



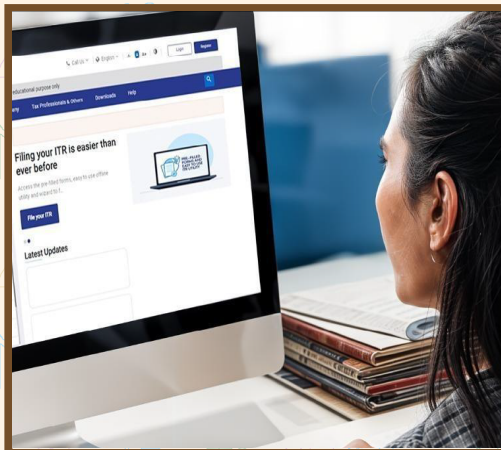
Skill India
कौशल भारत - कुशल भारत



सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



Facilitator Guide



Sector
BFSI

Sub-Sector
Lending

Occupation
Finance and Accounts

Reference ID: BSC/N8114, Version 1.0
NSQF level: 4.5

Essentials of Digital Statutory E-filing

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India

1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai – 400072

Phone: +91 82912 78155, 98921 62042

Email: ranjan.soumya@bfsissc.com | neha.dave@bfsissc.com

Website: www.bfsissc.com

Website: www.bfsissc.com

Website: www.bfsissc.com

First Edition, March 2024

This book is sponsored by **Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India**

Under Creative Commons License:

Attribution-ShareAlike: CC BY-SA



This license lets others remix, tweak, and build upon your work even for commercial purposes, as long as they credit you and license their new creations under the identical terms. This license is often compared to “copyleft” free and open-source software licenses. All new works based on yours will carry the same license, so any derivatives will also allow commercial use. This is the license used by Wikipedia and is recommended for materials that would benefit from incorporating content from Wikipedia and similarly licensed projects.

Disclaimer

The information contained herein has been obtained from sources reliable to Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India. Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India disclaims all warranties to the accuracy, completeness or adequacy of such information. Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India shall have no liability for errors, omissions, or inadequacies, in the information contained herein, or for interpretations thereof. Every effort has been made to trace the owners of the copyright material included in the book. The publishers would be grateful for any omissions brought to their notice for acknowledgements in future editions of the book. No entity in Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India shall be responsible for any loss whatsoever, sustained by any person who relies on this material.





Shri Narendra Modi
Prime Minister of India

“ Skilling is building a better India.
If we have to move India towards
development then Skill Development
should be our mission. ”



Acknowledgements

The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India would like to thank all the individuals and organisations, who contributed, in various ways, to the preparation of this facilitator guide. The guide could not have been completed without their active contribution. Special gratitude is extended to those who collaborated during the preparation of the different modules in the facilitator guide. Wholehearted appreciation is also extended to all who provided peer review for these modules.

The preparation of this guide would not have been possible without the banking sector's support. Industry feedback has been extremely beneficial since inception to conclusion, and it is with their guidance that we have tried to bridge the existing skill gaps in the industry. This facilitator guide is dedicated to the aspiring youth, who desire to achieve special skills that will be a long-term asset for their future pursuits.

About this Guide

The Facilitator Guide for “Essentials of Digital Statutory e-Filing” has been developed to assist trainers in delivering effective training on digital statutory e-filing processes. The objective is to prepare industry-ready professionals by enabling them to participate in practical, hands-on activity sessions. This Facilitator Guide is structured in alignment with the Qualification Pack (QP) and National Occupational Standards (NOS) developed by the ‘Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India’ and approved by the National Skill Development Corporation (NSDC).

It provides a comprehensive roadmap for imparting essential skills and knowledge required for seamless statutory compliance and e-filing in digital environments, ensuring participants are equipped to meet industry standards efficiently.

