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IMPACT OF GOODS AND SERVICE TAX (GST) ON DIFFERENT SECTORS

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ABSTRACT
A significant reform in the history of Indian taxation conceptualized under "one nation, one tax" philosophy known as Goods and Service tax (GST) rolled out on July 1,2017. The Constitution Amendment bill has been implemented post its approval by The President of India and passage in the Parliament (Rajya Sabha and Lok Sabha) and ratification by more than 50% of state legislature. The tax structure aims to subsume all indirect taxes and introduce a unified tax regime in the country. It carries the flagship to remove the previous cascading tax structure, ensure easy compliances, create uniform tax rates and structure, and help in reducing additional tax burdens on consumers. The purpose of the study is to discuss how far the new tax laws implemented will achieve the objectives. A detailed study of the Goods and Service tax laws has been done. The paper discusses the impact of goods and service tax on the different business sectors. It concludes that Goods and Service tax will lead to an organized tax structure and a better Economy provided the challenges are well taken care of.

KEYWORDS
goods and service tax, input tax credit, indirect tax structure, tax regime.

INTRODUCTION
The switchover to the GST regime is undoubtedly one of the biggest tax reforms in post-independence India GST has been predominantly conceptualized around a 'One Nation, One Tax'. GST is the single tax on the supply of goods and services right from manufacturers to consumers. Credits of input taxes at each stage will be available in the subsequent stage of value addition at each stage. The final consumer will only bear the GST charged by the last supplier in the chain.

Based on federal structure, dual system has been opted for- Central goods and Service tax (CGST) and State Goods and Service tax (SGST). The Interstate movement of goods will be administered by Integrated Goods and Service tax (IGST). With GST, it is anticipated that the tax base will be comprehensive, as virtually all goods and services will be taxable, with minimum exemptions.

The GST structure would follow the destination principle. Accordingly, imports would be subject to GST, while exports would be zero-rated. In the case of inter-state transactions within India, State tax would apply in the state of destination as opposed to that of origin. All the products have been categorized under four tax slab rates 5%, 12%, 18%,28%.

Taxes to be subsumed

GST would replace most indirect taxes currently in place such as:

TABLE 1

Central Taxes	State Taxes
• Central Excise Duty [including additional excise duties, excise duty under the Medicinal and Toilet Preparations (Excise Duties) Act, 1955]	• Value-added tax
• Service tax	• Octroi and Entry tax
• Additional Customs Duty (CVD)	• Purchase tax
• Special Additional Duty of Customs (SAD)	• Luxury tax
• Central Sales Tax (levied by the Centre and collected by the States)	• Taxes on lottery, betting and gambling
• Central surcharges and cesses (relating to supply of goods and services)	• State cesses and surcharges
	• Entertainment tax (other than the tax levied by the local bodies)
	• Central Sales tax (levied by the Centre and collected by states)

GST will be a game changing reform for the Indian economy by creating a common Indian market and reducing the cascading effect of tax on the cost of goods and services. It will impact the tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting, leading to a complete overhaul of the current indirect tax system.

GST will have a far-reaching impact on almost all the aspects of the business operations in the country, for instance, pricing of products and services, supply chain optimization, IT, accounting, and tax compliance systems.

OBJECTIVES OF THE STUDY
The objective of the paper is to study the impact of implementing GST on different business sectors of the Indian economy such as automobile, real estate, telecommunication, jewelry, fashion apparels etc.

RESEARCH METHODOLOGY
The study is descriptive in nature and an extensive study of secondary data obtained from research reports, international and national journals, newspapers, government reports and online published information from reliable sources.

IMPACT OF GST ON DIFFERENT SECTORS
AUTOMOBILE
With the implementation of GST, ex-showroom prices of two wheelers will be the same across India with a flat 28% GST. Two wheelers have been classified into two groups under GST rate – engine capacity below 350cc and those above 350cc. Ex-showroom prices of bikes below 350cc are set to go down while those above 350cc will see an increase in prices

The passenger car segment is expected to see an overall reduction in tax outgo, with bigger cars and sport utility vehicles (SUV) benefiting from lower tax rates.

ICRA Ltd has estimated the total tax on small cars at 29% from the current 31.4%, while for an SUV, the tax rate will fall from 55.3% to about 43%. In the near term, however, car dealers have been cutting down on stock levels, which is expected to affect sales growth. The bright spot is that demand growth forecasts are robust, and analysts expect sales growth of 8-12% in FY18 for passenger cars and two-wheelers. GST is not expected to have a significant impact on commercial vehicle sales, according to ICRA. The base tax rate for the segment is 28%, compared with the current rate of 30%

REAL ESTATE
1. Residential Real Estate

GST may not be instrumental in bringing down the prices of residential real estate over the short term. However, it will benefit all the stakeholders of the residential real estate sector, as the perception of the sector will improve on the back of a simplified tax structure and accountability being fixed at every stage also owing to recently introduced RERA

2. Property Buyers

A simple and transparent tax applied on the purchase price is the biggest take- away for property buyers. Under the GST regime, all under-construction properties will be charged at 12% (excluding stamp duty and registration charges). It will not apply to completed and ready-to-move-in projects, as there are no indirect taxes applicable in the sale of such properties.

