



- Synergy

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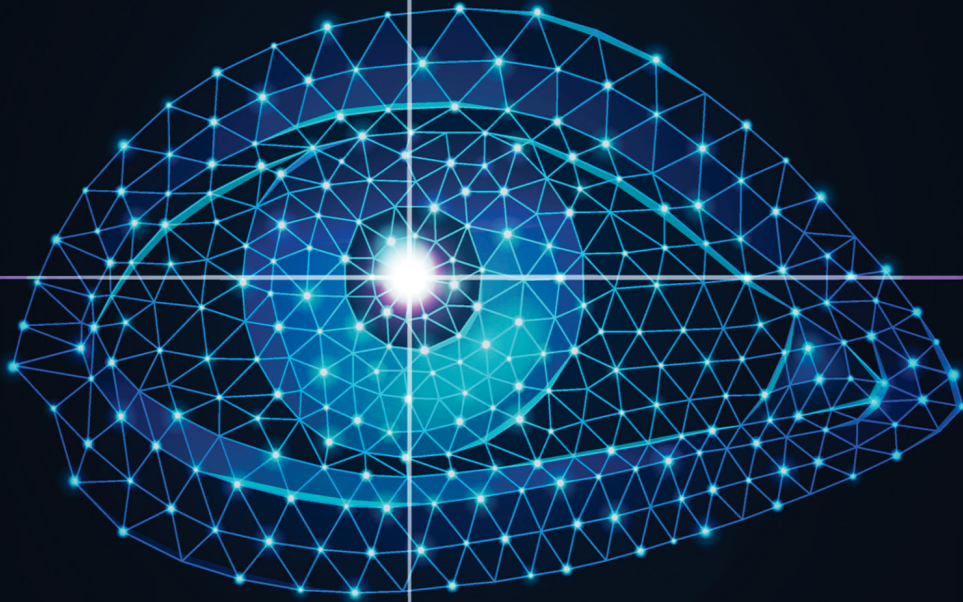
PAYMENT SYSTEM ACCESS



PROTECION PAYMENT



PAYMENT BILL / HISTORY



MISSION

Namma Karnataka-
Gateway to Future India

VISION

Look Beyond

Together We Should



BCIC Office Bearers

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Managing Director & CEO
Wealthmax Group of Companies

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Digital Manufacturing: Faster time to Market

Mr. Rabindra Sah

Chief Engineer
Tata Technologies

Why Digital Manufacturing?

Automotive industry faces challenges for Increased number of product Platform, complexity of the product, product models and variants, Accelerating the product introductions, Faster ramp up, manufacturing multiple products on the same line, Cost pressure on the vehicle programs, Globalization with the capability to build anywhere & efficiently transferring processes and best practices around the globe, rapidly implementing changes, Improving time-to-volume, Higher efficiency & Productivity and More innovations.

It becomes very imperative to validate and improve above mentioned manufacturing processes and facility planning digitally before starting any physical work. It sets a flag at Product Lifecycle Management (PLM) level in digital world for approval to open gate for physical world. All iterations and improvement are carried in digital world is called digital manufacturing which saves time and cost, also eliminates rework. Digital Manufacturing uses digital technology in the framework of Product Lifecycle framework and change management as collaborative and platformed based and applied to OEMs, SMEs & others.

Kind of Projects:

There are two kinds of projects in manufacturing space for application of technologies for digital manufacturing:

A) Green Field Projects: This kind of project is set for new plant or factory where process and Facility Planning care carried from Scratch in an area where no previous facilities exist. In this case, project planning is carried out on basis of Business Objectives and Buy & buy decision.

B) Brown Field Projects: This kind of project involves expansion of existing production facilities, Capacity Expansion, Product Design Changes, to meet Emission/compliance norms, Adoption of Technology, Product & process Improvement, Introduction of new Variant, Business Strategic, Supplier Base.

