
22
MANGALMAY
INSTITUTE OF MANAGEMENT TECHNOLOGY
Greater Noida
NAAC ACCREDITED 2020
ADD ON
CERTIFICATION PROGRAM
on
Mutual Fund and E-Return
In Association With
ALBATROSS
ALBATROSS
B.com 2nd Year students
Date: 22nd November, 2023 to 22nd December, 2023
Time: 11:30 AM - 1:30 PM | Venue: Computer Lab, B Block
Resource Person
Adv. Gaurav Pathak
Mr. Siddharth Garg
Coordinator : Ms. Sonam Srivastava
Toll-Free : 1800 103 3797 | www.mangalmay.net.in
Plot No. 8 & 9, Knowledge Park-II, Greater Noida, Delhi-NCR, India

Mangalmay Institute of Management Technology
Greater Noida (U.P.)

Date: 16-11-2023

NOTICE

Mangalmay Institute of Management and Technology is conducting the Add on certification programin collaboration with Albatross for B. Com – 2nd Year students.Using mutual funds, students can start investing early, benefiting from professional management and potential long-term growth without needing extensive investment knowledge. Filing an e-return application helps students manage their taxes efficiently, ensuring compliance and keeping their financial records in order.

The details of certification course are as under:

Topic :MUTUAL FUND & E-RETURN

Date :22nd Nov-22nd Dec 2023

Time :11:30 AM to 01:30 PM.

Venue : Computer Lab, B-Block

Beneficiaries : B.Com 2nd year students

Resource Person: Mr. Siddharth Garg and Advocate Gaurav Pathak

Coordinator : Ms. Sonam Srivastava, Assistant Professor

Note: Registration is mandatory for the certification course

Associate Dean
MIMT

Copy to:
Principal, MIMT
IQAC
HOD/Co-ordinators
Faculty members
Notice Board
Office File

SYLLABUS

(40 Hours)

Module 1: Saving and Investment Basics

- Session 1: Saving and Investment
    - Difference between Saving and Investing
    - Importance of Saving and Investing
    - Factors to evaluate saving and Investment products
- Session 2: Power of Compounding
    - Power of Compounding
    - How does the power of compounding work in Mutual fund
    - How does the power of compounding work in SIP
    - Tips to reap better benefits from the power of compounding

Module 2: Understanding Asset Classes and Mutual Funds

- Session 3: Asset Class
    - What are asset classes
    - Types of Asset Classes
    - Investment strategies as per different asset classes
    - Simplifying Mutual fund Jargon: AMC, NAV, SIP, STP, SWP, NFO
- Session 4: Introduction to Mutual Funds
    - What are Mutual Funds?
    - What is a fixed deposit
    - Mutual Funds Vs Fixed Deposits
    - How does a Mutual fund work?
    - How to Invest in Mutual Funds?

Module 3: Mutual Fund Investment Process

- Session 5: Mutual Fund Investment Process
    - Financial needs and financial goals
    - Selecting the right mutual fund based on risk and goals
    - Buying and selling mutual fund units
    - NAV calculation and its significance
- Session 6: Types of Mutual Fund Schemes I
    - Organization Structure – Open ended, Close ended, Interval
    - Management of Portfolio – Actively or Passively

- Investment Objective – Growth, Income, Liquidity
- Underlying Portfolio – Equity, Debt, Hybrid, Money market instruments, Multi Asset

Module 4: Advanced Mutual Fund Schemes

- Session 7: Types of Mutual Fund Schemes II
  - Thematic / solution oriented – Tax saving, Retirement benefit, Child welfare, Arbitrage
  - Exchange Traded Funds
  - Overseas funds
  - Fund of funds
  - New categories of mutual fund schemes
- Session 8: Tax on Mutual Funds
  - Factors to determine tax on mutual funds
  - Taxation on dividend offered by Mutual fund
  - Taxation on capital gain offered by Mutual fund
  - Taxation of capital gains in mutual funds
  - Taxation on capital gains of equity funds
  - Taxation on capital gains of debt funds
  - Taxation on capital gains of hybrid funds
  - Securities transaction tax

Module 5: KYC and NRI Investment in Mutual Funds

- Session 9: KYC
  - Importance of KYC in Mutual Funds
  - KYC Documentation
  - KYC Form and Process
  - In-Person Verification (IPV) or Video-Based Verification
  - Submission of KYC Documents
  - KYC Acknowledgment
  - Ongoing KYC Compliance
  - Cross-Verification and Portability
- Session 10: Can NRIs Invest in Mutual Funds in India?
  - Special rules for NRIs of USA/Canada – FATCA guidelines
  - Taxation of mutual fund gains for NRIs
  - Equity mutual funds
  - Other than equity-oriented funds

  - Tax deducted at source
  - Exemptions and tax benefits
  - Tax reporting and compliance

Module 6: Introduction to GST

- Session 11: Introduction to GST
  - Overview of GST and its significance
  - Historical context and the transition from the previous taxation system
  - Objectives and benefits of GST
- Session 12: GST Structure and Components
  - Dual GST model: CGST, SGST, and IGST
  - Understanding the role of each component
  - Place of supply and its impact on GST

Module 7: GST Returns

- Session 13: Introduction to GST Returns
  - Overview of GST return filing requirements
  - Frequency of return filing for different taxpayers
  - Importance of accurate and timely filing
- Session 14: Types of GST Returns
  - GSTR-1, GSTR-2A, GSTR-3B, GSTR-4, GSTR-9, etc.
  - Different returns for different categories of taxpayers
  - Purpose and significance of each type of return

Module 8: Filing GST Returns and Managing GST Liability

- Session 15: Filing GSTR-1 online
  - Overview of GSTR-1 and its significance
  - Step-by-step guide to filing GSTR-1 online
  - Common errors and how to avoid them
- Session 16: Filing GSTR-3B online
  - Introduction to GSTR-3B and its importance
  - Step-by-step guide to filing GSTR-3B online
  - Understanding the reconciliation process
- Session 17: Offline Tools for GSTR-1 and GSTR-3B
  - Introduction to offline tools for GSTR-1 filing
  - Downloading and installing offline utilities

- Preparing and uploading data offline
- Introduction to offline tools for GSTR-3B filing
- Downloading and using offline utilities for GSTR-3B
- Uploading and submitting returns offline

- Session 18: Understanding GST Liability
    - Calculation of GST liability
    - Due dates for payment under different categories of taxpayers
    - Online and offline methods for making GST payments
- Session 19: Input Tax Credit and Consequences of Delayed Payment
    - Concept and importance of Input Tax Credit
    - Conditions for claiming ITC
    - Examples and scenarios illustrating the utilization of ITC
- Session 20: Input Tax Credit and Consequences of Delayed Payment
    - Penalties and interest for delayed GST payments
    - Legal implications and actions taken by tax authorities
    - Strategies to avoid delayed payments and compliance issues

