

FAQs > Electronic Credit Ledger

1. What is an Electronic Credit Ledger?

In the Electronic Credit Ledger, all credits accrued on account of inward supplies made by a taxpayer within a tax period are accumulated. The ledger is maintained Major Head-wise, i.e., IGST, CGST, SGST, and CESS.

2. Who maintains the Electronic Credit Ledger?

The Electronic Credit Ledger is maintained by the GST System.

3. Where can the taxpayers view their Electronic Credit Ledger?

Taxpayers can view their Electronic Credit Ledger in the post login mode by logging on to the GST Portal. Path: **Services > Ledgers > Electronic Credit Ledger**

4. Can a taxpayer view the Electronic Credit Ledger of another taxpayer?

No. An Electronic Credit Ledger can be viewed only by the taxpayers themselves or by the concerned Jurisdictional Officer (JO).

5. How can the credit available in the Electronic Credit Ledger be utilized? Can a taxpayer utilize the credit available in one major head to pay tax liability under any other major head?

The amount available in the Electronic Credit Ledger can be utilized for paying of tax liabilities as per the following rules:

- (a) IGST input tax credit shall first be utilized towards payment of IGST liability and the amount remaining, if any, may be utilized towards the payment of CGST, SGST/UTGST liabilities, in any order before utilizing the CGST, SGST/UTGST credit.
- (b) CGST input tax credit shall first be utilized towards payment of CGST liability and the amount remaining, if any, may be utilized towards the payment of IGST liability. CGST credit shall be utilized only if IGST credit is not available.
- (c) SGST/UTGST input tax credit shall first be utilized towards payment of SGST/UTGST liability and the amount remaining, if any, may be utilized towards payment of IGST liability (if no CGST credit is available). SGST/UTGST credit shall be utilized only if IGST credit is not available.
- (d) CGST input tax credit cannot be utilized towards payment of SGST/UTGST liabilities and
- (e) SGST/UTGST input tax credit cannot be utilized towards payment of CGST liabilities.

6. How can a taxpayer check the available balance in the Electronic Credit Ledger?

A taxpayer can login to the GST Portal and check the available balance on the landing page of the Electronic Credit Ledger. Path: **Services > Ledgers > Electronic Credit Ledger**

7. Can a taxpayer make debit entry in advance for the future liability in the Electronic Credit Ledger?

No, the Electronic Credit Ledger can be debited only against an existing tax liability.

8. Can the amount available in the Electronic Credit Ledger be deemed as payment for any liability?

No, unless the taxpayer makes a debit entry from the Electronic Credit Ledger against a specific liability, the amount available in the Electronic Credit Ledger cannot be assigned to any liability.

9. Can a Departmental Officer debit the Electronic Credit Ledger in case of outstanding dues?

Yes, in exceptional circumstances as permitted in the Act and rules, especially when the amount of additional demand is not stayed by the Appellate Authority, Tribunal, or Court, the credit can be debited to the extent of the demand by the proper officer.

10. Is it necessary to claim refund of the excess amount available in the Electronic Credit Ledger?

No, the amount may continue to remain in the Electronic Credit Ledger and can be utilised for any future liability. Refund can only be claimed if ITC has been accumulated due to export of goods and/or services and/or due to rate of tax on outward supplies being lower than inward supplies.

11. Can a taxpayer utilise the credit available in the Electronic Credit Ledger for purposes other than return liability?

Yes. Taxpayer can utilize the credit against other than return related liabilities as well. However, credit can be adjusted only against tax liability.

12. Can I download the Credit Ledger?

Yes. You can download and save the Credit ledger from your dashboard in PDF and CSV format on your local machine.

13. Where can I see my transitional credit?

You can see your transitional credit in the Electronic Credit Ledger. This is identified with a different description and reference.

14. Where can I see the credit on transition from composition to normal taxpayer?

You can see your credit on transition from composition to normal taxpayer in the Electronic Credit Ledger.

15. Electronic Credit Ledger is not maintained for which taxpayers?

Electronic Credit Ledger is not maintained for composition taxpayer, ISD taxpayer and Tax Deductor & E-commerce operator.