Application Areas: There are following key areas of Digital Manufacturing:

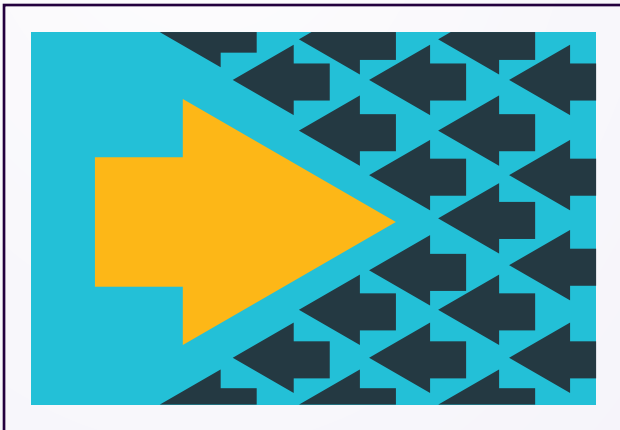
- **Layout Planning:** Evolution and validation of Multiple Layout, logistics & space, Planning, Minimum Inventory, Lean Layout, Iterations, what-if scenarios for various level of production.
- **Process Planning:** Process & facility planning, Operation and elemental activities planning with process graph, Time Analysis, Line Balancing, Re-use of process & Change Management, Linkages of Product, Process & Resources
- **Factory Flow:** Through Put Simulation & Improvement, Identify Bottle Neck, What-If Scenarios, Utilization of resources & improvement, Capacity Planning for Levels of Production
- **3D Factory:** Build 3D of plant facilities including Material Handling Equipment's – Pallet, Trolley, Utilities, Civil, Gang Way, Portal, Products, Virtual View of shop for better visualization, Planning, walkthrough, usage for other application
- **Process Feasibility Simulation:** Process Sequence Verification with tools & operator and improvement, Process Clash & Interference Improvement & Product Digital Mock-up, Virtual Commissioning, NC Machining
- **Shop Floor Documentation:** Process Sheet, Work Instruction, Quality -PFD, PFMEA, Control Plan, Product Applicable Matrix, Load Balancing chart, and more
- **Robotics Simulation:** Robotics Work cell Creation and validation for Cycle Time, Gun, Fixture, Gripper. Offline Simulation & programming for Spot welding, Painting, Material Handling, Robotic Path collision & optimization
- **Ergonomics Simulation:** Human Ergonomics Simulation and its improvement for fatigue, Posture & Safety, RULA and NIOSH technique Analysis, Operator visibility & approachability

It sets base for application of Industry 4.0 for operational excellence and Digital Twin. This framework is application to across the industries



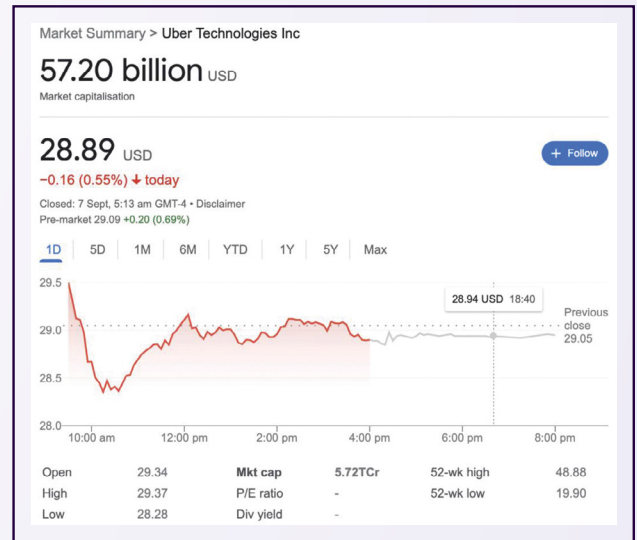
Tokenisation: Monetising Collective Value

Mr. Nanjunda Palecanda
Founder and CEO, Nija Venture Impcats



It is important to have the local community made relevant economically and this does not mean giving Charity. Best way to work towards keeping any local community economically relevant is through Distributed economy model. Distributed economy is nothing but Stakeholder economy. This is a way to share the collective value of the entity or state with all the stakeholders, both direct and indirect. In the current model, only the promoters, investors, key leaders of the organisation and or in the state context, large industrialists with access to power centres and lobbyists and few Policymakers and administrators are the beneficiaries. In distributed economy with Tokenisation, the model is inclusive, it does not disrupt the existing model but an over-layer of tokenisation ensures every stake holder also gets to enjoy the collective value by securitising the service. For better understanding please read <https://www.linkedin.com/pulse/distributed-economy-sustainable-way-forward-nanjunda-pratap-palecanda/>

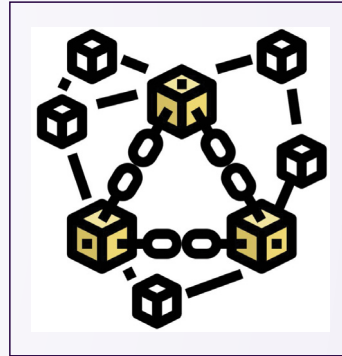
This is best explained through an example or a possible use case. Let's consider Uber. Uber has been a market leader and a pioneer that brought in the usage of circular economy to the common lingo. Uber details are here for you to look at from the public domain herein. My interest in taking this example is to capture how the great experiment brought about a change in the manner an entrepreneur can look at doing business to how the traditional market forces have taken control of it and if there's a better way exists?



