

**Review of service tax circulars / instructions / clarifications
T.R.Rustagi Committee recommendations**

3.Circulars / instructions / clarifications to be retained:

Sl.No.	Circular No.	Date	Issue	Comments
1	F. No. 341/1/2000 – TRU (32/3/2000-ST)	20.12.2000	Service tax is not payable on the amount of surcharge charged on late payment of telephone bills.	May be retained as surcharge is not part of value of taxable service.
2	F. No. 341/16/2000-TRU	10.08.2000	Public Mobile Radio Trucking Service (PMRTS) System does not provide any service in relation to a telephone connection. Hence it is not covered within the scope of taxable service provided in relation to “a telephone connection”.	May be continued
3	334/4/2006-TRU	28.2.2006	“General insurance service” amended in 2006 Budget to include service provided to a policy holder or any person by an insurer, including a re –insurer.	Just a statement of fact.
4	F. No. 168/1/96 – CX4	10.10.1997	It is clarified that “Angadias”, who undertake to deliver the documents, goods or articles received from customers to the other end, are liable to pay service tax as “courier agency”.	Continues to be valid.
5	F. No. 345/4/97-TRU	16.8.1999	In the case of persons who are printing and publishing telephone directories, yellow pages or business directories, their activities is essentially of printing a readymade advertisement from the advertisers and publishing the same in the directory. Their activities are similar to those carried out by	Continues to be valid.

			newspapers or periodicals. As such this activity shall not attract service tax. However, if the persons also undertake any activity relating to making or preparation of advertisement, such as designing, visualizing, conceptualizing etc then they will be liable to pay service tax on the charges thereon.	
6	F. No. B43/5/97 – TRU	02.07.1997	Consulting engineers shall include self-employed professionally qualified engineer who may or may not have employed others to assist him or it could be an engineering firm-whether as a sole proprietorship, partnership, a private or a public limited company.	Continues to be valid. Definition is also self explanatory now.
7	334/4/2006-TRU	28.2.2006	Consulting engineer service to include engineering consultancy services provided by any firm or body corporate	It only states the change made in 2006 Budget.
8	B1/6/2005-TRU	27.7.2005	Amendments have been made (effective from 16.6.2005) to levy service tax on temporary supply of manpower by manpower recruitment or supply agencies.	Statement of fact only.
9	B1/6/2005-TRU	27.7.2005	A large number of business or industrial organizations engage the services of commercial concerns for temporary supply of manpower which is engaged for a specified period or for completion of particular projects or tasks. Services rendered by commercial concerns for supply of such manpower to clients would be covered within the purview of service tax. In these cases, the individuals are generally contractually employed by the manpower supplier. The supplier agrees for use of the services of an individual employed by him to	It only explains the effect of the changes made in 2005.

			another person for a consideration. The terms of the individual's employment may be laid down in a formal contract or letter of appointment or on a less formal basis. What is relevant is that the staff are not contractually employed by the recipient but come under his direction.	
10	B1/6/2005-TRU	27.7.2005	Service tax is to be charged on the full amount of consideration for the supply of manpower, whether full-time or part-time. The value includes recovery of staff costs from the recipient e.g. salary and other contributions. Even if the arrangement does not involve the recipient paying these staff costs to the supplier (because the salary is paid directly to the individual or the contributions are paid to the respective authority) these amounts are still part of the consideration and hence form part of the gross amount.	It only explains the effect of the changes made in 2005.
11	B1/6/2005-TRU	27.7.2005	Gem and Jewellery Export Promotion Council have represented seeking clarification that hiring of skilled artisans for making jewellery does not constitute supply of manpower taxable under "manpower recruitment services". When the artisans are hired by any organisation or business, directly, without engaging the services of any other person in any manner, in such cases, the artisans are contractually employed by the company. There is no intermediary and hence no consideration is paid to or payable to any intermediary. The service tax would be leviable only when the services of a person are engaged for recruitment or supply of artisans.	It only explains the effect of the changes made in 2005.

