

CLIENT HANDBOOK

Everything you need to know about working with us








Accounting · GST · Income Tax · TDS · Compliance

Version 2.0 | April 2025 | Internal Reference: HB-2025-V2

AT A GLANCE — KEY POLICIES	
Communication	Official WhatsApp Group only — No personal calls/messages
Response Time	24–48 working hours (Mon–Sat, 10 AM–6 PM)
Meetings & Calls	Pre-scheduled via WhatsApp Group only
Payment	100% Advance before work commences — Non-refundable
Data Submission	Minimum 2 working days before due date
OTP Sharing	Immediately via WhatsApp Group when requested
Filing Approval	We file ONLY after receiving your written confirmation
Notice Sharing	All notices to be shared within 24 hours of receipt
Express / Revision	Late or incorrect data submissions attract additional fees
Scope	Each engagement is for the specific matter agreed — notices are separate

Key Highlights — Read This First

We know reading a full handbook can feel like a lot. So here is a quick, plain-language summary of the most important things to keep in mind. We promise this 2-minute read will save you a lot of confusion down the road!

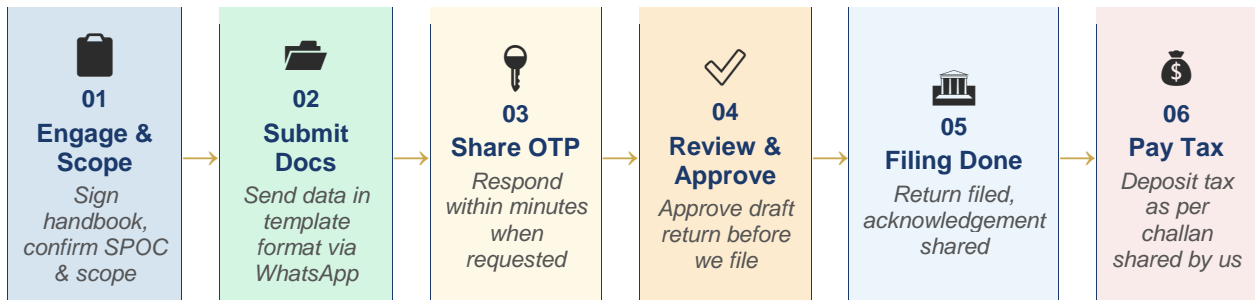
	Talk to us only on the WhatsApp group — not on personal numbers. It keeps everything in one place.
	Our response time is 24–48 working hours. For faster service, give us data well in advance.
	Send documents at least 2 working days before the due date. Last-minute data = risk of penalties.
	When we ask for an OTP, please share it immediately in the WhatsApp group — OTPs expire fast.
	We will not file anything without your explicit approval. You are always in control.
	Pay in advance. Fees are non-refundable once work commences.
	If you receive any government notice, share it with us within 24 hours.



Tip: Pin our WhatsApp group so you never miss an important update!

How We Work Together — Step by Step

Every client engagement follows this simple six-step flow. Understanding this process helps you know exactly what to expect — and what we need from you — at each stage.



i PLEASE NOTE

Step 4 (Review & Approve) is mandatory. We will share a draft or confirmation message before filing.

If we do not receive your approval within the agreed timeframe, we will pause and not proceed. This protects you from any errors and ensures you are always aware of what is being filed.

1. Welcome & Purpose of This Handbook

Hello, and welcome aboard! We are genuinely delighted to have you as a client. Our goal is simple — to take the stress of compliance off your plate so you can focus on running and growing your business.

This handbook is our way of making the working relationship as smooth and transparent as possible. Every point here comes from real experience — things that, when clearly understood from the start, prevent 90% of the confusion and back-and-forth that can slow us down.

Please read it once, share it with any colleague who coordinates with us, keep a copy handy, and feel free to ask us anything in the WhatsApp group. This is a living document — we will update it when our processes evolve, and we will always let you know of any changes.