Uber's Market Cap as on Sept 7th 2022 is 57.20 and while this does seem very good this was almost twice this, just about a year ago. While the revenue is around \$29 billion. While Uber employs close to 30,000 people, It has around 5 million (50 Lakhs) drivers globally. While, it is evident that most of the drivers are non-exclusive, as in, in India good majority of them will also be driving with Ola and likewise in US on Lyft and such.



1. What are our key takeaways from the above Uber story? Most of the key stakeholders are completely missing in the collective value sharing. (Who are the key stake holders? Ans: Drivers)
2. What was a symbol of Circular economy is a classic symbol of financial Institutions controlled global business (with disregard to local / native ethos and the majority contribute to value creation of few controlling the money).
3. Obviously, the (stakeholders) drivers when not treated as stakeholders and not shared with collective value have no loyalty and are exploring every other player, as other's are also markedly indifferent to the stakeholders.
4. Founders are not active or have very little say in the way business is taken forward with.



Sharing collective value with each of the stakeholders does not mean to share equally. Sharing collective value has been in practice though not with all stake holders, with early stage employees among startups and with key Management staff among large companies. How can we bring about the same across each of the stake holders and ensure that Founders get to

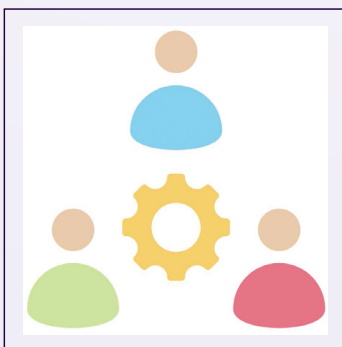
create the value they so deservingly should? Because of all the risk they take, for their entrepreneuriality, for all the ingenuity and in most cases for daring to believe in their dream and going against the norm. This is best achieved through Tokenisation, aka, BlockChain 4.0 that integrates;

1. BlockChain 1.0: Cryptography (Crypto currency)
2. BlockChain 2.0: Smart Contracts
3. BlockChain 3.0: DApps & DAO's



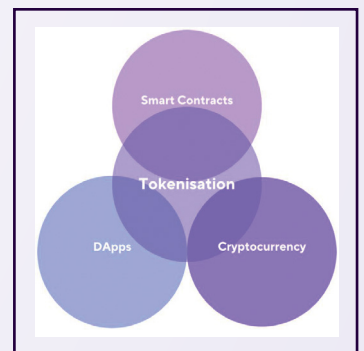
With operations in 72 countries and 10500 cities, the value could well have been few times the existing market capital and not just twice. Instead, in every region, Uber continues to have a fight for its survival. Only way they so far profited or generated significant value so far has been by offering to sell their regional business to the competition for their equity. For example, DiDi in China, Grab in Indonesia and Zomato (Uber Eats) in India. Value creation for stockholders or investors are best managed this way by Investors only and could not have been a play of an entrepreneur. Looks like, Uber has its Survival kit ready but lacks a surviving model to make it through.

This is where a new player or players can come in to the space and start another Uber and in a distributed economy model can build a Uber killer. What does it take? Map all the stakeholders;



1. Founders / Promoters
2. Employees
3. Drivers
4. Partners / Vendors
 - Tech
 - Infrastructure or Car / transport makers
 - Service providers / Mechanics
5. Investors
6. Consumers

What does integrating all the three generations of BlockChain technology mean? It is essentially building a model that encapsulates each of the competencies in order to benefit from the core values while taking the benefit of the evolution of technology in this period. Which brings us to using DApps and DAO's in the process of Organisation design by bringing stakeholders through the DAO's and the service delivery through platform approach driven by DAPP's and process flow and Smart contracts mapping process flow and rules (Algorithms) while crypto currency can be mapped to the security of the business or process or digital assets as tokens and there by rendering higher credibility and real value to cryptocurrencies.