1. BSC/N8114 – Essentials of Digital Statutory e-Filing
2. DGT/VSQ/N0102: Employability Skills (60 Hours)

Post this training, the participant will be able to perform tasks as professionals specialising in digital statutory e-filing. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

Symbols Used



Ask



Explain



Elaborate



Notes



Objectives



Do



Demonstrate



Activity



Team Activity



Facilitation Notes



Practical



Say



Resources



Example



Summary



Role Play



Learning Outcomes

Table Of Contents

S. No.	Modules and Units	Page No.
1.	Goods and Services Tax	1
	Unit 1.1 - Temporary Registration Number (TRN)	
	Unit 1.2 - GST Registration (GSTIN)	
	Unit 1.3 - File NIL GSTR-1 and 3B	
	Unit 1.4 - Generate E-way Bill	
	Unit 1.5 - File GSTR-1	
	Unit 1.6 - File CMP-08 (Composition)	
	Unit 1.7 - File GSTR-3B	
2.	Income Tax	16
	Unit 2.1 - E-PAN and Complete Filing	
	Unit 2.2 - Register PAN on the New Income Tax E-Filing Portal	
	Unit 2.3 - File ITR on the Income Tax Portal (ITR-1)	
3.	Tax Collected at Source & Tax Deducted at Source	19
	Unit 3.1 - Tax Deducted at Source & Tax Collected at Source	
	Unit 3.2 - TDS Rates	
	Unit 3.3 - Due Dates & Remittances of TDS & TCS	
	Unit 3.4 - Fill TDS Online	
4.	Employee's Provident Fund (EPF)	24
	Unit 4.1 - Register Establishment in EPFO	
5.	Employee's Provident Fund (EPF)	27
	Unit 5.1 - ESIC & it's Applicability	
	Unit 5.2 - ESIC Registration Process Online	



Table Of Contents

S. No.	Modules and Units	Page No.
6.	Digital Signature Certificate	30
	Unit 6.1 - Digital Signature Certificate	
	Unit 6.2 - How to get a Digital Signature Certificate?	
7.	Micro, Small and Medium Enterprises	35
	Unit 7.1 - Udyog Aadhar Registration	
8.	Ministry of Corporate Affairs	38
	Unit 8.1 - MCA 21 Service, MCA Registration & MCA V3	
	Unit 8.2 - DIR-3 KYC – Application for KYC of Directors	
	Unit 8.3 - Guide to File e-Form DIR-3 KYC	
	Unit 8.4 - Adding a Director to your Company	
	Unit 8.5 - Removing of Director from a Company	
	Unit 8.6 - Submission of Form DIR-11 by the Resigning Director	
9.	Employability Skills (DGT/VSQ/N0102) (60 Hrs.)	52
	Employability skills is available at the following location:	
	https://www.skillindiadigital.gov.in/content/list	
	Scan the QR code below to access the e-book	
		



Unit 1.1 - Temporary Registration Number (TRN)

Unit Objective

By the end of this unit, the participants will be able to:

1. learn about how to take temporary GST registration number.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/ laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind. Let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with the GST Tax Structure in India and temporary registration?
- What do you hope to gain from today's session?

Elaborate

- GST in India.
- How GST temporary registration is taken.

Explain

- What is the purpose of GST registration?

Demonstrate

- GST temporary registration process.

Activity

1. **Activity:** Meaning of GST temporary registration.
2. **Objective:** To familiarize participants with the meaning of GST and GST registration.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GSTR temporary registration processes.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of GST in India and its temporary registration process.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 1.2 - GST Registration (GSTIN)

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to take GST registration number.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind. Let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with GST tax structure in India.
- What do you hope to gain from today's session?

Elaborate

- GST in India.
- How GST registration (GSTIN) is taken.

Explain

- What is the purpose of GST registration?

Demonstrate

- GST registration (GSTIN) process and the documents to be submitted.

Activity

1. **Activity:** How to take GST registration, demonstrate the process.
2. **Objective:** To familiarize participants with the meaning of GST and GST registration.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. Time Duration: 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST Registration process.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic Understanding of GST in India and the registration process (GSTIN).