2. Onboarding — Getting Started

2.1 Scope of Work & Engagement Letter

Before we begin any engagement, we will clearly discuss and agree on the exact scope of services to be provided. This discussion will be followed by an Engagement Letter or Service Agreement that outlines:

- The specific services included (e.g., monthly GST filing, annual ITR, TDS returns).
- The professional fees applicable for each service.
- The compliance periods and frequency of work.
- Any specific conditions or deliverables.

We strongly encourage you to raise any doubts or clarifications before signing the engagement letter. Once signed, it becomes the binding reference document for our entire engagement. Verbal conversations and assumptions made after this point should be confirmed in writing in the WhatsApp group.

i PLEASE NOTE

Please ensure all scope-related queries are addressed BEFORE the engagement letter is signed.

If a service or deliverable is not mentioned in the engagement letter, it is NOT included in the agreed scope.

Any additional service — notice responses, advisory, urgent filings — will be scoped and billed separately.

2.2 Designation of Single Point of Contact (SPOC)

To ensure smooth, focused, and confusion-free communication, each client must designate one Single Point of Contact (SPOC) from their side. This person will be responsible for:

- All communication with our team via the WhatsApp group.
- Collecting and sharing documents, data, and OTPs.
- Giving approvals before filings.
- Receiving acknowledgements and important updates.

On our side, we will also designate a primary team member responsible for your account. In case of leave or unavailability, a secondary team member will be briefed and ready to step in seamlessly — you will never be left without support.

SPOC DESIGNATION

Client SPOC Name: _____

Mobile Number: _____

Email ID: _____

Our Assigned Team Member: _____

2.3 Standard Data Templates

To reduce errors and speed up processing, we provide Standard Data Templates for key services (GST, TDS, Payroll, etc.). These templates are pre-formatted to sync directly with our systems, which significantly reduces manual work and helps us meet your deadlines efficiently.

- Templates will be shared with you on WhatsApp at the start of the engagement.
- Please use these templates every month. Do not alter the column structure.
- Filled templates should be sent in the WhatsApp group, not via personal messages.
- If data is provided in any other format, additional processing time may be required.

3. Communication Policy

3.1 WhatsApp Group — The Only Channel

We know everyone is busy, and it can be tempting to drop a quick message on a personal number or call directly. However, all work-related communication must go through the designated WhatsApp group — without exception. Here is why this matters:

- Every message is time-stamped and traceable — no 'I never said that' situations.
- The entire team stays informed, so nothing falls through the cracks.
- We can pick up where we left off even if one team member is away.

⚠ IMPORTANT NOTICE

Do NOT send work-related messages to any team member's personal number.

Do NOT make unscheduled calls on personal mobiles for work queries.

Any work communicated outside the official WhatsApp group cannot be tracked or guaranteed.

Our firm is not liable for missed deadlines arising from such unofficial communications.

3.2 Response Time

We respond to all WhatsApp group queries within 24 to 48 working hours.

- Working hours: Monday to Saturday, 10:00 AM to 6:00 PM.
- Sundays and public holidays are excluded.
- For time-sensitive matters, please flag clearly with 'URGENT:' at the start of your message.
- Please avoid sending repeated follow-up messages within the same working day — it helps us stay focused and serve all clients equally well.

3.3 Pre-Scheduled Meetings & Calls

We believe in focused, productive conversations. To ensure our team is fully prepared and gives you undivided attention, all phone calls and office meetings must be pre-scheduled via the WhatsApp group.

- Request a call or meeting by posting in the group with your preferred date and time.
- Unscheduled calls may be declined or go unanswered — this is not rudeness, it is how we protect quality.
- After every call or in-person meeting, a brief written summary of the discussion (decisions made, action items, deadlines) must be posted in the WhatsApp group by either party. This ensures all team members are aligned and there is no ambiguity later.

3.4 Pin the WhatsApp Group

This is a small but impactful tip! We regularly share important updates, due date reminders, data requests, and OTP prompts in the group. Missing these can lead to delays and even penalties. To stay on top of things:

- Go to the WhatsApp group > Tap the group name > Select 'Pin to top'.
- This ensures our messages are always visible at the top of your chats.
- Encourage other members of your team in the group to do the same.

