HFINRPT - finrpt Report Generation (Diff RPT commands for each banks)

HACS - Account Selection

HACSP - Account Selection and Print

**HFTI - Financial transaction inquiry**

HFTR - Financial transaction report

**HTEI – Transactions Exceptions Inquiry**

**HEXCPRPT – Exceptions Report**

HTDSIP -TDS Inquiry & Reports

GI/HGI – Guarantee Inquiry

PSP/ HPSP – Pass Sheet Print

ALM/HALM – Account Lien Maintenance (Lien marking in CBS)

HAINTRPT - Interest Report for Accounts

HINTPRF - Interest Proof Report

HSCLM - Collateral Maintenance

HINTTM - Interest Rate History

## **BaNCs:**

Menu Code / Access path	Menu Name	Menu Type (Inquiry / Report)
Customer Management -> Enquiries -> Search by ID Number	Search using available information (IDNumber)	Inquiry
Customer Management -> Enquiries -> Search by Name	Search using available information (Name)	Inquiry
Customer Management -> Relationship / Ownership -> Associated Accounts	Inquiry on Linked Accounts, OwnedAccounts etc.	Inquiry
Deposit / CC / OD Accounts & Services -> Enquiries -> Transaction	Transaction Enquiry (Additional options available: Transaction Types: 99 – All Financial, 98 – Cash Transaction, 25 – Repayment Details, 33 – Message Details	Inquiry
-> Branch Accounting (BGL) -> Enquire -> Transaction	BGL Transaction Enquiry	Inquiry
-> Branch Accounting (BGL) -> Enquire -> Account	Enquiry on BGL Account	Inquiry
-> Branch Accounting (BGL) -> Enquire -> Account Number Search	Search an Account Number by BGL Name	Inquiry
-> Branch Accounting (BGL) -> Enquire -> Transaction	BGL Transaction Enquiry	Inquiry
Deposit / CC / OD Accounts & Services -> Enquiries -> Deposit / CC / OD Account	To verify the Account Master Details	Inquiry
Deposit / CC / OD Accounts & Services -> Enquiries -> Statement Print	Printing Statement of Account for a Deposit or CC / OD	Report

Deposit / CC / OD Accounts & Services -> Enquiries -> Short	Basic details on Enquiry on Screen on Deposit Accounts	Inquiry
Deposit / CC / OD Accounts & Services -> Enquiries -> Long	Additional Details on Enquiry Screen for Deposit Accounts	Inquiry
Deposit / CC / OD Accounts & Services ->Interest Rate History	Details of changes in Interest Rate for an account	Inquiry
-> DL/TL Accounts & Services -> Loan Tracking -> Operations	Loan account operations	Inquiry
-> DL/TL Accounts & Services -> Loan Processing -> Generate Repayment Schedules ->Action – “E”	To print Repayment schedule for a DL / TL Account	Report
-> DL/TL Accounts & Services -> Enquiries -> Short -> Option “Balance Breakup Enquiry”	To view amount of Arrears & Breakup of Principal, Interest Realized, Charges & Arrear of Interest	Inquiry
-> DL/TL Accounts & Services -> Security (Primary / Collateral) -> Customer -> Enquiry -> Enquire Security Summary	Enquire on linked collateral	Inquiry

## Flexcube

Keys	Screen Name	Description
Alt + B	Balance Inquiry	This screen displays the account details of the savings and checking account balances such as the available balance, nucleated balance, current bookbalance, passbook balance, net balance, etc.
Alt + C	Customer Name And Address Inquiry	This screen displays the details such as the name, address, city, country, SSN/TIN number, etc of the selected customer
Alt + A	Account Details	This screen displays the account details of the customer such as accountnumber, account branch, account currency, customer name, etc.
Alt + S	Amount based Account Image Display	This screen displays the images on the basis of the details maintained in the Amount Based Operating Instruction Maintenance ( Fast Path: 7116) option
Alt + P		This will enable the user to print the receipt of the transaction.
F8		This will enable the user to return to the same screen.