12	86/4/2006-ST	1.11.2006	The principal activity of institutes like IITs or IIMs is to impart education without the objective of making profit. Therefore, these institutes cannot be called a “commercial concern”, even if on some of their activities (like holding campus interviews), they charge fee. Accordingly, these institutes were not liable to pay service tax prior to 1.5.2006 under the category of “manpower recruitment or supply service”. As regards the period after 1.5.2006, decision should be taken after taking into account all material facts on case to case basis.	This is a recent Circular. This Circular gives an interpretation to the expression “commercial concern”. Incidentally, it might have implication on disputes concerning the meaning of “commercial concern” in respect of some other taxable services which also used this expression prior to 1.5.2006.
13	F. No. B43/3197 – TRU	26.06.1997	Commission is adjusted automatically on cancellation or modification of tickets. As such question of claiming separately refund of service tax may not arise.	Continues to be valid.
14	F. No. B43/3197 – TRU	26.06.1997	Hotels and restaurants which let out their banquet halls, rooms, garden, etc. for holding/organizing any marriage, parties, conferences, shows, etc. are covered by the definition of mandap keeper.	Continues to be valid.
15	F. No. 332/82/97-TRU	24.09.41997	The activity of mere reservation of seat in a restaurant shall not attract service tax. To attract service tax on service rendered by mandap keeper it is mandatory that the mandap keeper has let out some room, space or hall for some period of time and during such period the room, space of hall is essentially in exclusive (temporary) possession of the person to whom it has been let out.	Continues to be valid.

16	F. No. 332/82/97 – TRU	24.09.1997	Service tax is payable as “mandap keeper” on renting out of hall etc. for the purposely holding a dance, drama or music programme or competition. These are social functions.	Continues to be valid.
17	341/21/99-TRU	20.8.1999	Services provided by the ESI, PF and other industrial law practitioners are in the nature of providing secretarial assistance in filling up of various returns and forms, maintenance of records which do not involve any chance of improvement in the existing system of management of organizations. Accordingly it is clarified that such ESI, PF and other industrial law practitioners will not be covered within the scope of the term “Management Consultant”.	Continues to be valid.
18	F. No. 177/2/2001 – CX4	27.06.2001	It is clarified that any services rendered in relation to merger and acquisition will be covered under the scope of taxable services provided by “management consultant”. However, certain agencies such as merchant banks who are required to play only a statutory role under any Act or Regulation such as Takeover Regulations of SEBI, and do not provide any advice or consultancy but merely verify and submit a report to the concerned authorities, in connection with merger and acquisition transaction are not treated as “management consultant”. They would be covered under “banking and other financial services”.	May be retained.

19	334/4/2006-TRU	28.2.2006	Management consultancy service has been amended in 2006 Budget to specifically include consultancy in different areas of management.	States only the factual position.
20	F, No. B11/1/2001 – TRU	09.07.2001	Services rendered by doctors, medical colleges, hospitals, diagnostic and pathological labs, etc are not covered by this service.	Continues to be valid though it is saying the obvious.
21	F, No. B11/1/2001 – TRU	09.07.2001	Consultation may be in the nature of an opinion/advice in regard to scientific or technical feasibility or any other scientific or technical aspect of a project, process or design, recommending an apt technology, suggestion for improvement in existing process, providing consultation on any technical problem or about technology, etc.	Continues to be valid.
22	F, No. B11/1/2001 – TRU	09.07.2001	Services rendered by CSIR, ICAR, DRDO, IITS and IISc are taxable even if they are exempt from payment of income tax.	Continues to be valid.
23	F. No. B11/1/2001 – TRU	09.07.2001	Testing service per se is not taxable. However, it is an integral part of consultancy, no abatement from value is allowed.	May be retained.
24	B1/6/2005-TRU	27.7.2005	Service tax is already leviable on recording of any programme, event or function on a magnetic tape and includes its editing by a video production agency. This taxable service has been expanded to include recording of any programme, event or function on any media or device such as digital recording and includes services relating thereto and video post-production services.	Only explains the scope of taxable service.

25	B1/6/2005-TRU	27.7.2005	Recording of sound on a magnetic storage device and its editing were already covered under the ambit of service tax. This taxable service has been expanded to include recording of sound on any media or device such as digital recording and also include services rendered in relation to recording of sound or any audio post production activity.	Only explains the change made in 2005 Budget.
26	334/4/2006-TRU	28.2.2006	By virtue of amendment made in 2006 Budget Insurance auxiliary service concerning general insurance business, to include service provided to a policy holder or any person or an insurer, including a re-insurer	States only the change made in 2006 Budget.
27	F. No. B11/1/2001 – TRU	09.07.2001	Demurrage charges would form part of taxable value. The fact that these charges apply only if the goods overstay a prescribed free period, does not detract from their being in the nature of a charge for providing a service in relation to goods.	May be retained.
28	F. No. B11/1/2001 – TRU	09.07.2001	The Dock Labour Board is liable to pay service tax on the labour charges recovered by them. However, estate rentals of the port which is charged for renting of accommodation provided to outsiders and port users lease rent a for land, etc. will not be liable to service tax as these are not services, rendered in relation to goods or vessels.	May be retained.
29	F. No. 160/2/2002-CX4	26.6.2002	Management Committee (CFH Scheme) operating as Paradeep Port is liable to pay service tax in as much as it is authorized by the port to render port service.	May be retained.