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 1.3 – File NIL GSTR-1 and 3B

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to file Nil GSTR-1 and GSTR-3B.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with GST filings in India
- What do you hope to gain from today's session?

Elaborate

- GST filing forms.
- How Nil GSTR returns are filed.

Explain

- How to file Nil GSTR-1 and GSTR-3B.

Demonstrate

- GSTR filing process for GSTR-1 and GSTR-3B.

Activity

1. **Activity:** How to take GST registration, demonstrate the process.
2. **Objective:** To familiarize participants with the meaning of GST and GST return filings.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of GST in India and return filing process.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 1.4 – Generate E-way Bill

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to generate E-way Bill.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with GST E-way Bill generation.
- What do you hope to gain from today's session?

Elaborate

- What is E-way Bill?
- How are E-way bills generated?

Explain

- How to file E-way Bill and why it is used?

Demonstrate

- Uses and process of generating E-way Bill.

Activity

1. **Activity:** How to generate E-way Bill. Demonstrate the Process and the usage.
2. **Objective:** To familiarize participants with the meaning of GST and E-way Bill.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of GST in India and return filing process.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 1.5 – File GSTR-1

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn how to file GSTR-1.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with GSTR-1 filing.
- What do you hope to gain from today's session?

Elaborate

- What is GSTR-1?
- What are B2B and B2C Sales?

Explain

- Why and when is GSTR-1 filed?

Demonstrate

- The process of filing GSTR-1.

Activity

1. **Activity:** How to file GSTR-1 online? Demonstrate the process.
2. **Objective:** To familiarize participants with the meaning of GST and filing returns for monthly sales.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of filing GST returns and its purpose.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 1.6 – File CMP-08 (Composition)

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to file GST CMP-08 and who should file the form.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with composition scheme.
- What do you hope to gain from today's session?

Elaborate

- What is GST CMP-08?
- What is the composition scheme in GST?

Explain

- Why is GST CMP-08 filed and when?

Demonstrate

- The process of filing GST CMP-08.

Activity

1. **Activity:** How to file GST CMP-08 online? Demonstrate the process.
2. **Objective:** To familiarize participants with the meaning of composition scheme and filing returns.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of filing GST returns under composition scheme and its purpose.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 1.7 – File GSTR-3B

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to file GSTR-3B.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of GST in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with GSTR-3B filing.
- What do you hope to gain from today's session?

Elaborate

- What is GSTR-3B?
- What is the input tax credit and offset of taxes?

Explain

- Why is GSTR-3B filed and when?

Demonstrate

- The process of filing GSTR-3B online.

Activity

1. **Activity:** How to file GSTR 3B online. Demonstrate the Process.
2. **Objective:** To familiarize participants with the meaning of GST and filing returns for monthly sales.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of filing GST returns and its purpose.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Skill India
कौशल भारत - कुशल भारत



सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP

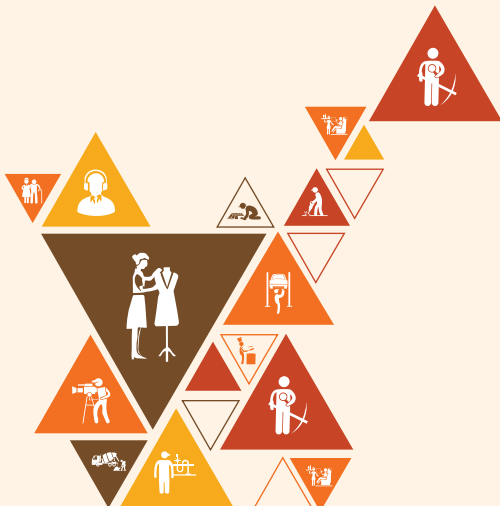


2. Income Tax

Unit 2.1 – E-PAN and Complete Filing

Unit 2.2 – Register PAN on the New Income Tax E-Filing Portal

Unit 2.3 – File ITR on the Income Tax Portal (ITR-1)



Unit 2.1 – E-PAN and Complete Filing

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn how to apply for E-PAN online and filing of income tax returns online.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of income tax in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with income tax portal in India.
- What do you hope to gain from today's session?