Schedule

Session	Content	Time	Date
S 1	Saving and Investment • Difference between Saving and Investing • Importance of Saving and Investing • Factors to evaluate saving and Investment products	11:30 AM TO 1:30 PM	22-Nov-2023
S 2	Power of compounding • Power of Compounding • How does the power of compounding work in Mutual fund • How does the power of compounding work in SIP • Tips to reap better benefits from the power of compounding	11:30 AM TO 1:30 PM	23-Nov-2023
S 3	Asset Class • What are asset class • Types of Asset Class • Investment strategies as per different asset class • Simplifying Mutual fund Jargon: AMC, NAV, SIP, STP, SWP, NFO, CAGR, XIRR	11:30 AM TO 1:30 PM	24-Nov-2023
S 4	Introduction to Mutual funds • What are Mutual Funds? • What is a fixed deposit • Mutual Funds Vs Fixed Deposits • How does a Mutual fund work? • How to Invest in Mutual Funds?	11:30 AM TO 1:30 PM	30-Nov -2023
S 5	Mutual Fund Investment Process • Financial needs and financial goals • Selecting the right mutual fund based on risk and goals • Buying and selling mutual fund units • NAV calculation and its significance	02:00 PM TO 04:00 PM	01-Dec-2023
S 6	Types of Mutual Fund Schemes • Organization Structure – Open ended, Close ended, Interval • Management of Portfolio – Actively or Passively • Investment Objective – Growth, Income, Liquidity • Underlying Portfolio – Equity, Debt, Hybrid, Money market instruments, Multi Asset • Thematic / solution oriented – Tax saving, Retirement benefit, Child welfare, Arbitrage • Exchange Traded Funds • Overseas funds	02:00 PM TO 04:00 PM	04-Dec-2023

	• Fund of funds • New categories of mutual fund schemes		
S 7	Types of Mutual Fund Schemes • Thematic / solution oriented – Tax saving, Retirement benefit, Child welfare, Arbitrage • Exchange Traded Funds • Overseas funds • Fund of funds • New categories of mutual fund schemes	11:30 AM TO 1:30 PM	05- Dec-2023
S 8	Tax on Mutual funds • Factors to determine tax on mutual funds • Taxation on dividend offered by Mutual fund • Taxation on capital gain offered by Mutual fund • Taxation of capital gains in mutual funds • Taxation on capital gains of equity funds • Taxation on capital gains of debt funds • Taxation on capital gains of hybrid funds • Securities transaction tax	11:30 AM TO 1:30 PM	06- Dec-2023
S 9	KYC • Importance of KYC in Mutual Funds • KYC Documentation • KYC Form and Process • In-Person Verification (IPV) or Video-Based Verification • Submission of KYC Documents • KYC Acknowledgment • Ongoing KYC Compliance • Cross-Verification and Portability	11:30 AM TO 1:30 PM	07- Dec-23
S 10	Can NRIs Invest in Mutual Funds in India? • Special rules for NRIs of USA/Canada – FATCA guidelines • Taxation of mutual fund gains for NRIs • Equity mutual funds • Other than equity-oriented funds • Tax deducted at source • Exemptions and tax benefits • Tax reporting and compliance	11:30 AM TO 1:30 PM	08- Dec-23
S 11	Introduction to GST • Overview of GST and its significance. • Historical context and the transition from the previous taxation system. • Objectives and benefits of GST.	11:30 AM TO 1:30 PM	11-Dec-2023
S 12	GST Structure and Components • Dual GST model: CGST, SGST, and IGST. • Understanding the role of each component. • Place of supply and its impact on GST Online Ad Inventory Type	11:30 AM TO 1:30 PM	12-Dec-2023
S 13	Introduction to GST Returns • Overview of GST return filing requirements.	11:30 AM TO 1:30 PM	13- Dec-23

	● Frequency of return filing for different taxpayers. ● Importance of accurate and timely filing.		
S 14	Types of GST Returns ● GSTR-1, GSTR-2A, GSTR-3B, GSTR-4, GSTR-9, etc. ● Different returns for different categories of taxpayers. ● Purpose and significance of each type of return.	11:30 AM TO 1:30 PM	14- Dec-23
S 15	Filing GSTR-1 online ● Overview of GSTR-1 and its significance. ● Step-by-step guide to filing GSTR-1 online. ● Common errors and how to avoid them.	11:30 AM TO 1:30 PM	15-Dec-23
S 16	Filing GSTR – 3B online ● Introduction to GSTR-3B and its importance. ● Step-by-step guide to filing GSTR-3B online. ● Understanding the reconciliation process.	11:30 AM TO 1:30 PM	18-Dec-23
S 17	Offline Tools for GSTR-1 and GSTR-3B ● Introduction to offline tools for GSTR-1 filing. ● Downloading and installing offline utilities. ● Preparing and uploading data offline. ● Introduction to offline tools for GSTR-3B filing. ● Downloading and using offline utilities for GSTR-3B. ● Uploading and submitting returns offline.	11:30 AM TO 1:30 PM	19-Dec-23
S 18	Understanding GST Liability ● Calculation of GST liability. ● Due dates for payment under different categories of taxpayers. ● Online and offline methods for making GST payments.	11:30 AM TO 1:30 PM	20-Dec-23
S19	Input Tax Credit ● Concept and importance of Input Tax Credit. ● Conditions for claiming ITC. ● Examples and scenarios illustrating the utilization of ITC.	11:30 AM TO 1:30 PM	21-Dec-2023
S 20	Consequences of Delayed Payment ● Penalties and interest for delayed GST payments. ● Legal implications and actions taken by tax authorities. ● Strategies to avoid delayed payments and compliance issues.	11:30 AM TO 1:30 PM	22-Dec-2023
	Assessment	11:30 AM TO 12:30 PM	26-Dec-2023

Report

Name of the Activity	Mutual fund and E-Return Filing
Date	22nd November, 2023 to 22nd December, 2023
Name of Expert	Mr. Siddharth Garg and Advocate Gaurav Pathak
Venue	Computer Lab, MIMT
Beneficiary	B. Com III Semester Students
No. of Participants	71
Activity Coordinator	Ms. Sonam Srivastava
Objective	The aim of this certification course is: ● Students will gain a thorough understanding of mutual funds, including types, investment processes, returns calculation, and tax implications. ● They will be equipped with the knowledge to make informed investment decisions and navigate the complexities of mutual fund portfolios. ● Students will develop proficiency in e-filing GST returns (GSTR-1 and GSTR-3B), ensuring effective compliance.
Content	This unique program is designed to equip participants with dual expertise in the dynamic realms of financial management and taxation. Throughout this course, participants will delve into the intricacies of mutual fund investments, gaining a profound understanding of various investment strategies, risk assessment, and the tax implications associated with these financial instruments. Practical sessions on the mutual fund investment process, types of schemes, and taxation on mutual funds will provide invaluable insights, empowering participants to make informed investment decisions. **Day 1: Saving and Investment** In our first session, we delved into the fundamental concepts of saving and investing. Participants learned the crucial differences between these two financial activities. Saving involved setting aside money for future use in a secure and easily accessible account, primarily for short-term goals such as emergency funds or upcoming purchases. In contrast, investing entailed committing money to assets like stocks, bonds, or real estate with the expectation of generating returns over the long term, inherently carrying more risk. Participants also grasped the significance of saving and investing. Saving was vital for financial security and managing short-term needs, providing liquidity and peace of mind. Investing, however, was essential for wealth growth and achieving long-term financial goals, such as retirement or buying a home, through the potential of higher returns over time. Understanding these differences helped participants appreciate why a balanced approach to both saving and investing is necessary for sound financial planning. **Day 2: Power of Compounding** In this session, we shifted gears to explore the transformative power of compounding, a key principle in wealth accumulation. Participants learned how

