

Tax the only certainty for cryptocurrency players

Investors need to pay 20 per cent advance tax on cryptocurrency earnings

DILASHA SETH & SOMESH JHA

New Delhi, 23 January

In the midst of all the uncertainties around cryptocurrency, there is some clarity on at least one aspect. Investors, who have made a fortune selling the virtual currency, will need to pay 20 per cent advance tax on the earnings to avoid any action by the income tax (I-T) department.

"Since there is no clarity over whether cryptocurrency is a good, capital asset or business income, the tax department is not trying to distinguish. They are just saying, pay 20 per cent advance tax on money earned," said Sathvik Vishwanath, founder of cryptocurrency exchange Unocoin.

The I-T department recently collected information of investors from some of these exchanges and sent out thousands of notices to those trading in bitcoin, ripple, ethereum, litecoin, among others. Among other questions, investors were asked if they had shown the gains made out of selling cryptocurrency as income in the annual tax returns filed for the current fiscal year and for the last two years.

"At least 20 per cent should be paid as advance tax on cryptocurrency earnings as that is the rate for long-term capital gains. The remaining (sum) can be paid at the time of filing annual return if the



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virtual currency was held for less than 24 months as short-term capital gains tax," said an I-T official.

Advance tax means paying tax as and when the money is earned, rather than waiting for the end of the fiscal year. The four instalment dates of filing advance tax are 15th of June, September, December and March.

So those who earned from selling bitcoin after December 15, will need to pay the 20 per cent advance tax by March 15. The long-term capital gains tax of 20 per cent is levied if the currency was held for more than 24 months and 30 per cent if held for less than two years as short-term capital gains tax.

The exchanges and investors are awaiting clarity from the government on how cryptocurrencies are to be treated. The government and the Reserve Bank of India (RBI) have, however, made it clear for now that it will not be treated as a currency.

In the meantime, cryptocurrency exchanges eager to be part of the system have been kept guessing. For instance, in May 2016, the RBI told a prominent exchange Zebpay that "it may seek clarification from DGFT (Directorate General of Foreign Trade) as to whether bitcoins can be considered as goods or services. In case, the company intends to trade in bitcoins as commodity, the said company may seek clarification from



WHERE CAN YOU SPEND YOUR BITCOINS?

- | | | | |
|---------------|---------------------|-------------------------|---|
| ■ Microsoft | ■ Bloomberg.com | ■ Cheapair.com | ■ Subway - Pennsylvania, Moscow, and Buenos Aires |
| ■ Wikipedia | ■ Save the Children | ■ Zynga - mobile gaming | |
| ■ Expedia.com | ■ Virgin Galactic | ■ Reddit | |
| ■ KFC Canada | | | |

IN INDIA, THE FOLLOWING PLACES ACCEPT BITCOINS

- | | | | |
|---|---------------------------------|---|---|
| ■ FlightShop | ■ Fashion Diva, a clothing line | ■ e-paisa - a payments app | ■ Sapnaonline.com - an online bookstore |
| ■ Dharwad International School, Karnataka | ■ Hira Watch - a watch boutique | ■ e-TravelSmart - travel bookings website | |

money in your books...forcing users to make the money as legitimate as possible." Sandeep Goenka, co-founder of Zebpay, said.

Exchanges charging GST

Despite the regulatory vacuum, goods and services tax (GST) is part of the cryptocurrency universe. Exchanges are charging 18 per cent GST on the transaction fees that vary between 0.3 per cent and 2 per cent. This is in sync with I-T services, on which 18 per cent GST is charged.

"We charge 18 per cent GST on our transaction fees," said Mohit Kalra, co-founder, Coinsecure, a cryptocurrency exchange platform.

Kalra said he was contacted by the GST department in Mumbai in October enquiring about how they were charging GST. "We gave them the details and the calculations of how we are charging GST. They were fine with it," Kalra narrated.

The exchanges said cryptocurrency was unique in its characteristics and the government was yet to decide under which category to put it in. "It changes its form based on its use. It becomes a commodity or asset if you use it as an investment. It becomes currency if you are buying something against it...so I sympathise with the government," Zebpay's Goenka said.

Vaibhav Parikh, partner, Nishith Desai Associates, pointed out that the applicability of the GST would accordingly depend upon how cryptocurrencies are characterised. "If you look at GST, there is no section on bitcoins. It falls under residual and is taxed at 18 per cent. If you view it under goods, then GST under that category will be applicable."

He, however, said it's more likely to be treated as goods more than anything else.

Mandating quarterly audit report likely

The government may mandate the exchanges to file quarterly audit reports with the enforcement departments like I-T, RBI etc. "As long as exchanges are willing to provide quarterly data, there is no issue. Quarterly audits to these departments may become mandatory like in the case for banks," said a government official.