Elaborate

- Eligibility to apply for an E-PAN card.
- How to apply through income tax portal?

Explain

- What are the heads of income in ITR and the deductions & allowances?

Demonstrate

- Step by step process on how to file ITR in the income tax portal.

Activity

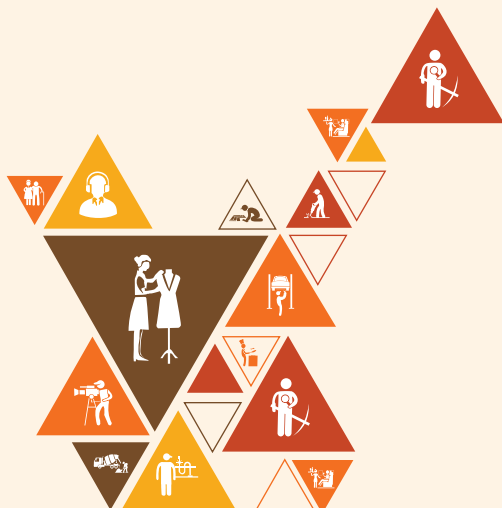
1. **Activity:** What are the income tax returns available and the process of filing.
2. **Objective:** To familiarize participants with the meaning of Income tax return filings and the processes involved.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of income tax in India and tax return filing process.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Unit 3.1 – Tax Deducted at Source & Tax Collected at Source
Unit 3.2 – TDS Rates
Unit 3.3 – Due Dates & Remittances of TDS & TCS
Unit 3.4 – Fill TDS Online



Unit 3.1 – Tax Deducted at Source & Tax Collected at Source

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about What is TDS and TCS.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of TCS and TDS in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with tax deduction and collection at source.
- What do you hope to gain from today's session?

Elaborate

- What is TDS & TCS?
- How to calculate TDS and its applicable rates.

Explain

- Why is tax deducted at source?

Demonstrate

- The need for tax deduction and tax collection at source.

Activity

1. **Activity:** Find out the different types of TDS forms.
2. **Objective:** To familiarize participants with the meaning of TDS and the due dates for filing TDS returns.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of filing TDS returns and its purpose.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 3.2 – Fill TDS Online

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to file TDS returns.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of TCS and TDS in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with tax deduction and collection at source.
- What do you hope to gain from today's session?

Elaborate

- What are the due dates to file TDS & TCS returns?
- How to file TDS returns online.

Explain

- What are the TDS forms used?

Demonstrate

- The need for tax deduction and tax collection at source.

Activity

1. **Activity:** Find out the different types of TDS forms.
2. **Objective:** To familiarize participants with the meaning of TDS and the due dates for filing TDS returns.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Provide each group with a list of GST return filing.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic Understanding of filing TDS Returns online, its due dates and penalty for non-filing.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Unit 4.1 – Register Establishment in EPFO

Unit 4.1 – Register Establishment in EPFO

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about Employees Provident Fund.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of employee benefit schemes in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with employee benefit schemes.
- What do you hope to gain from today's session?

Elaborate

- What is EPF?
- How to register establishment in EPFO?

Explain

- What are the benefits available to employees under the EPF scheme?

Demonstrate

- The need for employee benefits schemes.