30	F. No. 67/16/2003 – CX4	10.11.2003	Services rendered during dry-docking and repairs to the ship are taxable. They are authorized in this behalf by the port authorities to provide such services.	Continues to be valid.
31	F. No. B11/1/2001 – TRU	09.07.2001	Re-imbusement received from the manufacturer of motor vehicles for free service rendered to the customer is includible in the taxable value.	May be retained.
32	F. No. 248/1/2004 – CX4	05.03.2003	Teflon coating done at the time of sale by the dealer is not taxable for it is not a service provided by an authorized dealer.	May be retained.
33	B1/6/2005-TRU	27.7.2005	Amendments have been made (effective from 16.6.2005) to specifically include reconditioning or restoration of motor cars, two-wheeled and light motor vehicles carried out by the authorized service stations or centers under this service tax.	Only explains the change made in 2005 Budget.
34	B1/6/2005-TRU	27.7.2005	Taxable services rendered by authorized service stations in relation to motor cars or two-wheeled motor vehicles was covered under clause (zo) of section 65 (105), while such taxable services performed in relation to light motor vehicles were covered under clause (zzj) of section 65 (105). Amendments have been made in clause (zo) so that taxable services rendered by authorized service stations in respect of motor cars, light motor vehicles or two-wheeled motor vehicles would now be taxable under this clause. Consequently, clause (zzj) has been omitted.	Only explains the change made in 2005 Budget.
35	61/10/2003-ST (F. No. 165/2/2003-CX4)	14.7.2003	The Section 22 of the Prasar Bharati (Broadcasting Corporation of India) Act, 1990 has been omitted vide Section 163 of the	Continues to be valid.

			Finance Act, 2002 with effect from 1st April, 2003. In light of the above, with effect from 1st April, 2003 the protection under Section 22 of the Prasar Bharati (Broadcasting Corporation of India) Act, 1990 is no longer available to the Prasar Bharati Corporation (Doordarshan and All India Radio) and they are liable to pay the Service Tax as the provider of the Broadcasting Services with effect from 1st April, 2003.	
36	B1/6/2005-TRU	27.7.2005	MSO and cable operators are already liable to tax. In this year's budget, the charges recovered by the broadcasting agencies from the multi-system operator for providing the signals have been specifically made liable to service tax. This completes the service tax chain from the customer to the broadcaster.	Only explains the change made in 2005 Budget.
37	B1/6/2005-TRU	27.7.2005	Service tax is leviable on provision of direct to home (DTH) signals by the broadcasting agencies to the customers. The liability for payment of service tax in case of broadcasting agencies or organizations having their head office outside India would be on the branch office, subsidiary or any representative or any agent appointed by such agency or organization in India.	Continues to be valid.
38	334/4/2006-TRU	28.2.2006	By virtue of the amendment made in 2006 Budget, insurance auxiliary service concerning life insurance business, to include service provided to a policy holder or any person or an insurer, including a re-insurer	Only explains the change made in 2006 Budget