The cryptocurrency industry has in its representation to the government recently asked for self-regulation, where it could file reports with the monitoring agency, which could be the payments regulatory board under the RBI.

In the absence of regulation, the banks are gradually closing accounts of crypto exchange platforms.

'Banks cant deny accounts'

N S Nappinai, advocate with Supreme Court, argued that banks cannot deny opening of accounts and the matter can be taken to court.

"Firstly, the banks can't just generally say no to opening accounts. They will necessarily have to rely on specific RBI instructions to that effect. If the RBI has indeed instructions on opening or closing accounts, this issue can be agitated before a court of law. You can approach the court," she pointed out.

There are pending PILs before the Supreme Court already. And, according to Nappinai, courts are equally uncertain about the virtual currency universe.

Series concludes

Netflix m-cap crosses \$100 bn

LISA RICHWINE &
AISHWARYA VENUGOPAL

23 January

Netflix snagged two million more subscribers than Wall Street expected in the final three months of last year, tripling profits at the online video service that is burning money on new programming to dominate internet television around the world.

The results drove Netflix to a market capitalisation of more than \$100 billion for the first time. Shares jumped nine per cent to a new high over \$248 in after-hours trading on Monday after rallying throughout the month and rising 53 per cent last year.

After signing up more than half of all US broadband households, Netflix is building its customer base in 190 countries by spending billions on programming. Netflix picked up 6.36 million subscribers in international markets from October through December, when it released new seasons of critically acclaimed shows *Stranger Things* and *The Crown* as well as Will Smith action movie *Bright*.

That topped Wall Street expectations of 5.1 million, according to FactSet.

Along with 1.98 million customer additions in the US, the company ended the year with 117.58 million streaming subscribers around the globe, a sharp uptick even after price increases in October.

REUTERS

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POSSESSION NOTICE

Appendix IV [See Rule 8 (1)] (For Immoveable Property)

Whereas Mr. T.V. Subba Rao The undersigned being the authorized officer of the CORPORATION BANK under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 02.06.2017 calling upon the borrower MR. AJINNAI SATISH NAIK to repay the amount mentioned in the notice being Rs. 10,22,934/- (Rupees Ten Lakh Twenty Two Thousand Nine Hundred Thirty Four Only) within 60 days from the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest Enforcement Act rule 2002, on this the 18th day of January of the year 2018.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the CORPORATION BANK, RATNAGIRI BRANCH for an amount Rs. 10,22,934/- (Rupees Ten Lakh Twenty Two Thousand Nine Hundred Thirty Four Only) and interest thereon.

The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immoveable Property

All the piece & parcel of the land being situated at village Zadgaon Municipal Amt, Tal & Dist, Ratnagiri, having CTS no. 2935B/24 bearing Survey No. 251a1, Hissa No.1/1A having area of 1-61-5633 (sq.mts). from the said property building constructed in 389.29 sq.mts. of land. The property is more particularly under consideration is the residential Flat No.7 on second floor from 'Ekata Apartment' having 589 sq.ft. built up area bearing Municipal House No. 25808/3/7.

Bounded:
 On the North by Internal road from Jali Road to Ambedkar wadi
 On the South by CTS No. 2935B/22
 On the East by Property of Mr. Prakash Ganpat Nervekar
 On the West by Property of Mr. Pathan CTS. No. 2924.

Sd/-
 Authorised Officer, Corporation Bank

Ratnagiri Branch: 2-D – Wing, Jawkar Plaza, Jelashambhi, Ratnagiri-415612

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The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest Enforcement Act rule 2002, on this the 18th day of January of the year 2018.

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The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immoveable Property

All that part and parcel of the property consisting of residential flat No. 16 at Municipal No. 23W6000714 old No. 3736/A/16 situated on the second floor in the three storied residential building "Al-Amin Tower" on the NA plot bearing Ward No. 29/74, S.No. 53A1, H.No. 10 & C.S.No. 246, 246/1 to 3 & 247, 247/1 at Mauje- Rahatagarh within Ratnagiri Municipal limits, Tal & Dist Ratnagiri.

Bounded:
 On the North by Open Space
 On the South by Part of Flat No. 12
 On the East by Open Space
 On the West by Passage & Staircase.

Sd/-
 Authorised Officer, Corporation Bank

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The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immoveable Property

All part and parcel of the property consisting of Land & building located at land bearing Gud no. 5, Hissa No. 2, admeasuring area 0.68-0.H.R.P (6805 sq.mtr) situated at Mauje-Amboli, Taluka-Vikramgad, Dist-Palghar.