	compounding works, particularly in the context of mutual funds and Systematic Investment Plans (SIPs). Compounding, often described as earning "interest on interest," allows investments to grow at an accelerating rate over time. The longer the investment period, the more significant the impact of compounding. Participants discovered how even small, regular contributions can grow substantially when given enough time to compound. We examined mutual funds, which pool money from many investors to invest in a diversified portfolio of stocks, bonds, or other securities. The returns generated by these investments are reinvested, allowing compounding to take effect. Participants learned that mutual funds, through reinvestment of dividends and interest, provide a practical example of how compounding can enhance investment growth. **Day 3: Asset Class** Participants learned about investment strategies tailored to different asset classes. For equities, strategies might include growth investing or value investing. Fixed income strategies could involve laddering or targeting duration. Understanding these strategies helps in building a diversified portfolio that aligns with individual financial goals and risk tolerance. Additionally, we simplified the jargon associated with mutual funds, such as NAV (Net Asset Value), expense ratio, and AUM (Assets Under Management), ensuring participants can make informed decisions without being overwhelmed by technical terms. This comprehensive understanding of asset classes and mutual fund terminology empowers participants to approach their investments with greater confidence and clarity. **Day 4: Introduction to Mutual Funds** We explored how mutual funds function. Managed by professional fund managers, mutual funds aim to achieve specific investment objectives. Investors buy units of the mutual fund, and the value of these units, known as the Net Asset Value (NAV), fluctuates based on the fund's underlying assets' performance. Income from these investments, whether through dividends, interest, or capital gains, is reinvested or distributed to investors. Practical insights were shared on the process of investing in mutual funds. Participants learned how to select funds based on their financial goals, risk tolerance, and investment horizon. The steps to invest include choosing a fund, completing the application process, and regularly reviewing and managing the investment. By understanding these foundational concepts, participants are better equipped to incorporate mutual funds into their investment strategies confidently and effectively. **Day 5: Mutual Fund Investment Process** With a solid foundation laid, we proceed to demystify the mutual fund investment process. Participants will grasp the connection between financial needs, goals, risk, and the selection of the right mutual fund. Understanding your financial needs and goals is the first step in selecting a mutual fund. Participants learned to align their investment choices with their short-term and long-term objectives, whether saving for a home, education, or retirement. Assessing risk tolerance is crucial; those with a higher risk appetite might opt for equity funds, while conservative investors might prefer bond or money market funds. We delved into the intricacies of buying and selling mutual fund units. Buying units involves selecting a fund, completing the application, and transferring the

investment amount. Participants also learned about Systematic Investment Plans (SIPs), which allow for regular, automated investments, making it easier to build wealth over time. Selling, or redeeming, mutual fund units involve submitting a redemption request, after which the fund house processes the sale and credits the proceeds to the investor's account.

Day 6: Types of Mutual Fund Schemes

In this extensive session, we navigated through the diverse landscape of mutual fund schemes. Covering organizational structures, portfolio management styles, investment objectives, and underlying portfolios, participants gained comprehensive insights into various types of mutual funds.

We began with the organizational structures of mutual funds, explaining how they are managed by professional fund managers and governed by regulatory bodies to ensure transparency and investor protection. Participants learned about different portfolio management styles, such as active and passive management. Active management involves fund managers making decisions to outperform the market, while passive management, often seen in index funds, aims to replicate market performance.

Day 7: Types of Mutual Fund Schemes

Investment objectives across mutual funds vary widely, providing participants with a range of options to align their fund selection with their financial goals.

Funds focusing on growth aim to achieve capital appreciation by investing in companies with high growth potential. These funds are ideal for investors seeking long-term wealth accumulation and are willing to tolerate higher market volatility.

Income-oriented funds, on the other hand, prioritize generating regular income through dividends or interest payments. These funds are suitable for investors seeking steady cash flow, such as retirees or those with short-term income needs.

Balanced strategies combine elements of growth and income by investing in both equities and fixed-income securities. These funds offer a balanced approach to risk and return, appealing to investors looking for moderate growth potential with some stability.

Delving into the specifics of underlying portfolios, participants explored equity funds, which invest primarily in stocks, offering potential for high returns but also higher risk. Bond funds focus on fixed-income securities like government or corporate bonds, providing steady income with lower risk compared to equities. Hybrid funds, also known as asset allocation or balanced funds, maintain a mix of stocks and bonds to balance risk and return.

Understanding these fund types and their underlying portfolios empowers investors to make informed decisions based on their risk tolerance, investment horizon, and financial objectives.

Day 8: Tax on Mutual Funds

The tax implications of mutual fund investments take centre stage as we explore the factors determining taxes, taxation on dividends, capital gains for various fund types, and the role of Securities Transaction Tax (STT) in this intricate financial landscape. Investors delve into the tax considerations of mutual funds, understanding that taxes can impact overall returns. Taxes on mutual funds are influenced by factors like investment duration, fund type, and the investor's tax bracket. Taxation on dividends received from mutual funds varies based on whether the dividends are distributed by equity-oriented funds or debt-oriented funds. Dividends from equity funds are tax-free in the hands of investors due to the dividend distribution tax (DDT) paid by the fund, while dividends from debt funds are subject to a dividend distribution tax.

Capital gains from mutual fund investments are taxed differently based on the holding period. Short-term capital gains (if units are held for less than 36 months) are taxed at the investor's applicable income tax rate, while long-term capital gains are taxed at a lower rate, with indexation benefits available for debt-oriented funds. The Securities Transaction Tax (STT) is another aspect affecting mutual fund investments, primarily applicable to equity-oriented funds. It is levied on the sale of equity mutual fund units and impacts the overall cost and returns for investors. Understanding these tax implications is crucial for investors to optimize their after-tax returns and make informed decisions about their mutual fund investments.

Day 9: KYC in Mutual Funds

Emphasizing compliance and procedural aspects, we delve into the importance of Know Your Customer (KYC) in mutual funds. KYC is a critical regulatory requirement aimed at preventing money laundering, fraud, and ensuring investor protection. Participants gain a thorough understanding of the KYC process, starting with documentation requirements. Investors need to submit identity proof, address proof, and a recent photograph along with the KYC form provided by mutual fund institutions. This step ensures that the investor's identity is verified and recorded accurately.

In-person verification (IPV) is another essential aspect of the KYC process. Participants learn that IPV involves physically verifying the investor's identity and address through a face-to-face meeting with a registered intermediary or through video verification as per regulatory guidelines. This step adds an extra layer of security and authenticity to the KYC process.

Participants also grasp the importance of ongoing compliance with KYC norms. Any changes in the investor's details, such as address or contact information, must be promptly updated with the mutual fund institution to maintain accurate records and regulatory compliance. Understanding these compliance and procedural aspects of KYC empowers investors to navigate the mutual fund investment process smoothly and ensures regulatory adherence for a secure and transparent investment experience.

Day 10: Can NRIs Invest in Mutual Funds in India?

Expanding our course horizon, we cater to Non-Resident Indians (NRIs) and delve into the specialized rules and guidelines governing mutual fund investments for this demographic. Participants explore the unique tax implications for NRIs investing in mutual funds. They learn about the tax deducted at source (TDS) applicable to NRIs, varying based on the type of income and the country of residence. Understanding these tax implications helps NRIs optimize their investment returns and ensure compliance with Indian tax laws.

We discuss the types of mutual funds suitable for NRIs, considering factors like risk tolerance, investment objectives, and regulatory restrictions. Equity funds, debt funds, and hybrid funds are explored, providing NRIs with a diversified range of investment options. The session also covers tax exemptions and benefits available to NRIs, such as exemptions on certain types of income and deductions under the Double Taxation Avoidance Agreement (DTAA) between India and their country of residence.