Activity

1. **Activity:** Find out the benefits of EPF scheme.
2. **Objective:** To familiarize participants with the advantages of EPF.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of EPF and the benefits available to the employees.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Skill India
कौशल भारत - कुशल भारत

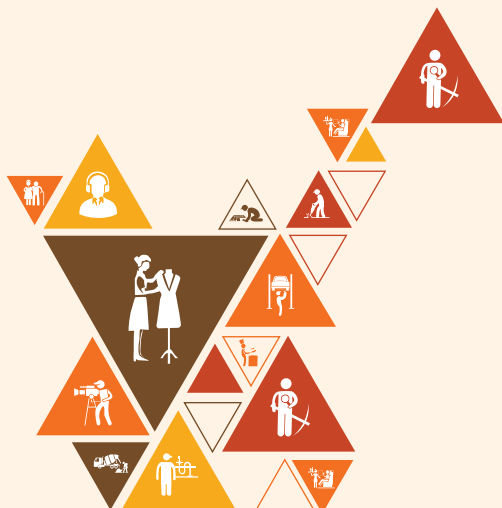


सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



5. Employee State Insurance

Unit 5.1 – ESIC & it's Applicability



Unit 5.1 – ESIC & it's Applicability

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about Employees' State Insurance Corporation

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of employee Insurance benefit schemes in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with employee state insurance benefit schemes.
- What do you hope to gain from today's session?

Elaborate

- What is ESIC?
- What is the ESIC registration eligibility?

Explain

- Which are the entities covered under ESIC?

Demonstrate

- The need for employee insurance benefits schemes.

Activity

1. **Activity:** Find out the process for online registration of ESIC.
2. **Objective:** To familiarize participants with the advantages of ESIC.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of EPF and the benefits available to the employees.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Skill India
कौशल भारत - कुशल भारत



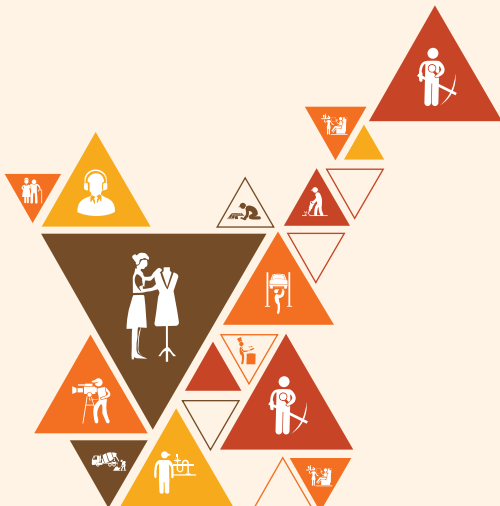
सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



6. Digital Signature Certificate

Unit 6.1 – Digital Signature Certificate

Unit 6.2 – How to get a Digital Signature Certificate?



Unit 6.1 – Digital Signature Certificate

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about Digital Signature Certificate.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of digital signatures in business in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with digital signatures in various businesses.
- What do you hope to gain from today's session?

Elaborate

- What is Digital Signature Certificate?
- Importance of DSC in fulfilling statutory compliances.

Explain

- What are the types of DSC?

Demonstrate

- The advantages of DSC.

Activity

1. **Activity:** Find out the advantages of having a DSC.
2. **Objective:** To familiarize participants with the uses of DSC.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of DSC, and the benefits available to the users.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 6.2 – How to get a Digital Signature Certificate?

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about the process of getting a Digital Signature Certificate.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of digital signatures in business in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience with digital signatures in various businesses.
- What do you hope to gain from today's session?

Elaborate

- The process of applying for a Digital Signature Certificate?
- The details required for application.

Explain

- Proof of identity required.

Demonstrate

- The online process of applying for a DSC and the types of DSC.