3. Affordable Housing

The affordable housing sector, which is a major thrust area of the incumbent Government and is the cornerstone of its 'Housing for all by 2022' vision, will not be impacted by GST.

4. Developers

So far, the construction sector, including real estate, has had an effective tax outgo of between 11% and 18%. It varied based on the nature of the contract, the service tax applicable on the services availed and varied taxes on goods used in construction. For instance, construction of roads, dams and irrigation projects enjoyed a service tax exemption. Under GST, the entire works contract is charged 18% tax. However, despite higher rates, the sector is likely to gain from the input tax credit that is available under GST rules.

Major construction materials have not seen a major change in tax rate.

- Cement will be taxed at the rate of 28% under GST, which is higher the current average rate of tax around 20-24%
- Iron rods and pillars will be charged at the rate of 18%, which is like the average rate of 20% under the old taxation regime
- Paint, wall fittings, plaster, wallpaper and ceramic tiles will be taxed at 28%, which is also like the previous average rate of 20-25%
- Sand lime bricks and fly ash bricks will be taxed at 5%, which is lower than the previous rate of 6%.

JEWELLERS

The GST rate on gold jewelry has been fixed at 3%, lower than expectations of a 5% rate. The new rate is close to the current 2%. Hence, it should not affect consumer buying dramatically. Additionally, the tax rate on jewelry making charges has been cut to 5% from 18% decided earlier. This should bring some relief as the tax levied on buyers declines and to that extent, is favorable for demand.

LUXURY HOTELS

High-end luxury hotel chains will pay more compared with pre-GST levels. From a pre-GST tax rate that varied between 18% and 25% based on state levies, GST classifies hotel into four buckets based on room tariffs. Those with room rates below Rs1,000 will be tax-exempt, although the rest will be taxed at 5%, 12%, 18% and 28%. The highest 28% has been slapped on hotels with above Rs7,500 room rates. So, high-end luxury chains will pay more compared with pre-GST levels. Hotels may pass on part of the cost as demand is still not buoyant enough in these categories. In the past two quarters, higher foreign tourist arrivals and business travel has lifted occupancy levels to an average of 77% pan-India.

MULTIPLEXES

Multiplexes are expected to benefit, primarily owing to input tax credit on fixed costs such as rent and common area maintenance. The GST rate has been fixed at 28% for tickets costing over Rs100. This is higher than what the industry had expected. However, the food and beverage (F&B) segment will attract 12-40% under GST depending on the composition of F&B items. Nevertheless, the negative impact of GST is expected to be offset by input tax credit. On an aggregate basis, rating company ICRA Ltd expects operating margins of industry players to expand by 2.5-2.8%.

TELECOM

Telecom companies, already weighed down by high taxes and levies, now need to contend with an additional 3% tax with the shift to GST. A service tax of 15% applied to telecom services earlier. Post-paid subscribers will see a roughly 2.6% additional to their gross bill. But incumbents such as Bharti Airtel Ltd and Idea Cellular Ltd are likely to absorb the additional cost for many of their pre-paid tariff packs. On the other hand, the availability of input tax credit is expected to reduce operating costs and capital expenditure. Thus, the impact on profit margins could be small.

VALUE FASHION

In the segment where apparel is priced above Rs 1,000, the GST rate of 12% may force companies to raise prices. The 5% GST rate on apparel priced below Rs 1,000 is expected give a fillip to the value fashion business. Where apparel is priced above Rs 1,000, the GST rate of 12% may force companies to raise prices. According to ICRA Ltd.'s calculations, the effective tax rate on apparel priced above Rs 1,000 right now is less than the 12% GST rate.

CONSUMER GOODS

Impact of GST on consumer goods is neutral as rates have been reduced for mass consumption products while hiked for high end luxury products. Packaged consumer goods makers' sales growth will be hit in the near term as trade channels have cut purchases in the run-up to GST. Input tax credit on goods and services such as advertising and logistics is expected to offset higher rates. In the longer run, organized companies are expected to gain share; reorganized production and distribution will lead to more efficiency and cost benefits.

OIL & GAS

The GST law does not include a major portion of oil and gas industry, therefore, the oil and gas industry will not gain and have a negative impact due to dual taxation regime and non-creditable taxes. "The impact of the GST will be negative on the oil and gas industry due to the compliance with dual taxation regimes and non-creditable tax costs," ICRA analyst's K Ravichandran, Prashant Vasisht and Anoop Bhatia said in their report. ICRA also warned that profitability of the sector will have a significant hit.

LIMITATIONS OF THE STUDY

The scope of study has been limited to the study of few areas only and all areas have not been covered. The reliability depends on the accuracy of the secondary data which is subject to change depending on Government policies from time to time.

CONCLUSION

The Goods and Service tax has begun a new era in the history of Indian taxation system. The effort will open business platform for international firms which were reluctant to enter the market due to stringent tax laws. Adherence to the standard tax laws with universal acceptability raises the credibility of the Economy. But there is indeed a long way to go. Various challenges such as liquor, tobacco, petroleum products etc. outside the ambit of GST, effective implementation of anti-profiteering rules, smooth transition into the new taxation system depending highly on IT etc. are yet to overcome.

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