Furthermore, participants gain insights into the broader landscape of tax reporting and compliance requirements for NRIs investing in mutual funds. They understand the importance of accurate reporting and adherence to regulatory guidelines to ensure a seamless and compliant investment experience for NRIs in the Indian mutual fund market.

Day 11: Introduction to GST

Shifting gears, we introduce participants to the complex yet vital world of Goods and Services Tax (GST). GST is a comprehensive indirect tax levied on the supply of goods and services in India, replacing multiple taxes like Value Added Tax (VAT), Central Excise Duty, and Service Tax.

Participants explore the historical context of GST, tracing its origins back to the early 2000s when discussions on tax reform gained momentum. The implementation of GST aimed to streamline the taxation system, eliminate cascading effects, enhance ease of doing business, and create a unified national market.

The objectives behind implementing GST are multifaceted. Firstly, GST seeks to create a seamless and uniform tax regime across states, reducing tax barriers and promoting inter-state trade. Secondly, it aims to eliminate the cascading effect of taxes by allowing input tax credits throughout the supply chain, thereby reducing the tax burden on businesses. Thirdly, GST promotes transparency and compliance through digital platforms like GSTN (Goods and Services Tax Network), enabling efficient tax administration and reducing tax evasion.

Understanding the overview and objectives of GST is crucial for participants to navigate the tax landscape effectively, ensuring compliance and leveraging the benefits of a unified taxation system for businesses and consumers alike.

Day 12: GST Structure and Components

Delving deeper into the Goods and Services Tax (GST) framework, we navigate through the dual GST model, which comprises Central GST (CGST), State GST (SGST), and Integrated GST (IGST), each playing a distinct role in the taxation system. CGST is levied by the central government on intra-state supplies of goods and services, ensuring that revenues are collected at the central level for transactions within a state. SGST, on the other hand, is imposed by the state government on intra-state supplies, contributing to state revenues and ensuring fiscal autonomy.

IGST comes into play for inter-state transactions, where goods or services move from one state to another. It is collected by the central government but distributed to the destination state, ensuring that taxes are appropriately allocated based on the place of consumption. The concept of place of supply is pivotal in the GST framework. It determines whether a transaction is intra-state or inter-state, thereby influencing the applicability of CGST, SGST, or IGST. Place of supply is determined based on factors like the location of the supplier, the place of supply, and the nature of the transaction, ensuring accurate tax determination and collection.

Understanding the dual GST model and the role of CGST, SGST, IGST, and place of supply is essential for businesses and taxpayers to comply with GST regulations effectively and navigate the complexities of inter-state transactions within the GST framework.

Day 13: Introduction to GST Returns

Shifting focus to procedural aspects, we provide an overview of Goods and Services Tax (GST) return filing requirements, frequency, and emphasize the importance of accurate and timely filing.

Under the GST regime, registered taxpayers are required to file GST returns periodically, reporting their taxable sales, purchases, and tax liabilities to the tax authorities. The frequency of GST return filing depends on the type of taxpayer and their turnover. For regular taxpayers, monthly GST returns (GSTR-1 for outward supplies and GSTR-3B for overall summary) are required to be filed. Small taxpayers with turnover up to a specified threshold have the option to file quarterly returns (GSTR-1 and GSTR-3B).

Accurate and timely GST return filing is crucial for several reasons. Firstly, it ensures compliance with GST laws and regulations, avoiding penalties or legal issues due to non-compliance. Secondly, accurate filing helps in claiming input tax credits, reducing the tax liability and improving cash flow for businesses. Thirdly, timely filing contributes to a smooth and transparent tax administration process, enabling effective tax collection and revenue management by the authorities.

Emphasizing the importance of accurate and timely GST return filing, businesses and taxpayers can maintain good tax compliance practices, avoid unnecessary penalties, and contribute to a robust and efficient GST ecosystem.

Day 14: Types of GST Returns

In this session, we delve into the intricate details of various Goods and Services Tax (GST) returns, offering insights into different types tailored to diverse taxpayer categories. Participants gain a comprehensive understanding of the purpose and significance of each return type. Firstly, we explore GSTR-1, which focuses on outward supplies. This return is crucial for taxpayers to report detailed information on their sales, including invoices, credit notes, debit notes, and exports. It plays a vital role in reconciling sales data and determining tax liabilities accurately.

Next, we discuss GSTR-3B, a summary return filed monthly by regular taxpayers. It summarizes tax liabilities for a specific period, encompassing details of outward and inward supplies, input tax credit (ITC), and the resulting tax payable. Understanding GSTR-3B aids taxpayers in summarizing their tax obligations efficiently. For taxpayers opting for the composition scheme, we unravel GSTR-4, a quarterly return summarizing turnover and tax liabilities. This return simplifies tax payment for composition taxpayers, who pay a fixed percentage of turnover as tax instead of GST on individual transactions.

Lastly, we explore GSTR-9, an annual return consolidating a taxpayer's entire year's financial information. It provides a comprehensive overview of outward and inward supplies, ITC availed, taxes paid, and adjustments made throughout the year. Understanding GSTR-9 aids in ensuring accurate reporting and compliance with annual GST requirements. This session equips participants with a thorough understanding of each GST return type, enabling them to fulfil their compliance obligations effectively and contribute to a transparent and efficient GST system.

Day 15: Filing GSTR-1 Online

The practical application of Goods and Services Tax (GST) filing kicked off with a detailed exploration of GSTR-1. Participants received a step-by-step guide to filing GSTR-1 online, addressing common errors, and ensuring accurate submissions.

Firstly, participants learned about the importance of GSTR-1, which focused on reporting outward supplies or sales made during a specific tax period. They understood that accurate and timely filing of GSTR-1 was crucial for GST compliance and avoiding penalties. Next, the session provided a comprehensive walkthrough of the GSTR-1 filing process. Participants were guided through each section of the return, including details such as invoice-wise sales, credit notes, debit notes, and exports. They learned how to enter data accurately, reconcile sales figures, and ensure compliance with GST regulations.

Common errors in GSTR-1 filing were also addressed during the session. Participants were equipped with knowledge on how to identify and rectify errors related to incorrect data entry, missing invoices, or discrepancies in tax calculations. They received practical tips and best practices to minimize errors and ensure accurate submissions. By the end of the session, participants gained confidence in filing GSTR-1 online, understanding the intricacies of the process, addressing common errors effectively, and contributing to a seamless GST compliance journey for their businesses.

Day 16: Filing GSTR-3B Online

Continuing our exploration of GST filing, we shifted our focus to GSTR-3B. Participants gained a comprehensive understanding of this return, including its significance, online filing procedures, and the reconciliation process. Participants learned about the significance of GSTR-3B, which serves as a summary return summarizing tax liabilities for a specific tax period. They understood that GSTR-3B is filed monthly by regular taxpayers and includes details of both outward and inward supplies, input tax credit (ITC), and the resulting tax payable.

The session provided a step-by-step guide to filing GSTR-3B online, ensuring participants were familiar with the online portal, login procedures, and data entry requirements. They learned how to accurately report their tax liabilities, claim eligible input tax credits, and ensure compliance with GST regulations. Additionally, the reconciliation process for GSTR-3B was thoroughly explained. Participants understood the importance of reconciling their sales and purchase data with GSTR-1 and GSTR-2A to identify any discrepancies and rectify them promptly. This reconciliation step helps in ensuring accurate tax reporting and compliance with GST laws.