Activity

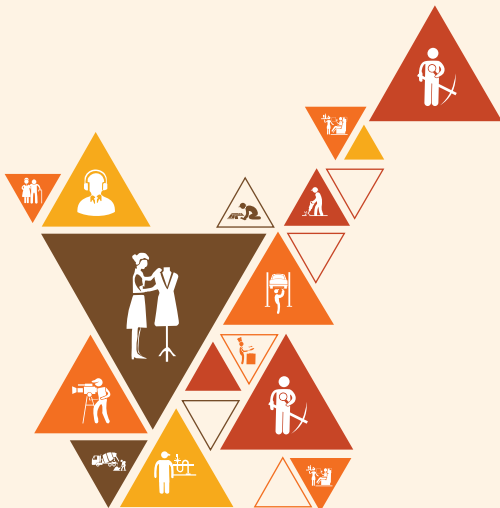
1. **Activity:** Step by Step process to apply for DSC.
2. **Objective:** To familiarize participants with the uses of DSC in statutory compliances.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of DSC, and the benefits available to the users.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Unit 7.1 – Udyog Aadhar Registration



Unit 7.1 – Udyog Aadhar Registration

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about Udyog Aadhar registration.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of Udyog Aadhar registration in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience Udyog Aadhar registration in India.
- What do you hope to gain from today's session?

Elaborate

- What is Udyog Aadhar registration.
- Importance of Udyog registration for MSME in India.

Explain

- What are the benefits of Udyog Aadhar registration?

Demonstrate

- What is MSME and Udyog Aadhar?

Activity

1. **Activity:** Find out the advantages of having an Udyog registration for small businesses.
2. **Objective:** To familiarize participants with the process of Udyog registration.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of Udyog Aadhar Registration, and the benefits available to the users.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.



Skill India
कौशल भारत - कुशल भारत

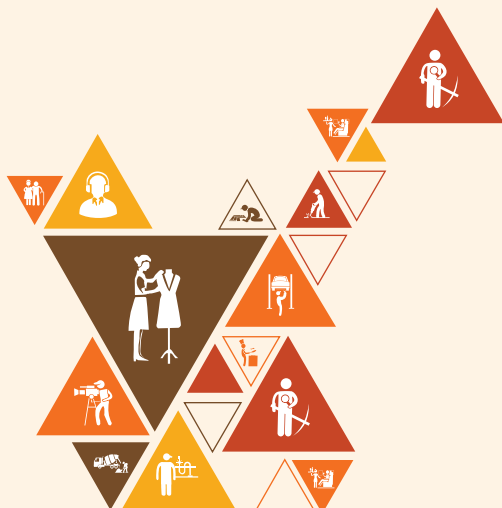


सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



8. Ministry of Corporate Affairs

- Unit 8.1 – MCA 21 Service, MCA Registration & MCA V3
- Unit 8.2 – DIR-3 KYC – Application for KYC of Directors
- Unit 8.3 – Guide to File e-Form DIR-3 KYC
- Unit 8.4 – Adding a Director to your Company
- Unit 8.5 – Removing of Director from a Company
- Unit 8.6 – Submission of Form DIR-11 by the Resigning Director



Unit 8.1 – MCA 21 Service, MCA Registration & MCA V3

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about and understand what MCA and its purpose is.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of ministry of corporate affairs in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts or experience MCA 21 portal.
- What do you hope to gain from today's session?

Elaborate

- What is MCA 21 portal?
- Benefits of MCA 21 portal.

Explain

- What are the Objectives of MCA 21 portal.

Demonstrate

- The MCA 21 registration process.

Activity

1. **Activity:** Find out the uses and the aim of MCA 21 portal.
2. **Objective:** To familiarize participants with the process of MCA21 user registration.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of MCA 21 portal.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 8.2 – DIR-3 KYC – Application for KYC of Directors

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about what are Director KYC and its uses

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of ministry of corporate affairs in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts on director KYC.
- What do you hope to gain from today's session?

Elaborate

- What is DIR-3 KYC?
- Who has to file DIR 3 KYC and when?

Explain

- What are the 2 types of e-form DIR-3 KYC?

Demonstrate

- The KYC application process.

Activity

1. **Activity:** Find out the uses and the applicability of DIR-3 KYC.
2. **Objective:** To familiarize participants with the process of KYC updations.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of DIR-3 KYC.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 8.3 – Guide to File e-Form DIR-3 KYC

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to use e-Form DIR-3 KYC.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of ministry of corporate affairs in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts on Director KYC and how it is done.
- What do you hope to gain from today's session?