Old world	New world
<ul style="list-style-type: none"> • Centralised • Opaque • Spending based • Participate only in consumption • Users • Mistrust & disengagement • Locked in liquidity 	<ul style="list-style-type: none"> • Decentralised • Transparent • Ownership based • Participate in value creation • Owners • Loyalty & engagement • Open liquidity

You Have To Make Choice Today, Which World You Want To Live In.



Success or skewed implementation? Comprehensive analysis of 5 years of GST. Implementation and challenges ahead.

CA P G Subramanian

Secretary - Indian Cutting Tool Manufacturers Association



FIVE YEARS OF GST- WHY IS IT INDISPENSIBLE TAX SYSTEM-

With GST coming into play in the last five years, the indirect taxation in this country has been completely overhauled. This has subsequently helped stabilizing the financial system, better administration of taxes, while removing internal trade barriers which has been deterrent to business. The country was able to implement one of the biggest taxation reforms – Goods & Services Tax (GST) significantly aiding the ease of doing business.

The introduction of GST has brought transparency to the overall buying selling process by removing the hidden charges prevalent in the previous tax system. With a one-stop-shop through e-way bills for all procedures, the Government has been able to create a simplified and technology enabled robust GST system to sustain Country's growth and ease of doing business.

The robust growth in collections, consistently touching average of Rs. 1.45 lac crore is testimony of the success and compliance from all.

IMPLEMENTATION AND CHALLENGES AHEAD

Touted as the most reformist tax law in the country, aimed at unifying the trade and industry, ease of doing business, simple tax structure to name a few, has not been so smooth. From technical glitches to frequent amendments to the law, even as tax payers and practitioners alike are trying to come to terms with the law, conflicting rulings by the Authority for Advance Rulings on the same matter, instability in rates, trust deficit in the Government to name a few, have created host of problems. We cannot say with certainty that the law has settled down.

Some of the key challenges faced are -

- **Refunds Delay Issues-** The Government has taken many steps to smoothen the process of export refunds, automatic processing of refunds has always been a major area of concern under GST

- **Rate Differentiation-** This is an inefficient way of targeting benefits for the poor
- **Lack of dispute Re-Dressel Mechanism-** There is no Statutory Mechanism under the GST regime that could ensure uniformity in the rulings passed by the authorities.
- **Constant Amendments-** Over the last few years, the GST law has seen many amendments. During this time, all these revisions often confused the tax payer as well as the tax administrators which created misunderstanding and mis conceptions.
- **Adaption and technical issues-** small and medium businesses are still grappling to adapt to the tech-enabled regime. The fundamental principles on which the GST law was built viz. seamless flow of input credits and ease of compliance has been impaired by IT glitches. This is further accentuated by the frequent amendments to the law related to availment of input credit.
- **Complex Penalties-** Many businesses are genuinely not able to monitor their vendor behaviour and fell that hey should not be penalised for the tax compliance deficiencies of their vendors once they have paid the GST amount to their vendors.
- **Some Practical Issues -**
 - **Non-Compliance of Scrutiny of returns-** The action of the proper officer in non-compliance of Section 61 / Rule 99 due to nonissue of Form GST ASMT-10 (Notice for intimation of discrepancies post scrutiny)
 - **It is invariably noticed that the officer issues Form GST DRC- 01A Part A under Rule 142(1A) – Intimation of tax ascertained as being payable under Section 73/ Section 74 of the Act, without giving reasonable time for submissions, clarifications by the tax payer in Form GST DRC- 01A Part B.**
 - **Grounds of Show Cause Notice is different from Demand of Order-** It is observed that there is mismatch between the amount demanded under show cause notice and demand for recovery of tax.
 - **Imposing Penalty under wrong Section -**
 - **Simultaneous proceedings by both tax authorities (CGST/ SGST)**
 - **Non acknowledgment by the proper officer in prescribed form.**
 - **Unsolved problem of transitional credits.**
 - **Revocation/ Restoration of cancellation / registration is not supported by IT system in the common portal.**
 - **Restriction of availing ITC-**
 - **Recovery of Tax during investigation.**