By the end of the session, participants had a thorough understanding of GSTR-3B, its filing procedures, and the reconciliation process, empowering them to fulfill their GST compliance requirements efficiently and accurately.

Day 17: Offline Tools for GSTR-1 and GSTR-3B

Addressing the practicalities, we introduced participants to offline tools for GSTR-1 and GSTR-3B filing. This included downloading and installing utilities and the hands-on preparation and uploading of data offline. Participants had learned about the offline tools provided by the GST Network (GSTN) for GSTR-1 and GSTR-3B filing. These tools allowed taxpayers to prepare their GST returns offline, without requiring a constant internet connection.

The session began with instructions on downloading and installing the offline utility for GSTR-1 and GSTR-3B from the GSTN portal. Participants were guided through the installation process, ensuring they had the necessary software on their systems. Next, participants engaged in hands-on training for using the offline tools. They learned how to import data, enter details offline, validate data for errors, and generate the JSON file required for online submission.

After preparing their GST returns offline, participants were guided through the process of uploading the JSON file to the GSTN portal. They had learned about the steps involved in online submission, including login procedures, selecting the appropriate return type, and uploading the JSON file.

By the end of the session, participants had gained practical experience in using offline tools for GSTR-1 and GSTR-3B filing, enabling them to handle GST compliance efficiently even in offline scenarios.

Day 18: Understanding GST Liability

Understanding GST liability involved the calculation of GST dues based on taxable supplies made within a specific tax period. Businesses calculated their GST liability by subtracting the GST paid on purchases (input tax) from the GST collected on sales (output tax). This net GST payable reflected the amount owed to the government. The due dates for GST payments varied depending on the taxpayer category. Regular taxpayers typically paid GST monthly, with the payment due on the 20th of the following month. However, small taxpayers under the composition scheme had quarterly payment schedules. To make GST payments, businesses could choose from a range of online and offline methods. Online options included using the GSTN portal for payment via net banking, debit/credit cards, or NEFT/RTGS transfers. Offline methods involved generating a challan through the GST portal and making payment at authorized banks. Understanding these aspects was crucial for businesses to ensure timely and accurate GST payments, avoid penalties, and remain compliant with GST regulations, thus effectively managing their cash flows and financial responsibilities.

Day 19: Understanding Input tax credit

Input Tax Credit (ITC) was a fundamental concept in the Goods and Services Tax (GST) system, playing a crucial role in ensuring tax neutrality and reducing the cascading effect of taxes. The concept revolved around the principle of allowing businesses to claim credit for the GST paid on inputs, i.e., goods or services purchased for business purposes, against their GST liability on output, i.e., goods or services sold.

The importance of Input Tax Credit lay in its ability to prevent double taxation and promote fair taxation. By allowing businesses to offset the GST paid on inputs from their GST liability on output, ITC reduced the overall tax burden and promoted tax efficiency. This encouraged compliance, boosted business competitiveness, and contributed to a more transparent and equitable tax system.

However, claiming Input Tax Credit was subject to certain conditions and criteria set forth by GST laws. These conditions included ensuring that the input goods or services were used for business purposes, proper documentation and recording of input tax invoices, compliance with GST filing and payment requirements, and matching of input tax details with those of the supplier.

Examples and scenarios illustrating the utilization of ITC could include a manufacturing company claiming credit for GST paid on raw materials purchased for production, a service provider claiming credit for GST paid on office supplies, or a retailer claiming credit for GST paid on inventory purchases. Understanding

	and effectively utilizing Input Tax Credit was essential for businesses to optimize their tax benefits, manage cash flows efficiently, and maintain compliance with GST regulations. **Day 20: Consequences of delayed payment** Delayed payment of Goods and Services Tax (GST) resulted in significant consequences for businesses, including penalties, interest charges, legal implications, and actions taken by tax authorities. Penalties and interest for delayed GST payments were imposed as per GST laws. The penalty typically involved a percentage-based fine on the overdue amount, and interest was charged on the delayed payment at a specified rate. These penalties and interest charges could accumulate quickly, leading to financial strain and increased tax liabilities for businesses. From a legal standpoint, delayed GST payments resulted in non-compliance with GST regulations. Tax authorities took legal action against businesses that consistently failed to make timely GST payments. This included issuing notices, conducting audits, imposing stricter penalties, and even initiating legal proceedings for recovery of dues. To avoid these consequences, businesses were advised to implement effective strategies to ensure timely GST payments and compliance. This included maintaining accurate financial records, setting reminders for payment due dates, using online payment platforms for convenience and speed, allocating sufficient funds for tax payments, and seeking professional advice or assistance when needed. Proactive tax planning and regular monitoring of GST obligations also helped businesses stay compliant and avoid the pitfalls of delayed payments and associated penalties.
Outcome of Activity	➢ The course focuses on real-world scenarios and hands-on exercises to apply theoretical knowledge to practical situations, enhancing participants' ability to tackle financial challenges effectively. ➢ Participants develop strong decision-making skills by analysing case studies, evaluating investment opportunities, and understanding risk management strategies, enabling them to make informed financial decisions. ➢ The course prepares individuals for diverse career opportunities in finance, banking, wealth management, and entrepreneurship by providing industry-relevant skills and knowledge. ➢ Participants acquire a comprehensive skill set that includes financial analysis, investment planning, taxation knowledge, and compliance understanding, making them versatile and adaptable to different roles within the financial sector. ➢ Upon completion of the course, participants emerge as competitive professionals with a deep understanding of the financial landscape,

	equipped to navigate complexities and contribute effectively to organizational success.

Resource Person's Profile

Mr. SIDDHARTH GARG

Mr. Siddharth Garg works with as a Mutual Fund Distributor in Ghaziabad. He has an active client base of 2k and an impressive AUM of around 100 crs rupees. He is a BA Economics Taxation from Zakir Hussain College University of Delhi, previously worked with Tech Mahindra in GST while pursuing his MBA in finance from Narsee Monjee. He can simplify mutual fund fundamentals, connecting academic knowledge with practical insights from his corporate experience. Emphasizing the importance of diversified portfolios, he aims to showcase how strategic investments can lead to financial security.