4. Payment Policy

4.1 Advance Payment

All professional fees must be paid in advance before work commences on any matter. We do not begin processing, filing, preparing, or advising until the applicable fee has been received in full. This policy ensures commitment from both sides and allows us to allocate resources effectively.

- Invoices will be raised at the beginning of each engagement or billing period.
- Payment must be completed within 3 working days of the invoice date.
- Work commences only upon receipt of payment confirmation.
- Bank details and UPI ID are shared on every invoice. Please use your firm name or PAN as the payment reference.

4.2 Non-Refundable Fee Policy

Fees once paid are non-refundable. Once work has commenced on an engagement, the fees for that engagement are considered earned. In the event of termination:

- Work completed up to the termination date will be billed at the applicable rate.
- Any balance above the work completed will be assessed and handled on a case-by-case basis.
- No refund will be issued for work already in progress or completed.

4.3 Additional Fee Situations

While our standard fee covers the agreed scope of services, the following situations will attract additional professional charges:

ADDITIONAL CHARGES — WHEN APPLICABLE	
Revision Due to Incorrect Data	If documents provided contain errors, omissions, or inconsistencies that require rework, revision charges will be levied.
Express / Urgent Service Fee	Requests submitted within 48 hours of the due date, or marked as 'urgent', will attract an express service surcharge.
Notice / Appeal Response	Each notice or appeal is a separate assignment with separate fees. Prior fees do not cover future notices unless specifically agreed.
Advisory Services	Tax planning, legal opinions, or consultations beyond routine compliance are billed separately.

Out-of-Scope Work

Any service not listed in the engagement letter will be estimated and billed as a separate engagement.

5. Document Submission Guidelines

5.1 Timely Submission — Your Most Important Responsibility

The quality, accuracy, and timeliness of our work is directly linked to when and how you send us documents. We cannot file returns or prepare accounts from incomplete or absent data. Please submit all required documents at least 2 working days before the applicable statutory due date.

▲ IMPORTANT NOTICE

For GST (GSTR-1 / 3B): Send all sales and purchase data by the 5th of every month.

For Accounting / Bookkeeping: Submit bills, bank statements, and vouchers by the 2nd of every month.

For Income Tax (ITR): Share Form 16, bank statements, and investment proofs by 31st May at the latest.

For TDS Returns: Provide salary register and deduction details by the 5th of the month after quarter end.

MINIMUM RULE: All data must reach us at least 2 working days before the due date — no exceptions.

5.2 Document Format Requirements

To help us process your data quickly and accurately, please follow these formatting rules:

- Use our Standard Data Templates (shared at onboarding) for sales, purchase, and payroll data.
- Send documents as PDF, Excel (.xlsx), or images (JPG/PNG) — not as Word docs or screenshots of screenshots.
- Do not send password-protected PDFs. If a PDF must be password-protected, please share the password in the same WhatsApp message as the file.
- Ensure scanned documents are legible — blurry or incomplete scans will be returned.
- All documents must be sent in the WhatsApp group — not via personal messages or email unless specifically requested.

5.3 Documents Required by Service

REQUIRED DOCUMENTS BY SERVICE TYPE		
Service	Documents Required	Send By
GST Return (GSTR-1 / 3B)	Sales invoices, Purchase invoices, E-way bills, Credit/Debit notes, Bank statement	5th of each month

Income Tax Return (ITR)	Form 16/16A, All bank statements, Investment proofs, Loan statements, Previous ITR copy	By 31st May
TDS Return (24Q / 26Q)	Salary register, PAN of all deductees, Challan payment details, Deduction breakup	5th after quarter end
Accounting / Bookkeeping	All purchase & sales bills, Bank statements, Cash vouchers, Expense receipts, Payroll data	2nd of each month
GST Annual Return (GSTR-9)	GSTR-1 & 3B summaries for the year, Reconciliation with books, ITC register	By 30th November
ROC / MCA Filing	Audited financials, Board resolutions, Director details, Shareholding pattern	60 days after AGM

5.4 Last-Minute Submission Disclaimer

● CRITICAL REMINDER

If documents, data, or OTPs are provided within 24 hours of the statutory due date:

- We will make every reasonable effort to complete the filing.
- However, we CANNOT be held responsible for late filing penalties, interest, or rejection of returns.
- An express service fee will be applicable.
- Any financial or legal consequences arising from insufficient processing time are solely the client's responsibility.