39	F. No. B11/1/2002-TRU (Para 8)	1.8.2002	Handling of transshipment of export cargo from one international carrier to another international carrier or from a domestic carrier to an international carrier will not attract service tax.	May be retained.
40	F. No. B11/1/2002-TRU (Para 9)	1.8.2002	Transshipment of import cargo from international to domestic carrier cannot be said to be mere transportation of goods. It would be subject to service tax.	May be retained.
41	F. No. B/11/1/2002-TRU (Para 12)	1.8.2002	In the case of abandoned cargo, which is auctioned by CFS, no cargo handling service can be said to be rendered. As such no service tax is payable.	May be retained.
42	F. No. B/11/1/2002-TRU (Para 14)	1.8.2002	CFS sometimes undertake storing / washing/repairing and handling of empty containers for the shipping lines. This is not cargo handling service.	May be retained.
43	F. No. B11/1/2002-TRU (Para 4)	1.8.2002	Agricultural produce would cover all cereals, pulses, fruits, nuts and vegetables, spice, copra, sugarcane, jaggery, raw vegetable, fibers such as cotton, flax, jute, etc. indigo, manufactured tobacco, betel leaves, tender leaves, are similar products. However, manufactured products such as sugar, edible oils, processed food, etc. will not come under the preview of the term "agricultural produce".	May be retained.
44	F. No. B11/1/2002-TRU	1.8.2002 (2)	Therapeutic massage does not come in the ambit of taxable service. Therapeutic massage means a massage provided by qualified professional	There is some subtle distinction. Arguably, such service is in the nature of medical treatment. Continues to be valid. Perhaps

			under medical supervision for curing diseases such as arthritis, chronic low back pain and sciatica etc. Ayurvedic massages, acupressure therapy, etc. given by qualified professional under medical supervision for curing diseases/disorders will come under the category of therapeutic massages. However, if the massage is performed without any medical supervision or advice but for the general physical well being of a person, such massages do not come under the purview of therapeutic massages and they would be liable to service tax.	Naturopathy Hospitals should also be included in the clarification. If it is intended, as a policy to charge tax, the definition should be amply clear.
45	F. No. B11/1/2002-TRU	1.8.2002	Recognised Yoga Institute and centers that impart courses in yoga do not come within the purview of this service.	Continues to be valid.
46	F. No. B11/1/2002-TRU	1.8.2002	Plastic surgery, cosmetic surgery done to improve appearance do not come within this taxable service as the service is medical service and not a service provided by beauty parlour.	May be retained.
47	B1/6/2005-TRU	27.7.2005	Amendments have been made in the definition of 'beauty treatment' so as to cover comprehensively all services provided by beauty parlours including hair cutting, hair dressing and hair dyeing within the purview of service tax.	Only explains the change made in 2005 Budget.
48	F. No. B3/7/2003-TRU	20.6.2003	Vocational coaching and training services provided by typing and shorthand institutes, TV/vehicle repair training institutes, tailoring institutes, industrial training institutes, foreign language institutes, computer training centers,	The position has changed. Now, computer training centers are no longer entitled to exemption. Exemption applies to vocational training institutes and recreational training institutes.

			hobby classes, institutes teaching martial arts, painting, dancing etc. are not taxable being exempt under notification No. 9/2003-ST.	
49	F. No. B3/7/2003-TRU	20.6.2003	Service tax is applicable on postal coaching. Value shall include charges including postal charges.	Continues to be valid.
50	F. No. B3/7/2003-TRU	20.6.2003	Institutes which issue a certificate, diploma or degree recognized by law are not to pay service tax even on imparting training for competitive examinations, various entrance tests, etc.	Continues to be valid.
51	F. No. B/3/7/2003-TRU	20.6.2003	Individuals going to houses to impart tuition / coaching would not be chargeable to service tax, unless they do so on behalf of an institution.	May be retained.
52	F. No.B3/7/2003-TRU	20.6.2003	Free summer training/in-house training provided by employers to their employees is not taxable. However, it training is provided by hiring commercial coaching or training center, tax is payable.	May be retained.
53	B1/6/2005-TRU	27.7.2005	Circular explaining the effect of budgetary changes.	Only explains the change made in 2005 Budget.
54	B1/6/2005-TRU	27.7.2005	Prior to 16/6/2005, such services covered maintenance or repair or servicing of any goods or equipment, excluding motor vehicles. However, since 16/6/2005, services relating to maintenance or management of immovable property (such as roads, airports, railways, buildings, parks, electrical installations and the like) have also been covered under the purview	Only explains the change made in 2005 Budget.