- Streamlining of Anti Profiteering measures and simplification of compliance procedures also needs to be revisited to ensure that the cost efficiency and reduction in prices envisaged under the GST law finally reaches the common man.
- To overcome the issues of dispute related to GST and increase efficiency in tax administration, there is need for a robust dispute redressal mechanism.
- GST requires administrative reforms which will establish a robust mechanism to redress such irregularities and will also remove gaps in the provisions of Advance Rulings under the GST law.
- A group of Ministers (GOM) reviewing Goods and Service Tax (GST) rates has proposed removal of exemptions on a host of services, including for stay in relatively cheaper hotel rooms, hospital rooms above a certain threshold and service provided by financial sector and food safety regulations
- **GST Registration** - In the case of new registration, list of documents to be submitted must be clearly outlined in GST Rules. The drop-down list prescribes the documents with limited choice and limited choice to upload he documents. Authorities insist on notarized agreement/ affidavit, copy of ROR of the owner, copy of NOC from the owner which is beyond the statute.
- **Cancellation of GST Registration** – The legal provisions of cancellation of GST registration have been prescribed under Section 29 of the CGST Act, 2017. A proper officer must have reasons to believe “that the registration of an assessee is liable to be cancelled on the grounds mentioned under Section 29 of the CGST Act, 2017. But registrations are mechanically cancelled without giving reasons as prescribed and without issue of show cause notice as per amendment of CGST Rules vide Notification No.94/2020 -CT, dated 22-12-2020. This amendment violates principles of natural justice but also the fundamental rights to carry on business. The department needs to be cooperative
- **Stabilized IT Infrastructure**- The whole GST system is based on IT platform but infrastructure is way behind causing untold miseries while filing returns. In view of increasing Registrations, and implementation of e- returns, e-invoicing, e-way bills, it is absolutely necessary to beef up the infrastructure.
- **Minimization of Notifications/ Circulars/ Instructions**- There are frequent Notifications/ Circulars/ Instructions issued by the Government creating confusion among tax payers on similar issues. The Government should avoid issuing repeated Notifications of Similar nature from time to time. Old/ unused notifications must be rescinded.
- **Repeated Notices issued to Tax Payers**- Tax payers are frequently receiving Notices from the Tax Department for variance in the amount of ITC availment in GSTR 3-B as compared to their respective GSTR 2A / 2/B. One such change has been recently notified by the Government vide Notification number 14/22- Central Tax dated July-5, 2022 in Table-4 of GSTR 3-B meant for Input Tax Credit (ITC) related information. The said changes have been made available on the GST Portal since September,1, 2022. There are definite objectives of the Government in making these changes such as – (a) to auto populate and corelate the information of GSTR 3-B with GSTR 2-B and that of GSTR-9 with GSTR 3-B and –(b) to ensure uniformity in the practice followed in reporting ineligible ITC as well as various reversals in GSTR 3-B. However, this has now elevated the complexity involved in filing of GSTR-3B which was supposed to be ‘a summary return’ at the time of its implementation. Challenges attributable to these changes are delineated below-
- Non-Accounting of ineligible ITC under Section 17(5) in ERP- In most Companies, the accounting process of vendor invoices is structured in such a manner that the GST amount, which is ineligible for ITC, is not recorded separately. Thus, it is difficult to extract amounts ineligible for ITC.
- True up/ True down in the reversals made under Rule 42 in the year end- Under Rule 42, (sub rule 2) provides for precomputation of reversal of ITC on account of exempt supplies at year-end basis the turnover of the entire financial year and requires the tax payer to either reverse the deficit ITC amount not reversed earlier or to avail the ITC amount reversed in excess in the monthly returns. In that way, the reversals made on monthly basis under Rule 42 may not be called absolute, and the tax payer may require to reclaim the same at a later stage. However, the Government seems to have missed to acknowledge this provision and define the mechanism to make such adjustments. Similarly, if there is an inadvertent mistake in reporting of information in Table 4 (B) (1), there is no mechanism explicitly provided for correction of the same.
- Requirement to Reconcile all transactions of GSTR2B, including ineligible ITC. As per the clarification issued, vide Circular No.170/02/2022 dated 06th July,2022, it is evident that a tax payer is required to report the information in Table 4(A) as auto populated in GSTR 2(B) of the said month. This will entail reconciling all the items in GSTR2(B), including the ineligible ITC and reconcile with the purchase register of the month. This will be important to report the correct information in Table 4(B) in terms of ITC reversals and to ensure that “net ITC availed” amount in Table 4(C) reconciles with the ITC amount in the books. There is no doubt that this will increase the burden of compliance on the tax payers especially on the companies.
- Non-Consideration of Reversals [Table 4(B)] by tax department while issuing notices on ITC Reconciliation- These days, tax payers are frequently receiving notices from the Tax Department for variances in the amount of ITC availment in GSTR 3B as compared to their respective GSTR 2A / 2B. Certain key observations from most of these notices are that the Department doesn’t consider the amount of reversals made by the tax payer in Table4(B) and the amount of GSTR 2A / 2/B considered are different from the amounts actually available on GSTR portal . Owing to this, there are several instances, where tax payers have received notices for ITC which it has already reversed in GSTR 3B in the same month. Considering the changes, it can be expected that there will be more notices which are defective, thereby overburdening the tax payer increasing the compliance related work.
- While the intention of the government is to curb tax leakage and to drive it digitally, they also need to consider making the GST filing process more economical and user friendly, rather than making it a complex and affluent process, which would require robust technology and back-end support of trained professionals as this inclination towards correlating myriad reporting requirements and auto-population of various categories of data segments, have muddled the overall working atmosphere for taxpayers.