6. OTP (One-Time Password) Policy

6.1 Why We Need Your OTP

Government portals — including the GST Portal, Income Tax e-Filing Portal, TRACES, MCA, EPFO, and ESIC — require an OTP sent to your registered mobile number or email for every login. This is a mandatory security measure. We cannot access your account without this OTP.

6.2 How to Share OTP — The Right Way

- When we post an OTP request in the WhatsApp group, please share it immediately — within 3 to 5 minutes.
- OTPs expire in 3–10 minutes depending on the portal. A missed OTP means the session fails.
- Always share the OTP in the WhatsApp group — never on personal messages.
- If you are travelling or unavailable during a filing period, please inform us in advance.
- Ensure your registered mobile number and email are always active.

● **CRITICAL REMINDER**

If an OTP is not shared in time and a filing deadline is missed as a result, any penalty, interest, or notice issued by the authorities is solely the client's responsibility. Our firm will not bear any financial liability in such cases.

7. Filing Approval & Confirmation Policy

We believe your filings should never be a surprise. That is why we follow a simple but important rule: we will not file any return or submit any document on your behalf without first receiving your explicit written confirmation.

THE APPROVAL PROCESS	
<p>What We Do</p> <ol style="list-style-type: none"> 1. Prepare the return or filing based on your data. 2. Share a summary or draft in the WhatsApp group for your review. 3. Wait for your 'Approved', 'OK', or written confirmation. 4. File only after receiving confirmation. 5. Share the acknowledgement receipt once filed. 	<p>What We Need from You</p> <ol style="list-style-type: none"> 6. Review the draft/summary shared in the group. 7. Ask questions or raise corrections immediately. 8. Reply with written approval (e.g., 'Approved — please proceed'). 9. Do this within the agreed timeline to avoid delays. 10. If no response is received within 7 working days during an active compliance period, we reserve the right to pause the engagement.

7.1 Notice Sharing Obligation

If you receive any notice, letter, demand, or communication from the Income Tax Department, GST Authorities, MCA, or any other government body, you must share it in the WhatsApp group within 24 hours of receipt. Delayed sharing directly impacts the quality and timeliness of our response, and may affect outcomes.

i PLEASE NOTE

IMPORTANT — Notice / Appeal Fee Policy:

Fees charged for a specific notice or appeal cover ONLY that particular matter.

Any new or future notice, even from the same authority on a related matter, is a separate assignment with separate fees.

This will always be clearly communicated before we begin work on any notice.

8. Tax Payment Procedure

8.1 Who Pays the Tax

Our professional fees cover the preparation and filing of your returns — they do NOT include the actual tax payable to the Government. All tax liabilities — GST output tax, advance tax, self-assessment tax, TDS deposits — must be paid directly by you.

8.2 Step-by-Step Process

11. We calculate your tax liability from the data provided.
12. We share the exact amount and payment challan details (BSR code, amount, date) in the WhatsApp group.
13. You pay the tax on or before the deadline we communicate.
14. You share the payment confirmation or challan receipt in the WhatsApp group.
15. We update our records and proceed with the filing.

⚠ IMPORTANT NOTICE

GST returns cannot be filed if there is an outstanding tax liability on the portal.
 Delay in tax deposit = delay in filing = possible penalties. Please prioritise tax payments.
 We are not liable for interest or late fees arising from delayed tax deposits by the client.

9. Compliance & Return Filing Calendar

Plan ahead! Below are the key compliance due dates. Mark these in your calendar and send us data well in advance.