Menu Code / Access path	Menu Name
CH021	Account Master Maintenance
CH701	Customer account balances-Other than loans-For standard accounts but including CC limit accounts
CH703	RD account balances- Customer wise
2000	CTI Customer Search
7004	Customer Name and Address Inquiry
7100	All Balance Inquiry
7105	Display Customer Image
BA095	Account Level Attributes Inquiry
7002	Balance Inquiry
CH031	Statement Inquiry
BAM24	Account Status Audit Trail Inquiry
1337	Term Deposit Interest Payout Inquiry
7020	Term deposit balance inquiry
TD023	Term deposit rates history inquiry
TD031	Term deposit audit trail inquiry
TD037	Term deposit account ledger inquiry
TD050	Term deposit interest inquiry
TD11	TDS Inquiry
TD044	TD Transactions Inquiry
LN058	Loan Interest Adjustment Transaction
PM025	Payment Transaction Inquiry
GLM04	GL Transactions and Movements Inquiry
AT002	Audit Trail Financial Transactions Inquiry
BA777	Audit Trail Inquiry for Non-Financial Txns
ST023	Outward Clearing
ST033	Inward Clearing
BA990	Clearing Inquiry
ST002	Value Date Clearing Inquiry
1005	Miscellaneous GL Transfer (Dr/Cr)
CH066	Limit Collateral Inquiry
CHM06	OD Collateral Maintenance
CHM07	OD Limit Master Maintenance
ST070	Cheque Purchase
CH033	Average Quarterly / Monthly Balance Inquiry
TDM24	Lien Master
1413	Loan Disbursement Inquiry
LN522	Account Schedule Inquiry
LNMI0	Account Transactions Inquiry
BA433	Collateral To Accounts Inquiry
BA434	Account To Collateral Inquiry
TDS06	Tax Parameters Maintenance
TDS04	Tax waiver criteria Maintenance
TDS05	Customer special Tax code maintenance
TDS11	Tax Inquiry
SY001	Guarantee Inquiry
BIM04	Bill Parameters Maintenance
BIM05	Bills Processing Maintenance
BI001	Bills Data Entry
GLM02	Chart of Accounts
GLM04	GL Transactions and Movement Inquiry

#### Advances related menu code / access path

CHM07	OD Limit Master Maintenance
CH409	OD Limit History Report
LN022	Interest Calculation Inquiry
LN608	Interest Charges Report
CH031	Statement Inquiry
CH226	Adhoc List of Overdue CASA Accounts
CHM07	OD Limit Master Maintenance
LN191	Accounts in NPA Status
LN801	Loan Interest Report

**Note:** The discussion of Menu codes / commands in this chapter is only for guidance of members. The purpose of inclusion of the same here is to understand functioning of banking software. Moreover, with the continuous changes and customization requests by banks, all the menu codes may not be available / accessible in all the banks.

#### **Disclaimer:**

Menu Codes, Software Name etc are the property of respective Software developer / Trademark owners.

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#### About the Author

A practicing chartered accountant from Thrissur, who is highly experienced in the field of Bank Audit, Internal Audit, Project Reporting, Financial Consultancy, Valuation and Loan Appraisal. Having done his articleship at Lodha and Co, He qualified as a Chartered Accountant in 2008 and is also a qualified Company Secretary.

His other qualifications includes IP, CAIIB and DISA(ICAI).He has also completed many a Certificate Courses from ICAI including GST, Concurrent audit of Banks, Drafting and appeals and Forensic Audit.

# CAN A HUF BE A PARTNER IN A FIRM?



DR. CA. ABISHEK MURALI

## INTRODUCTION:

Partnership Firms are one of the common forms of a Business in India. While the position of a Partnership Firm has been accepted without question for several decades now, in the last few months both Income Tax Authorities and Banks have brought this into question.

Can a HUF be a Partner in a Partnership Firm? Or is the Partnership itself invalid?

## KARTA/HUF CANNOT BE A PARTNER IN AN LLP:

The MCA held the view that as per Sec 5 of the LLP Act, 2008, only an Individual or Body Corporate can become a Partner of an LLP. Hence, vide its General Circular dated 2/2016 dated 15/01/2016, the MCA clarified that a HUF or its Karta cannot become a Partner/Designated Partner in an LLP.

However, this MCA clarification suddenly raised a question. Can HUF/Karta be a Partner in a regular Partnership Firm where there is unlimited liability?

## ONLY PERSONS CAN BE A PARTNER IN A FIRM:

All Partnership Firms are established based on the Partnership Act, 1932. Section 4 of the Act states as follows:

*"Partnership" is the relation between persons who have agreed to share the profits of a business carried on by all or any of them acting for all..."*

Therefore, the Partnership Act does not by itself restrict who can be Partner of the Firm. The Partnership Act also does not define who a Person is. The General Clauses Act, 1897 defines a Person as *"a Company or Association or body of individuals whether incorporated or not"*.

The Income Tax Act defines a Person u/s 2(31), which is a wider definition and includes an

*Individual, HUF, Company, Firm, Association of Persons, Body of Individuals etc.*

Hence, it is undisputed that a HUF falls under the definition of a Person as per both General Clauses Act and the Income Tax Act. It appears from the above definition even a Partnership Firm can be a Partner in a Firm.

## WHY ARE INCOME-TAX AND BANKS NOW SAYING PARTNERSHIP IS INVALID WITH HUF AS PARTNER?

In recent times, the Income Tax Authorities have resorted to using Revisionary Powers u/s 263 and disallowing Interest & Remuneration paid to a Partner that is a HUF. Some Banks have also refused to open a bank account for Firms which has a HUF as a Partner.