Covid 19 and the Pandemic: An update

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1. What is new about Covid -19?

Corona virus disease (COVID-19) is an infection caused by the SARS-CoV-2 virus that was discovered in December, 2019 in Wuhan, China. This is now well established by evidence of science and accepted by World Health Organization. But, various other explanations available from the WhatsApp University and other social media are matter of speculation and these continue to put doubts and confusion in the minds of people and should be ignored.

However, the virus undergoes change (mutation) over time and new strains emerge that may cause severe disease like second wave due to delta strain in early 2021. However, the original Wuhan strain of 2020 and the subsequent strain of Omicron in early 2022 were not so virulent. Even the presently circulating various sub-variants of Omicron like BA.2, BF.7, XBB, etc are not virulent in India and have not led to rise in cases, hospitalisations and deaths. Hence, by and large presently there are no restrictions in public areas so far.

2. What is new about transmission of Covid -19?

The virus is now known to be predominantly transmitted through airborne route by droplets and aerosols following coughing, sneezing, speaking, singing or breathing. Hence, now there is more emphasis for face masking. The other route of transmission by contact with objects like pens, stationery, utensils, etc., surfaces like door handles, table tops, taps, etc that hold the fallen respiratory infective droplets, often referred to as "fomites" is considered less efficient. Hence, now there is not much emphasis on hand sanitizers, and disinfection of surfaces, etc. using Lysol, 1% sodium hypochlorite solution, etc.

However, the virus is known to spread readily in closed spaces, indoors, poorly ventilated areas and crowded settings. Hence, these public areas are to be generally avoided.

3. Why is it a pandemic?

Any disease that is transmitted across the countries and/or simultaneously occurring in many countries is a pandemic. Covid -19 due to its transmissibility is now occurring in most countries of the world and hence, a pandemic.

4. Why should we be bothered about Covid -19?

The disease affects the health, lives and livelihoods of people. Hence, Governments are seriously concerned about the disease. It spreads rapidly and difficult to have travel bans & movement restrictions, lockdowns, curfews, seal downs, etc. in the communities. The recent failure of "zero Covid policy" of China that enforced rigid restrictions is a glaring example. Hence, it is prudent to be vigilant through continual disease surveillance, and have graded approach in instituting measures of containment including public restrictions.

5. What are the basic protective measures against Covid -19?

Today primarily it is face masking and vaccination. Secondly, it is avoiding crowds and closed spaces & poorly ventilated areas, etc. Lastly, to an extent it is the limited use of hand sanitizers and application of disinfectants. In a highly populated country like ours, social distancing (of one meter/three feet) is possible in select places and in a limited way.

6. How to improve one's general immunity?

It is largely dependent on the general health, diet and activity of an individual. It is important that the person eats a nutritious diet that has fruits, vegetables, pulses; meat, fish & eggs in moderation and adequate fluids. The person shall have good sleep, and an activity /vocation that keep body and mind busy. The person may do physical exercise if he is otherwise sedentary. In the current times, it is important that one keeps in touch with his/her physician and follows the advice sincerely.