ANNUAL COMPLIANCE CALENDAR			
Return / Filing	Frequency	Due Date	Send Data By
GSTR-1	Monthly/Qtrly	11th/13th of following month	5th of month
GSTR-3B	Monthly/Qtrly	20th/22nd/24th of following month	5th of month
TDS Return (24Q/26Q)	Quarterly	31st of month after quarter end	5th after quarter end
Advance Tax	Quarterly	15th Jun/Sep/Dec/Mar	7 days before date
ITR (Individual/Firm)	Annual	31st Jul (Non-Audit) / 31st Oct (Audit)	By 31st May
GST Annual (GSTR-9)	Annual	31st December	By 30th November
TDS Annual (Form 16)	Annual	15th June	By 31st May

10. Monthly Compliance Checklist

Use this checklist every month to ensure nothing slips through the cracks. Share the completed checklist in your WhatsApp group before the 2nd of each month so our team can track pending items and prioritise accordingly.

MONTHLY COMPLIANCE CHECKLIST			
Compliance Item	Send Data By	WhatsApp Group	Status ✓
GSTR-1 / IFF	5th of month	GST Group	<input type="checkbox"/> Pending
GSTR-3B	18th of month	GST Group	<input type="checkbox"/> Pending
TDS Challan Payment	7th of month	TDS Group	<input type="checkbox"/> Pending
Purchase & Sales Bills	2nd of month	Accounts Group	<input type="checkbox"/> Pending
Bank Statement	3rd of month	Accounts Group	<input type="checkbox"/> Pending
Payroll / Salary Data	2nd of month	Payroll Group	<input type="checkbox"/> Pending
Investment / Loan Proofs	As needed	ITR Group	<input type="checkbox"/> Pending
Advance Tax Payment	Quarterly	Tax Group	<input type="checkbox"/> Pending
GST Annual Return (GSTR-9)	Nov 30	GST Group	<input type="checkbox"/> Pending

i PLEASE NOTE

This checklist should be reviewed at the start of every month by the client's SPOC. Tick off items as they are submitted and share an update in the WhatsApp group. Our team will also send a monthly reminder at the start of each month.

11. Scope of Work & Additional Services

11.1 What Is Included

Our services are strictly limited to the scope of work agreed upon in the Engagement Letter. We hold ourselves accountable to deliver every item in that scope to the highest standard.

11.2 What Is NOT Included (Unless Separately Agreed)

- Response to government notices, demands, or scrutiny assessments.
- Income tax appeals, rectification applications, or revision petitions.
- Business advisory, valuation, or investment planning.
- Legal opinions or representation before authorities.

- Urgent filings outside the regular compliance calendar.
- Any service not explicitly stated in the Engagement Letter.

11.3 Verification Disclaimer

We rely entirely on the accuracy and completeness of the data and documents you provide. We do not independently audit, verify, or cross-check documents unless specifically engaged to do so. The responsibility for the correctness of input data lies with the client.

⚠ IMPORTANT NOTICE

If a notice, penalty, or demand is raised due to inaccurate or incomplete data provided by the client,

our firm will not be held financially liable for the resulting consequences.

Responding to such notices, if required, will be treated as a separate, billable engagement.

12. Missed Deadline FAQ

Despite best efforts, situations can arise where a deadline is missed. Here is straightforward guidance on the most common scenarios:

Q: I missed sharing the OTP on time. What happens now?

A: If the portal session expired, we will need to initiate the login again and request a fresh OTP. If the due date has passed, late filing penalties may apply — these are the client's responsibility. Please inform us immediately in the WhatsApp group so we can assess next steps.

Q: I submitted my documents after the due date. Will there be a penalty?

A: If the due date has passed, late filing penalties and interest may apply as per the applicable law. We will still file as quickly as possible, but we cannot reverse penalties already incurred. An express service fee will also be applicable for such cases.

Q: I forgot to deposit the tax before the due date. What should I do?

A: Pay the outstanding tax immediately. Interest under Section 50 of the GST Act (or the relevant IT Section) will accrue from the due date. Inform us in the WhatsApp group so we can calculate the exact amount including interest and guide you on the payment process.