16. Can I edit the Electronic Credit Ledger?

No, you cannot edit the Electronic Credit Ledger. You can ONLY view the details in the Electronic Credit Ledger.

17. What is provisional credit table? What does it show?

Provisional credit tables display the balance of provisional and mismatch credit, tax period wise. Navigate to **Services > Ledgers > Electronic Credit Ledger > Provisional Credit Balance** link to view it.

18. How a taxpayer can utilize credit available in Electronic Credit Ledger?

The credit available can be utilized to pay off the tax liabilities as per the utilization rules. Balance in credit ledger cannot be utilized for payment of fees, Penalty and interest.

19. Can a GST Practitioner view my Credit ledger? Can I allow or deny access to my GST Practitioner to view my Credit ledger?

Yes, a GST Practitioner can view your Credit ledger who has been authorized by you. You can allow or deny GST practitioner to view your credit ledger by online engaging/disengaging a GST practitioner.

20. Electronic Credit Ledger can be viewed for which period?

You can view the Electronic Credit Ledger for a maximum period of 6 months.

21. Can cess be used to make payment of IGST/ CGST/ SGST/ UTGST?

No, Credit availed on CESS will be available for setoff against any output tax liability of CESS only. There is no Inter head adjustment for CESS Input Tax Credit.

22. What is blocking or unblocking of ITC in Electronic Credit Ledger?

Jurisdiction Officer may scrutinize the amount of ITC claimed by a taxpayer, through GST TRAN-1 and GST TRAN-2 etc. for its authentication. The concerned Jurisdiction Officer may decide to temporarily block the ITC available to a taxpayer, wherever it is felt that further investigation is required, in the interest of the revenue. The Jurisdictional Officer may block CGST, SGST, IGST & Cess balance in whole or in part.

The Jurisdictional Officer after investigation may unblock the ITC that was previously blocked.

An email and SMS is sent to the taxpayer for blocking or unblocking of ITC

23. Where can I view blocked credit balance?

Navigate to **Services > Ledgers > Electronic Credit Ledger > Blocked Credit Balance** to view the blocked credit balance.

24. Can I perform intra-head or inter-head transfer of amount available in Electronic Cash Ledger?

Yes, you can perform intra-head or inter-head transfer of amount, as available in Electronic Cash Ledger, using Form GST PMT-09. Form GST PMT-09 enables any registered taxpayer to perform, intra-head or inter-head transfer of amount, as available in Electronic Cash Ledger. Thus, a registered taxpayer can now file Form GST PMT-09 for transfer of any amount of tax, interest, penalty, fee or others, under one (major or minor) head to another (major or minor) head, as available in the Electronic Cash Ledger.

Navigate to **Services > Ledgers > Electronic Cash Ledger > File GST PMT-09 For Transfer of Amount** option to file Form GST PMT-09.

Q. No. 25 is FAQ related to Creation of new UT of Ladakh and consequent changes on GST Portal for taxpayers

25. I have received an intimation that a new GSTIN has been assigned to me for UT of Ladakh. What will happen to the Input Tax Credit left in my old GSTIN?

You may transfer the balance ITC available in old GSTIN, to the new GSTIN.

This can be done by reversing the ITC in Table 4(B)(2), of the last Form GSTR-3B filed for the old GSTIN and availing the same ITC in Table 4(A)(5) of the Form GSTR-3B filed for the new GSTIN.

Q. No. 26 is FAQ related to Merger of UT of Daman & Diu with UT of Dadra and Nagar Haveli and consequent changes on GST Portal for taxpayers

26. I have received an intimation that a new GSTIN has been assigned to me for UT of Dadra and Nagar Haveli and Daman and Diu. What will happen to the Input Tax Credit left in my old GSTIN?

You may transfer the balance ITC available in old GSTIN, to the new GSTIN.

This can be done by reversing the ITC in Table 4(B)(2), of the last Form GSTR-3B filed for the old GSTIN and availing the same ITC in Table 4(A)(5) of the Form GSTR-3B filed for the new GSTIN.