Elaborate

- What are the steps involved in filing DIR 3 KYC?

Explain

- What are the details asked for in filing e-form DIR-3 KYC?

Demonstrate

- The KYC Application process online and the attachments required.

Activity

1. **Activity:** Find out the uses and the applicability of DIR-3 KYC.
2. **Objective:** To familiarize participants with the process of Online KYC updations.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of DIR-3 KYC and its step-by-step guide to file the e-form.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 8.4 – Adding a Director to your Company

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn about how to add a director to the company.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of ministry of corporate affairs in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts on directors of companies.
- What do you hope to gain from today's session?

Elaborate

- What are the steps involved in adding a director to the company?

Explain

- What are the documents needed for the process?

Demonstrate

- The need for DIN and DSC in the application process.

Activity

1. **Activity:** Find out the importance and the need for filing.
2. **Objective:** To familiarize participants with the process of addition of directors.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of addition of directors in a company and the filing of mandatory e-forms.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 8.5 – Removing of Director from a Company

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn how to file form DIR-12.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of ministry of corporate affairs in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts on directors of companies?
- What do you hope to gain from today's session?

Elaborate

- What are the steps involved in removing a director from the company?

Explain

- Why is DIR-12 filed?

Demonstrate

- The procedure for director removal.

Activity

1. **Activity:** Find out the importance and the need for filing DIR-12.
2. **Objective:** To familiarize participants with the process of removal of directors.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of removal of directors in a company and the filing of mandatory e-forms.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.

Unit 8.6 – Submission of Form DIR-11 by the Resigning Director

Unit Objective

By the end of this unit, the participants will be able to:

1. Learn how to file form DIR-11.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all necessary resources are set up and functioning properly before the session begins.
- Create a welcoming and conducive atmosphere for learning.
- Engage participants actively throughout the session.
- Encourage participation and questions from all attendees.

Say

- Welcome everyone, today we will be delving into the fascinating world of ministry of corporate affairs in India. I hope you are all ready to explore and learn together.
- Before we start, remember that no question is too basic. Feel free to ask anything that comes to mind, let's make this session as interactive as possible.

Ask

- Can anyone share their initial thoughts on directors of companies?
- What do you hope to gain from today's session?

Elaborate

- What are the penalties involved in late filing?

Explain

- Why is DIR-11 filed?

Demonstrate

- The procedure for director resignation and the e-form to be filed.

Activity

1. **Activity:** Find out the importance and the need for filing DIR-11.
2. **Objective:** To familiarize participants with the process of resignation of directors.
3. **Resources:** Whiteboard, markers, laptops with internet connection, and participant handbooks.
4. **Time Duration:** 60 minutes.
5. **Instructions:**
 - Divide participants into groups of 3-4.
 - Ask groups to match each concept with its definition and features using the information provided in their handbooks.
 - Encourage discussion and collaboration within the groups.
 - After 15 minutes, reconvene and discuss the correct matches as a class, addressing any misconceptions and answering questions
6. **Outcome:** Basic understanding of removal of directors in a company and the filing of mandatory e-forms.

Notes for Facilitation

- Encourage active participation and creative and supportive learning management.
- Keep the pace of the session dynamic to maintain engagement.
- Allocate time for questions and discussions to address any concerns or queries raised by participants.





Employability Skills is available at the following location



<https://www.skillindiadigital.gov.in/content/list>

Employability Skills



Skill India
कौशल भारत - कुशल भारत



सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



Address: Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India

1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange,
Saki Vihar Road, Powai Mumbai – 400072

Email: ranjan.soumya@bfsissc.com | neha.dave@bfsissc.com

Web: www.bfsissc.com

Phone: +91 82912 78155, 98921 62042

Price: ₹