In *Rashiklal & Co. vs. CIT* (1998) (229 ITR 458), where the Hon'ble Supreme Court held that a HUF and a Partnership Firm both cannot join a Partnership with another individual. The Hon'ble Judges further stated that:

*"In law, an HUF can never be a partner of a partnership firm. Even if a person nominated by the HUF joins a partnership, the partnership will be between the nominated person and the other partners of the firm."*

*.... Where the Karta of an HUF enters into a partnership agreement with a stranger, the Karta alone in the eye of law is the partner. If any payment by the firm to a partner is prohibited by law, the Karta cannot be heard to say that the payment was received by him not as a partner but in some other capacity. Within the partnership, the Karta is a partner like any other partner."*

*... The HUF is not and cannot be a partner in a partnership firm. The remuneration or the commission that is paid to the partner cannot be claimed to be a remuneration or commission paid to the HUF."*

Though the above decision significantly pertains to disallowance u/s 40(b) for remuneration paid to the HUF; it also explores if a HUF can be a Partner of a Firm at all. From the above decision it is clear that where remuneration is received from the Partnership Firm that an HUF will not be assessable for the same but it will be in hands of the Partner individually.

In *GT Cold Storage & Ice Factory vs CIT (2005) 275 ITR 340 (Allahabad)*, a Partner of the firm was representing his HUF & received a salary for the services rendered to the firm. The Court held that the salary was earned by the Karta not on account of any detriment to the family assets but in consideration of his personal services. Hence, it will not be allowable as a business expenditure.

#### CONFLICTING DECISIONS WITH OTHER COURTS:

The Hon'ble Apex Court, in *Ram Laxman Sugar Mills vs. CIT [1967] 66 ITR 613*, held that where the HUF is a Partner of the Firm, then any remuneration received by the HUF will be taxed in the individual hands of the Karta and not the HUF itself.

In *Brij Mohan vs CIT (201 ITR 831)(1993)*, the Hon'ble Supreme Court held that *"where the receipt is a compensation made for the services rendered and not for the return on investment, it is to be treated as individual income of the partner"*.

Hence, from both decisions above, it can be observed that the Supreme Court has opined that remuneration is paid to an individual to compensate for effort, service or skill to complete a task/tasks. A Juristic Entity like HUF or Partnership Firm would not be able to render such a service, as it is an artificial entity represented by its Members/Partners.

However, there would be no restriction on earning Interest from Earmarked Funds Loaned to the Partnership Firm as it does not require any individual skill or effort.

In *CIT vs Golden Touch - 263 ITR 261 Mad (2003)*, the Madras High Court held that *"the remuneration paid to the individual partners who are working partners is not to be disallowed on the sole ground that such partners were nominees of their Hindu undivided families"*.

#### CONCLUSION:

In conclusion it can be concluded that the Partnership Act itself appears not to have any restriction of a HUF being a Partner. Hence, the existence of a Partner that is a HUF or representative of the HUF itself does not invalidate the Partnership Agreement.

However, for the purposes of Income Tax, through judicial judgements it can be concluded that the Karta can be a partner in his representative capacity. But any remuneration or commission earned from the firm will be taxable in his individual hands. Any Interest paid the HUF, vide the Karta in his capacity as Partner, can still be allowed when there is a "real and sufficient" connection between the joint family funds and the Interest Earned.

The validity of the Partnership itself cannot be questioned merely because the Karta is a Partner (on behalf of the HUF).

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## LATEST NOTIFICATION

### NOTIFICATION NO. G.S.R 175(E) [NO. 16/2021/F.NO. 370142/03/2021-TPL

The CBDT has enhanced the scope of nature of transactions to be reported under Statement of Financial Transaction as per Rule 114E. Capital gains on transfer of listed securities or units of Mutual Funds, dividend income from company and Interest income earned by a taxpayer shall now be part of SFT reporting.

TABLE

Sl. No.	Nature of transaction	Class of person (reporting person) (1) (2) (3)
1.	Capital gains on transfer of listed securities or units of Mutual Funds	(i) Recognised Stock Exchange;
		(ii) depository as defined in clause (e) of sub-section (1) of section 2 of the Depositories Act, 1996 (22 of 1996);
		(iii) Recognised Clearing Corporation;
		(iv) Registrar to an issue and share transfer agent registered under subsection (1) section 12 of the Securities and Exchange Board of India Act, 1992 (15 of 1992).
2.	Dividend income	A company
3.	Interest income	(i) A banking company or a co-operative bank to which the Banking Regulation Act, 1949 (10 of 1949) applies (including any bank or banking institution referred to in section 51 of that Act);
		(ii) Post Master General as referred to in clause (j) of section 2 of the Indian Post Office Act, 1898 (6 of 1898).
		(iii) Non-banking financial company which holds a certificate of registration under section 45-IA of the Reserve Bank of India Act, 1934 (2 of 1934), to hold or accept deposit from public.