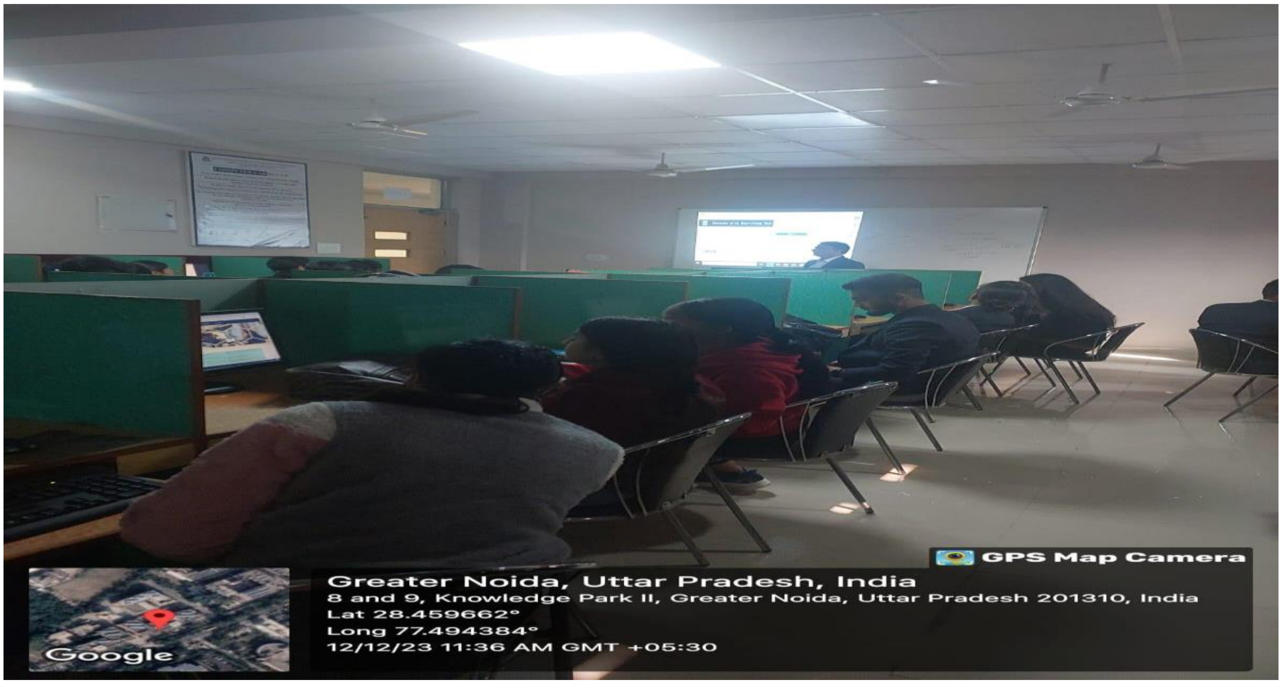
ADVOCATE GAURAV PATHAK

He has 12+ years of rich and profound corporate experience in the field of accounting, Finance, Income Tax & GST Compliance, advisory and litigation. Apart from Tax Practice, he did advocacy under Civil Law, RERA, IBC, CPA, TPA, Family Law, NI Act to defend the client and appeared before various courts/ Tribunals/ authorities. He has worked with renowned companies like IAP, Infosys, Make My Trip, KCT group in accounts & Taxation Department. Presently, he is Managing Associate in Law firm M/s G.P. & Associates situated at Noida rendering legal services to business and Individuals. He is also associated with M/S Henry Harvin Education, LLP (A global EdTech Company) as Senior Trainer for Skill-based Training in Income Tax, GST, Accounts, Banking, IBC, RERA, US Taxation, Legal Drafting. He is a visiting Faculty in Management colleges for MBA Program in Delhi NCR and have been faculty in various Learning center of Sikkim Manipal University & Punjab

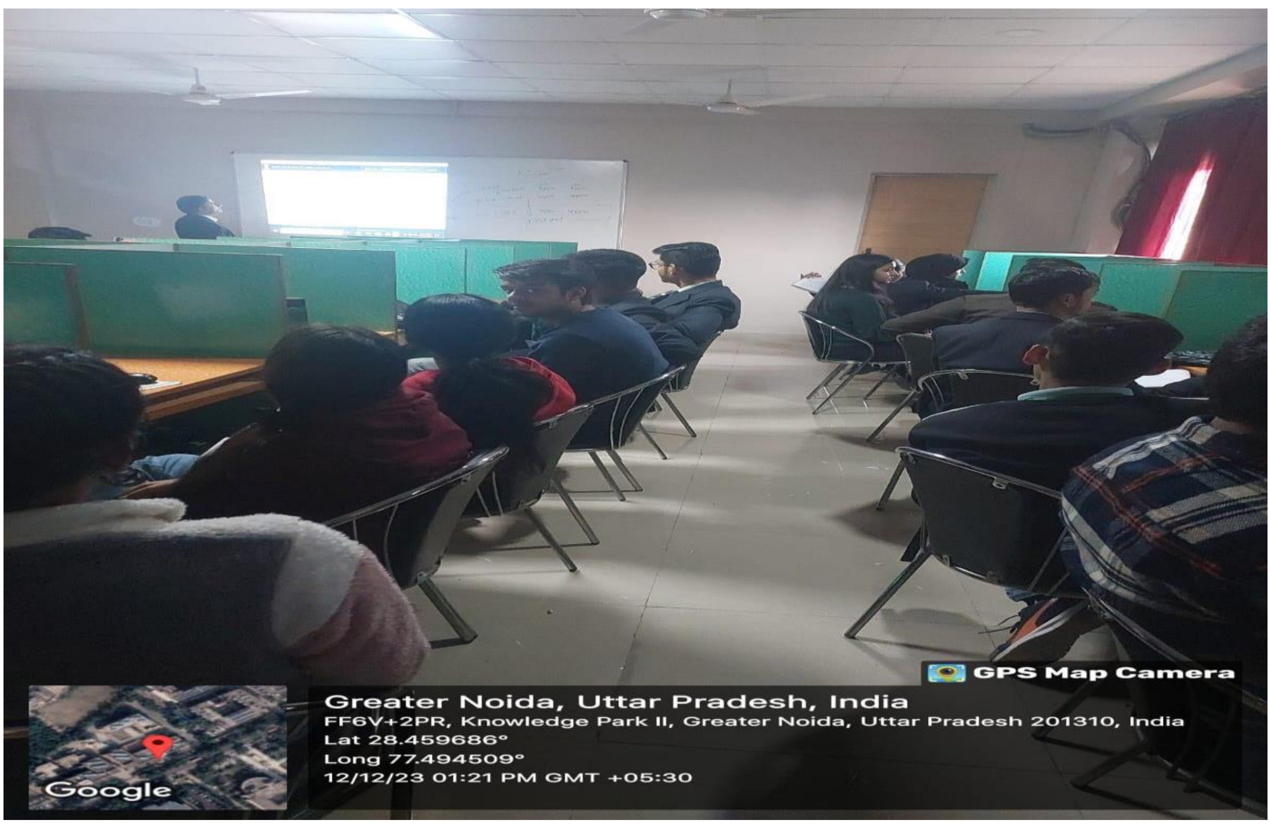
Photograph

Session taken by Mr. Siddharth Garg (Trainer Mutual Fund)

Students Focused on the Learning



Session taken by Mr.Gaurav Pathak (Trainer E-Return Filing)



Students Focused on the Learning

Sample Certificate

ALBATROSS

NAAC ACCREDITED 2020

MIMT

CERTIFICATE
OF COMPLETION

CERTIFIED THAT **MR. AADARSH BHADANI**
OF **BCOM (BATCH 2022-25)** OF
MANGALMAY INSTITUTE OF MANAGEMENT & TECHNOLOGY,GREATER NOIDA
HAS SUCCESSFULLY COMPLETED **40 HOURS** ADD-ON CERTIFICATION
MUTUAL FUND AND E-RETURN FILING.
CONDUCTED FROM 22-NOV-2023 TO 22-DEC-2023

Aayush	Meenakshi		ayushi
VICE CHAIRMAN	ASSOCIATE DEAN	CONVENER	AYUSHI GUPTA
MANGALMAY INSTITUTE OF MANAGEMENT & TECHNOLOGY	MANGALMAY INSTITUTE OF MANAGEMENT & TECHNOLOGY	MANGALMAY INSTITUTE OF MANAGEMENT & TECHNOLOGY	MANAGER-ALBATROSS

Mangalmay Institute of Management & Technology
Greater Noida

MUTUAL FUND AND E-RETURN FILING - EXTERNAL EXAM
Total Marks: 40 marks
Time Limit: 1 hour

Please fill in the required information before attempting the questions.