Q: I received a notice from the GST or Income Tax department. What do I do?

A: Share the notice in the WhatsApp group within 24 hours of receipt. Do not respond to the notice yourself without consulting us. We will review it and advise on the response. Note: Notice response is a separate engagement and will be billed separately.

Q: What if our team has not responded for more than 7 working days?















A: If there is no response from the client side for 7 consecutive working days during an active compliance period, we reserve the right to pause the engagement without liability. Please ensure your SPOC is always reachable during active filing periods.

Q: My return was filed but now there is a mismatch notice. Is this covered?

A: Mismatches arising from incorrect data provided by the client are not covered under the original scope. Responding to mismatch notices will be treated as a new engagement. If the error was on our part, we will handle it at no additional cost.

13. Client Responsibilities — Complete Summary

We are partners in your compliance journey, and like any partnership, it works best when both sides play their part. Here is everything we need from you to deliver the best service:

YOUR RESPONSIBILITIES AS A CLIENT	
	Designate a SPOC and ensure they are always reachable during compliance periods.
	Submit all required documents at least 2 working days before the due date.
	Use the Standard Data Templates provided — not custom formats.
	Share OTPs immediately (within 3–5 minutes) in the WhatsApp group when requested.
	Review and approve the draft/summary before filing — respond within the agreed timeline.
	Pay all professional fees in advance and deposit tax by the deadlines we communicate.
	Share any government notice, demand, or communication within 24 hours of receipt.
	Keep your registered mobile number and email active at all times.
	Do not share password-protected PDFs without including the password in the same message.
	Route all work communication through the WhatsApp group — never personal messages.
	Inform us in advance of any periods of unavailability (travel, festivals, etc.).
	Immediately notify us of any changes — new bank accounts, address, directors, GST registrations.
	Retain copies of all filed returns, challans, and notices for your own records.
	Raise all scope-related queries before signing the engagement letter.

14. Our Commitments to You

This is not a one-sided relationship! Here is what you can count on from our team — every single day:

- Respond to all group queries within 24–48 working hours.
- Proactively remind you of upcoming due dates and required data well in advance.
- Provide a draft or summary for your review before filing any return.
- Share acknowledgements for every filed return promptly.
- Accurately calculate your tax liability and communicate it clearly before the payment deadline.

- Ensure your account always has a primary and backup team member who is fully briefed.
- Maintain strict confidentiality of all your financial data and business information.
- Keep digital records of all filings, challans, notices, and correspondence.
- Communicate honestly and promptly if any issue, error, or delay arises from our side.
- Treat you — always — with professionalism, respect, and genuine care.

15. Disclaimer & Limitation of Liability

Our firm provides professional services in good faith, based entirely on the information provided by the client. The following limitations of liability apply:

- We rely on the accuracy of client-provided data and do not independently audit documents unless separately engaged.
- Penalties, interest, or notices arising from incorrect, incomplete, or late data provided by the client are not our liability.
- Consequences of last-minute document or OTP submissions are the client's responsibility.
- Government portal downtime, technical failures, or policy changes beyond our control do not constitute negligence.
- If there is no client response for 7 consecutive working days during an active compliance period, we reserve the right to pause the engagement without financial liability.
- Filings based on client-approved data that later prove inaccurate will be treated as scope for a separate corrective engagement.

i PLEASE NOTE

Clients are requested to review all filed returns, acknowledgements, and communications shared by us.

Any concerns must be raised within 7 working days of receipt.

After this period, the filing will be treated as accepted by the client.

16. Acknowledgement & Acceptance

By signing below, you confirm that you have read and understood all sections of this handbook, you agree to the communication, payment, document, and approval policies outlined herein, and you accept the scope limitations and liability disclaimers stated above.

If you have any questions before signing, please raise them in your WhatsApp group. We are happy to clarify anything!

Client Name:

Business / Firm Name:

Designation:

GSTIN:

Signature:

PAN:

Date:

WhatsApp Group SPOC:

Thank you for choosing us as your compliance partner.

Together, we will keep your business compliant, stress-free, and always on time.

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