## GLIMPSES MARCH 2021



08.03.21 WOMENS DAY CELEBRATION &  
RELEASE OF BRANCH NEWSLETTER MARCH 2021  
CHIEF-GUEST SMT.NISHI P S  
SECRETARY (SUB JUDGE) DISTRICT LEGAL SERVICES AUTHORITY



08.03.21 WOMENS CLUB MEETING

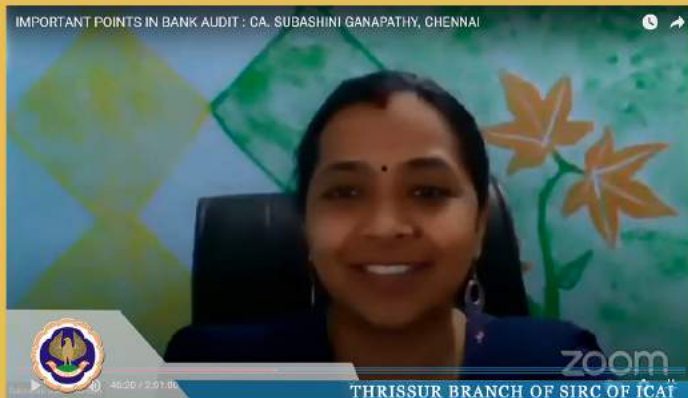
## GLIMPSES MARCH 2021



08.03.21 VCM ON  
IT SKILLS NECESSARY AT WORK  
PLACE AND NEED FOR DIGITAL  
COMPETENCE  
**FACULTY: CA. SWAPNA  
BALASUBRAMANIAN**



08.03.21 VCM ON  
IT SKILLS NECESSARY AT WORK  
PLACE AND NEED FOR DIGITAL  
COMPETENCE  
**FACULTY: CA. MINI CHANDRAN  
KAIPULLI**

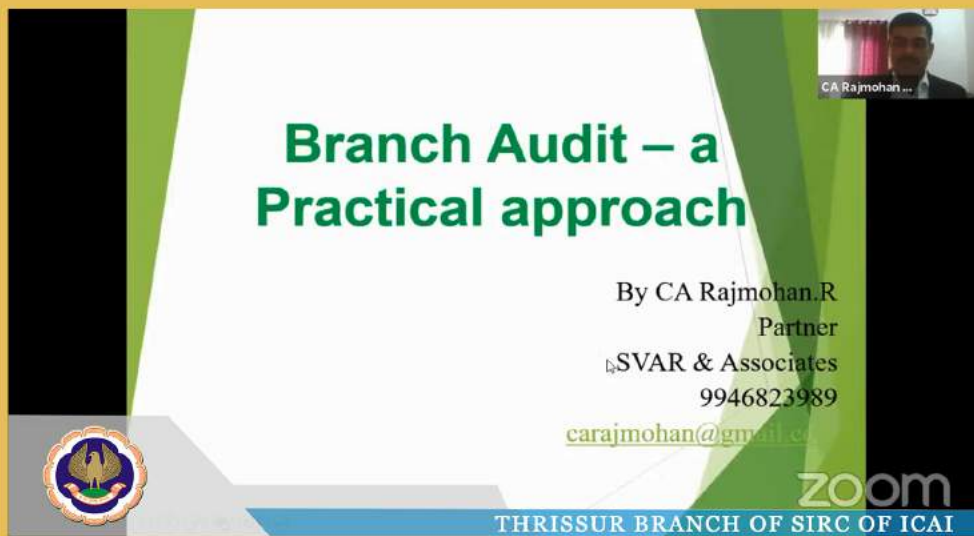


11.03.21 VCM ON  
IMPORTANT POINTS IN  
BANK AUDIT  
**FACULTY -CA. SUBHASHINI  
GANAPATHY**

15.03.21 VCM ON  
AUDITING DIGITAL BANK  
BRANCHES  
**FACULTY -CA. VITTAL RAJ**



## GLIMPSES MARCH 2021



19.03.21 VCM ON  
PRACTICAL ASPECTS OF BANK AUDIT  
FACULTY CA. RAJMOHAN R



24.03.21 VCM ON  
NEW LABOUR CODES  
FACULTIES -  
ADV.C B MUKUNDAN ,  
ADV LITTLE TREESA

29.03.21 VCM ON  
PERSPECTIVES ON  
INVESTMENT AND  
BEHAVIOURAL FINANCE -  
APPLICATIONS IN  
INVESTMENT DECISIONS  
FACULTIES  
PROF. V K VIJAYAKUMAR,  
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