Bid Multiplier Rs.25,000/- (Rupees Twenty Five Thousand only)
No known encumbrances
Inspection date 07.02.2018 between 12.30 PM to 3.30 PM
Date, place & time of E-auction 14.02.2018 at Mumbai between 3.00 p.m. to 6.00 p.m., with auto extension of five minutes each time if completed.

EMD Remittance Deposit through EFT/NEFT/RTGS
A/c No. 1026020000656265
Name of Beneficiary ICB E-auction EMD
IFSC Code IOBA00002014
Name of Branch Indian Overseas Bank, 30 & 32, Tamindra House, Tamindra Lane, Port, Mumbai -23.

Submission of online application for bid 2



एनएमडीसी लिमिटेड
(पात्र सकार का उद्योग)

10-3-311/ए, कैलत हिल्स, नारायण टैक, फैदराबाद-500 028,
फोन: 0091-40-23536740 / 23536713 से 23536721 एवं:
228 / 535 / 270 / 230, फैक्स: 23536781

ईमेल: jmsrao@nmc.co.in; ksrao@nmc.co.in;

sansari@nmc.co.in; शीर्षांक- एनएमडीसी@nmc10674

निवाद मुक्ति का अधिकारी, विश्वासाप्तम् दीर्घी-2017/13 दिनांक: 24-01-2018

कंपनीका द्वारा लेन्द्र कंपनी के नाम से विश्वासाप्तम् का आमदारी कीर्तनम् (नाम) तक कंटेनर की आवाहनों के लिए, माल करके की बोर्डी, कंटेनर गांव मौल चंच व्यवस्था, कंटेनर लाइट के लिए और निर्देशन की जाती है।

(1) अनुदान नियम 10वां (2+1) (2) वर्ष 3 (3) ज्ञान प्राप्ति वर्ष 4 (4) 54,300/- (दसवां रुपये 43 लाख + 2+1) (2) वर्ष 3 (5) ज्ञान प्राप्ति वर्ष 4 (रुपये 4,800/- मात्र) (6) दसवां रुपये 43 लाख (7) अनुदान अवधि- 2+1 वर्ष (8) 1700 रुपये, तक (7) ई-ट्रैक जान करने की अवधि विधि एवं समय- 14-12-2018 को 1500 रुपये तक (9) ई-ट्रैक खालीन को तारीख एवं समय- 14-12-2018 को 1500 रुपये तक (10) भूमि भवान्यक-एक्सप्रेस

योग्यता और अन्य विधियों के लिए कृपया www.concorindia.com या www.eprocure.gov.in या www.tenderbidding.com/CCIL से लागू विधियों से लागू विधियों अथवा अधिकारी से लागू विधियों से अनुरूप है जिनके लिए वेबसाइट पर डाक्टर खालीन को नियमित देखते हैं।

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सूचना कार्यालय: दसरा हालात, सी-5, जी लॉक, बादुकी कॉम्प्लेक्स, बादुकी (ईर्स), नुवै-400 051 सूचना

संघीय (सूचीबद्ध विनियमों) 2015 के प्रावानामों के अनुपालन में, एवंददारा सुचित किया जाता है कि वैकं के निवेशक मंडल की बैठक 21 दिसंबर, 2017 को समाप्त तिमाही/ नौ माह के लिए वैकं के अनकेकित (पुनरावृत्ति) वित्तीय परिणामों पर विचार करने के साथ अनुदान के लिए एक्सप्रेस 12 फरवरी, 2018 को की आवाहन जारी की जाएगी। यह सूचना नेशनल स्टॉक एक्सचेंज (www.nseindia.com) और बीएसई लि. (www.bseindia.com) की वेबसाइट पर भी उपलब्ध है।

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दिनांक: 22.01.2018

Reliance

कंजा सूचना

(प्रतिवेदी विधि (प्रत्यन्त) नियम, 2002 के अनुसार)

पौरीकृत कार्यालय- "एच" ब्लॉक, पाली विल्लोज, अंगांवी नारेज विल्ली, कापूखेस्टन, नवी मुंबई-400710

वृक्षीय परिपंतियों के प्रतिवेदन एवं पुरुर्वान तथा प्रतिवेदी हित प्रवर्तन के अधिकारी के लिए 0091-9819561005 के अनुसार

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शाखा कार्यालय, दिल्ली: 260-261, देव हाउस, नियमकों कॉम्प्लेक्स, ईश्वर नगर, न्यू फैसल बाग कॉम्प्लेक्स 10065

शाखा कार्यालय, दिल्ली: 260-261, देव हाउस, नियमकों कॉम्प्लेक्स, ईश्वर नगर, न्यू फैसल बाग कॉम्प्लेक्स 10065

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शाखा कार