Name: Anushka

Roll Number: 220892697

Instructions:

- Attempt all the questions.
- Write your name & enrolment number in the provided sections.
- Each of the questions is followed by 4 options. Select the best or most appropriate one & tick in the appropriate box.
- Each question carries 2 marks. Attempt all questions.
- Maximum time allotted for the examination is 1 hour.

Questions:

1. When evaluating investment products, what factor is essential for assessing the risk associated with an investment?
    a. Past performance
    b. Volatility
    c. Expected returns
    d. Market trends
2. In the context of Mutual Funds, explain how systematic investment plan (SIP) harnesses the power of compounding.
    a. SIP guarantees a higher compounding rate.
    b. SIP avoids the compounding effect.
    c. SIP ensures fixed returns over time.
    d. SIP allows investors to buy more units when prices are low and fewer units when prices are high.
3. Outline two significant benefits of transitioning from the previous taxation system to the Goods and Services Tax (GST).
    a. Increased complexity and higher tax rates.
    b. Introduction of more tax categories and reduced government revenue.
    c. Reduced compliance burden and elimination of multiple taxes.
    d. No impact on businesses and consumers.
4. Discuss the ongoing KYC compliance process and its significance in the context of mutual fund investments.
    a. KYC compliance is a one-time process with no need for updates.

Mangalmay Institute of Management & Technology
Greater Noida

b. KYC is required only for large investments.
c. KYC is only relevant at the time of redemption.
d. Ongoing KYC ensures that investors' information remains accurate and up-to-date.

5. Compare and contrast actively managed and passively managed mutual funds. Provide examples of situations where each type might be suitable.
   a. Actively managed funds outperform passively managed funds in all market conditions.
   b. Passively managed funds have higher fees than actively managed funds.
   c. Passively managed funds are more flexible in adjusting to market changes.
   d. Actively managed funds rely on fund managers' decisions, while passively managed funds track a specific index.
6. Suppose an investor has multiple financial goals with varying risk tolerances. How should they go about selecting the right mutual funds for their portfolio?
   a. Invest in funds with the highest historical returns.
   b. Diversify across different asset classes and risk profiles.
   c. Choose funds solely based on the recommendation of friends or family.
   d. Focus only on short-term financial goals.
7. How does the power of compounding work in Mutual Funds?
   a. Compounded interest is earned only on the principal amount.
   b. Compounded returns are calculated annually.
   c. Profits earned are reinvested, leading to exponential growth over time.
   d. Compounding has no impact on Mutual Fund returns.
8. What does KYC stand for in the context of Mutual Funds?
   a. Keep Your Cash
   b. Key Yield Calculation
   c. Know Your Customer
   d. Keep Your Commissions
9. What does NAV stand for in the context of Mutual Funds?
   a. New Account Venture
   b. Net Asset Value
   c. Non-Active Value
   d. Normalized Asset Variation
10. GSTIN is 15 digit Alpha Numeric number issued by GST Department to taxpayer for indicating on all paper for communication with department.
    a. TRUE
    b. FALSE
11. Table 3.1 of GSTR 3B is auto populated on GST Portal on the basis of
    a. GSTR-1 data
    b. GSTR 2b
    c. option 1 and option 2 both are correct
    d. None of above
12. GST is not applicable on

Mangalmay Institute of Management & Technology
Greater Noida

a. Alcohol for Human consumption
b. Petrol & diesel
c. Natural Gas
d. All of the above

13. Under what conditions can a business claim Input Tax Credit (ITC)?
a. ITC can be claimed on all purchases, regardless of their use.
b. ITC can be claimed only on goods and not on services.
c. ITC is automatically credited to all taxpayers.
d. ITC can be claimed if the purchased goods or services are used for business purposes.

14. What distinguishes Mutual Funds from Fixed Deposits?
a. Mutual Funds have a fixed interest rate.
b. Mutual Funds pool money from multiple investors to invest in a diversified portfolio.
c. Fixed Deposits are actively managed, while Mutual Funds are passively managed.
d. Fixed Deposits are riskier than Mutual Funds.

15. When selecting a mutual fund based on risk and goals, what role does the fund manager's expertise play?
a. Fund manager expertise has no impact on mutual fund performance.
b. Fund manager expertise is crucial for strategic goal alignment.
c. Fund manager expertise is only relevant for short-term goals.
d. Fund manager expertise is primarily determined by historical returns.

16. Which of the following best describes a mutual fund?
a. A type of savings account with a fixed interest rate
b. A pool of money collected from many investors for the purpose of investing in securities such as stocks, bonds, and other assets
c. A government bond that pays a fixed interest rate
d. An insurance policy that provides a death benefit

17. Which of the following is a primary advantage of investing in mutual funds?
A. Guaranteed returns
B. Higher risk compared to individual stocks
C. Diversification of investment
D. Direct ownership of shares in individual companies

18. What is a Net Asset Value (NAV) in the context of mutual funds?
A. The total value of the mutual fund's assets minus its liabilities, divided by the number of outstanding shares
B. The annual fee charged by the mutual fund for managing investments
C. The initial amount of money required to invest in a mutual fund
D. The interest rate paid by the mutual fund to its investors

19. Which type of mutual fund primarily invests in stocks?

Mangalmay Institute of Management & Technology
Greater Noida

A. Bond fund
B. Money market fund
C. Equity fund
D. Index fund

20. What is an expense ratio in mutual funds?

A. The percentage of a mutual fund's assets paid as dividends to investors
B. The fee charged by the fund manager for managing the fund's portfolio
C. The proportion of the fund's assets invested in stocks versus bonds
D. The average annual return on the mutual fund over the past five years

36/40

List of Beneficiaries:

S.No.	Roll No.	Candidate Name	Registered
1	220992303001	AADARSH BHADANI	**Registered**
2	220992303002	ABHINAV KUMAR CHAUDHARY	**Registered**
3	220992303003	ABHISHEK AWANA	**Registered**
4	220992303004	ABHISHEK BHATI	**Registered**
5	220992303006	ADITYA KUMAR BHASKAR	**Registered**
6	210992303012	AKASH YADAV	**Registered**
7	220992303007	AMAN	**Registered**
8	220992303008	AMAN RAJ	**Registered**
9	220992303010	ANAND SHARMA	**Registered**
10	220992303012	ANUSHKA	**Registered**
11	220992303014	ASHWANI	**Registered**
12	220992303015	ATUL GUPTA	**Registered**
13	220992303017	AYUSH DWIVEDI	**Registered**
14	220992303018	DAKSH CHOUDHARY	**Registered**
15	220992303019	DEEPANSHU BHATI	**Registered**
16	220992303020	DHARMENDRA	**Registered**
17	220992303021	DIVYA BHARTI	**Registered**
18	220992303022	FARHAN WASI BAIG	**Registered**
19	220992303023	GUNJAN CHAUHAN	**Registered**
20	220992303025	IRFAN AHMAD	**Registered**
21	220992303026	JUNED ALI	**Registered**
22	210992303039	KESHAV CHOUDHARY	**Registered**
23	220992303028	KHUSHI	**Registered**
24	220992303029	KHUSHI BANSAL	**Registered**