7. What are the issues related to vaccines? What about booster dose vaccination?

The vaccines currently in use were prepared on a fast track to dent the impact of the pandemic. Hence, they are under "emergency use authorisation". They do not prevent infection (entry and lodgement of virus into the nose, mouth, throat, etc) but in an infected person makes the disease less severe, thus preventing hospitalization in the vast majority and deaths in many. Hence, even today from international arrivals from some high risk countries not only vaccination certificates are insisted upon but also negative RT-PCR reports that are proof that they are not infected.

The people largely get vaccinated more out of fear during the progress of a wave of the pandemic. Presently about 21% of the adults have received the booster/third dose of vaccination and good efforts to educate and persuade the unvaccinated have not been successful. It takes about three to four months to prepare a batch/lot of vaccine by the manufacturer and hence, it is safer and wiser to get vaccinated before a wave of infection hits the population.

Also, there is lot of misinformation in circulation that puts fear into the minds of the people about the safety and efficacy of the vaccines. A risk -benefit analysis all over the world has shown that vaccines are effective in preventing severe disease (resultant hospitalisation) and death.

About the booster / precautionary/3rd dose of vaccination in India, in the current scenario of Covid -19 globally and regionally, it is advisable to take the booster dose vaccination by elders and those with co-morbidities and whose job entails regular travel, provided there were no serious adverse reactions to the

doses taken previously. About the choice of vaccine, same brand (homologous) or heterologous (different brand) it is best advised by the physician.

8. Why there are no vaccines for young children?

The children, younger the age is less vulnerable, because the ACE 2 receptors in the respiratory system that are needed for attachment of the virus are not well developed and hence, are biologically safer. On the contrary the parents are very fearful of their children and despite best efforts of Governments and experts to counsel them it affected the reopening of closed schools during the pandemic. Consequently the vaccines are targeted for more susceptible elderly and adults. In a well conducted survey in the state in June, 2022 it was found through antibody testing (blood examination) that 75% (3 out of 4) of school age children in the age group of 6-14 years for whom there is no vaccination (12-14 years who were unvaccinated were studied) already had mild or asymptomatic Covid -19 infection that went unnoticed by their parents and were doing fine!

9. What one should do to keep Covid -19 away from work places?

It is very important that the following basic principles are put to practice. i. Compulsory face masking in all indoor areas ii. Keep the areas well ventilated. iii. Practice physical distancing of at least one meter/three feet by marking on the floor, wherever possible iv. Encourage symptomatics to get tested, self isolate at home and after a week when asymptomatic return to work.

10. What is the scope for home based self test kits?

When a person is symptomatic, s/he should get tested using these kits as per the instructions in the accompanying leaflet. As the sensitivity is around 60%, if the result is negative then the person shall self isolate, get tested by the superior, confirmatory RT-PCR, await result and in the meantime teleconsult the doctor.

11. When is the pandemic likely to end?

The World Health Organization (WHO) takes into account various factors while declaring a disease as public health emergency of international concern (PHEIC) or commonly known as pandemic. The WHO declared Covid -19 as a pandemic in January, 2020. The concerned expert committee in WHO meets regularly to assess the situation and it met recently in January, 2023 and has decided to continue the status of PHEIC / pandemic of Covid -19. However, when once the WHO declares the pandemic is over, then it will be followed by a similar declaration by Government of India that is applicable to the country. But we are yet to reach that stage and have to wait for some more time.

12. What are the good sources of information on Covid -19?

In this era of information revolution and with so many social media news in circulation it is important to be rightly informed and not to get misguided. Any articles by experts in reputed dailies and periodicals may be relied upon. However, it is important to remember that Covid -19 is a rapidly evolving pandemic and new information quickly flows in.

Lastly, the following are some of the websites that are recommended for information on Covid -19.

Bangalore city. <https://apps.bbmgov.in/Covid19/en/index.php>

Government of Karnataka.
<https://covid19.karnataka.gov.in/english>

Government of India. <https://www.mygov.in/covid-19>

World Health Organization.
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

PREVENTION

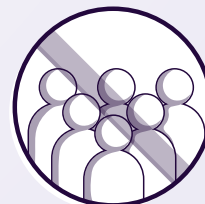
CORONAVIRUS COVID-19



Wash Hand



Use Soap



Avoid Crowd



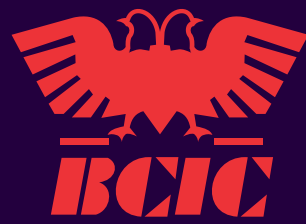
Use Masker



Avoid Shakehand



Use Disinfection





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