25	220992303030	KHUSHI BHADANI	**Registered**
26	220992303031	KULDEEP KOHLI	**Registered**
27	220992303032	KUSUM KUMARI	**Registered**
28	220992303034	MADHURI KUMARI	**Registered**
29	220992303035	MANISHA KUMARI	**Registered**
30	220992303036	MANVENDRA SINGH	**Registered**
31	220992303037	MOHD KAIF	**Registered**
32	220992303039	MUSKAN YADAV	**Registered**
33	220992303040	NAGENDRA PATEL	**Registered**
34	220992303041	NAMISH BHARDWAJ	**Registered**
35	220992303042	NEERAJ KUMAR GUPTA	**Registered**
36	220992303043	NISHANT KUMAR	**Registered**
37	220992303044	NOUSHEEN MOHD	**Registered**
38	220992303045	PALAK	**Registered**
39	220992303046	PARSHANT SINGH CHOUHAN	**Registered**
40	220992303047	POONAM BARNWAL	**Registered**
41	220992303048	PREET	**Registered**
42	220992303049	PREETI SINGH	**Registered**
43	220992303050	PRINCE AWANA	**Registered**
44	220992303051	PRINCE KASHYAP	**Registered**
45	220992303052	RACHIT BANERJEE	**Registered**
46	220992303053	RACHIT KUMAR SINGH	**Registered**
47	220992303054	RAHUL KUMAR	**Registered**
48	220992303055	RAJ GUPTA	**Registered**
49	220992303056	RANJEET KUMAR	**Registered**
50	220992303057	RENU SHARMA	**Registered**
51	220992303058	RITIK KUMAR	**Registered**

52	220992303059	RITIK KUMAR	**Registered**
53	220992303060	ROHIT KUMAR	**Registered**
54	220992303062	SAHIL YADAV	**Registered**
55	220992303063	SAMEER ALAM	**Registered**
56	220992303064	SANGAM RAI	**Registered**
57	220992303065	SANIA SHAHZAD	**Registered**
58	220992303066	SANJU BAINSLA	**Registered**
59	220992303068	SHAINA	**Registered**
60	220992303069	SHIVAM	**Registered**
61	220992303071	SOHAIL RAZA	**Registered**
62	220992303072	SOURABH SHARMA	**Registered**
63	220992303073	SUBHAM SHARMA	**Registered**
64	220992303074	SUMIT VERMA	**Registered**
65	220992303077	TANIKA	**Registered**
66	220992303078	TARUN DEBBARMA	**Registered**
67	220992303079	VAISHNAVI CHAUDHARY	**Registered**
68	220992303080	VIDHI BHARADWAJ	**Registered**
69	220992303081	VIKASH	**Registered**
70	220992303083	VISHNUKANT SINGH	**Registered**
71	220992303084	YOGESH KUMAR GUPTA	**Registered**

Status of Completion of Beneficiaries for add-on course on Mutual Fund and E-return filling

S.No.	Roll No.	Candidate Name	Registration Status	Completion Status
1	220992303001	AADARSH BHADANI	Registered	Completed
2	220992303002	ABHINAV KUMAR CHAUDHARY	Registered	Completed
3	220992303003	ABHISHEK AWANA	Registered	Completed
4	220992303004	ABHISHEK BHATI	Registered	Completed
5	220992303006	ADITYA KUMAR BHASKAR	Registered	Completed
6	210992303012	AKASH YADAV	Registered	Completed
7	220992303007	AMAN	Registered	Completed
8	220992303008	AMAN RAJ	Registered	Completed
9	220992303010	ANAND SHARMA	Registered	Completed
10	220992303012	ANUSHKA	Registered	Completed
11	220992303014	ASHWANI	Registered	Completed
12	220992303015	ATUL GUPTA	Registered	Completed
13	220992303017	AYUSH DWIVEDI	Registered	Completed
14	220992303018	DAKSH CHOUDHARY	Registered	Completed
15	220992303019	DEEPANSHU BHATI	Registered	Completed
16	220992303020	DHARMENDRA	Registered	Completed
17	220992303021	DIVYA BHARTI	Registered	Completed
18	220992303022	FARHAN WASI BAIG	Registered	Completed
19	220992303023	GUNJAN CHAUHAN	Registered	Completed
20	220992303025	IRFAN AHMAD	Registered	Completed
21	220992303026	JUNED ALI	Registered	Completed
22	210992303039	KESHAV CHOUDHARY	Registered	Completed
23	220992303028	KHUSHI	Registered	Completed
24	220992303029	KHUSHI BANSAL	Registered	Completed

25	220992303030	KHUSHI BHADANI	Registered	Completed
26	220992303031	KULDEEP KOHLI	Registered	Completed
27	220992303032	KUSUM KUMARI	Registered	Completed
28	220992303034	MADHURI KUMARI	Registered	Completed
29	220992303035	MANISHA KUMARI	Registered	Completed
30	220992303036	MANVENDRA SINGH	Registered	Completed
31	220992303037	MOHD KAIF	Registered	Completed
32	220992303039	MUSKAN YADAV	Registered	Completed
33	220992303040	NAGENDRA PATEL	Registered	Completed
34	220992303041	NAMISH BHARDWAJ	Registered	Completed
35	220992303042	NEERAJ KUMAR GUPTA	Registered	Completed
36	220992303043	NISHANT KUMAR	Registered	Completed
37	220992303044	NOUSHEEN MOHD	Registered	Completed
38	220992303045	PALAK	Registered	Completed
39	220992303046	PARSHANT SINGH CHOUHAN	Registered	Completed
40	220992303047	POONAM BARNWAL	Registered	Completed
41	220992303048	PREET	Registered	Completed
42	220992303049	PREETI SINGH	Registered	Completed
43	220992303050	PRINCE AWANA	Registered	Completed
44	220992303051	PRINCE KASHYAP	Registered	Completed
45	220992303052	RACHIT BANERJEE	Registered	Completed
46	220992303053	RACHIT KUMAR SINGH	Registered	Completed
47	220992303054	RAHUL KUMAR	Registered	Completed
48	220992303055	RAJ GUPTA	Registered	Completed
49	220992303056	RANJEET KUMAR	Registered	Completed
50	220992303057	RENU SHARMA	Registered	Completed
51	220992303058	RITIK KUMAR	Registered	Completed

52	220992303059	RITIK KUMAR	Registered	Completed
53	220992303060	ROHIT KUMAR	Registered	Completed
54	220992303062	SAHIL YADAV	Registered	Completed
55	220992303063	SAMEER ALAM	Registered	Completed
56	220992303064	SANGAM RAI	Registered	Completed
57	220992303065	SANIA SHAHZAD	Registered	Completed
58	220992303066	SANJU BAINSLA	Registered	Completed
59	220992303068	SHAINA	Registered	Completed
60	220992303069	SHIVAM	Registered	Completed
61	220992303071	SOHAIL RAZA	Registered	Completed
62	220992303072	SOURABH SHARMA	Registered	Completed
63	220992303073	SUBHAM SHARMA	Registered	Completed
64	220992303074	SUMIT VERMA	Registered	Completed
65	220992303077	TANIKA	Registered	Completed
66	220992303078	TARUN DEBBARMA	Registered	Completed
67	220992303079	VAISHNAVI CHAUDHARY	Registered	Completed
68	220992303080	VIDHI BHARADWAJ	Registered	Completed
69	220992303081	VIKASH	Registered	Completed
70	220992303083	VISHNUKANT SINGH	Registered	Completed
71	220992303084	YOGESH KUMAR GUPTA	Registered	Completed