			of service tax. Such services would be taxable when provided under a contract or an agreement by any person or by a manufacturer or any person authorized by a manufacturer.	
55	B1/6/2005-TRU	27.7.2005	Maintenance is to keep a machine, building etc. in a good condition by periodically checking and servicing or repairing. While repair is a one time activity, maintenance is a continuous process of which repairing may be incidental or ancillary.	Continues to be valid.
56	B1/6/2005-TRU	27.7.2005	Prior to 16/6/2005, maintenance or repair carried out under a maintenance contract or agreement was covered under service tax. Repair or servicing carried out under a contract other than a maintenance contract or agreement was not covered within the purview of service tax. Maintenance or repair, including reconditioning or restoration or servicing of any goods or equipment, except motor vehicle (which is taxable under the category of authorized service station), undertaken as part of any contract or agreement (not necessarily maintenance contract or agreement) is now liable to service tax under this category of taxable service. To attract service tax under this category, the contract or agreement need not necessarily be a maintenance contract / agreement.	Continues to be valid.
57	81/2/2005-ST (F. No. 354/132/2005-TRU)	7.10.2005	Maintenance of software is taxable	Continues to be valid.
58	334/4/2006-TRU	28.2.2006	Maintenance or repair service, to be renamed as "management, maintenance or repair" service, and to include management of movable property;	No comments needed.

59	256/1/2006-CX4	7.3.2006	Service tax on maintenance, repair or servicing of software is leviable from 9-07-04, i.e. the day Notification No. 20/2003-ST was rescinded. Therefore, all efforts should be made to collect the service tax not paid by such service providers.	No comments needed.
60	B1/6/2005-TRU	27.7.2005	Effective from 16/6/2005, amendments have been made to define "franchise" as an agreement by which the franchisor grants representational rights to franchisee to sell or manufacture goods or provide service or undertake any process identified with the franchisor, by any symbol such as a trade mark, service mark, trade name or logo. No other condition is required to be fulfilled for levy of service tax.	Only explains the change made in 2005 Budget.
61	B1/6/2005-TRU	27.7.2005	In view of the amended definition, License Production Agreements where principal allows production of goods bearing his brand name by another person would be covered under the purview of service tax under this category. Similarly, if rights are granted for rendering services identified with the principal on his behalf, such services by the principal to the service recipient would be taxable. Details of franchisees may be obtained from Yellow Pages, website http://franchiseindia.com/ and other advertisements.	Only explains the change made in 2005 Budget.
62	334/4/2006-TRU	28.2.2006	Technical testing and analysis service amended in 2006 Budget to clarify that - (i) it includes clinical testing of drugs and formulations; and	Only explains the change made in 2006 Budget.

			(ii) excludes testing or analysis for the purpose of determination of the nature of diseased condition, identification of a disease, prevention of any disease or any disorder in human beings or animals.	
63	334/4/2006-TRU	28.2.2006	A clarificatory Explanation has been added (in 2006 Budget) to technical and testing analysis service. It is proposed to clarify that clinical testing of drugs and formulations is taxable and diagnostic testing and analysis is not taxable under this service.	Only explains the change made in 2006 Budget
64	F. No. B3/7/2003-TRU	20.6.2003	In Board Order No. 1/1/2002 dated 26.2.2002 it was clarified that certificate given under any code or statute cannot be considered as a consulting engineer service. This instruction no longer holds good after technical inspection are certificate service has been subjected to service tax.	Continues to be valid.
65	F. No. B3/7/2003-TRU	21.8.2003	It is clarified that putting up a water tank, piping, electric wiring, in a residential premises, etc. is not taxable. However, installing a booster pump, air-conditions, water filter, water heater, etc. would be covered by the taxable service as all these things are machinery or equipment.	May be retained.
66	F. No. B1/6/2005-TRU	27.7.2005	The scope of this taxable service has been expanded by including specified installation services such as installation of electrical and electronic devices including their wirings and fittings, plumbing, drain laying or other	Only explains the change made in 2005 Budget.

			installations for transport of fluids, heating, ventilation or air-conditioning including related pipe work, duct work, and sheet metal work, thermal insulation, sound insulation, fire proofing or water proofing, lift and escalator, fire escape staircases and elevators.	
67	334/4/2006-TRU	28.2.2006	Erection, commissioning or installation service, to include erection, commissioning or installation of structures, whether or not pre-fabricated.	Only explains the change made in 2006 Budget
68	No. 80/10/2004-ST	17.9.2004	While event management service also relates to organizing such events but in that case the service are rendered to the organizer by an event management in relation to planning, promoting, organizing, etc. Thus, an organizer of a business exhibition is not covered under Business Exhibition service. Similarly while service rendered in relation to circular, label, documents, hoardings or any audio visual presentation of a product or service fall under “advertisement services” the services relating to actual exhibition or display of the product or service would fall in the category of “business exhibition service”.	Continues to remain valid.
69	F. No. B3/7/2003-TRU	21.8.2003	There is no contradiction between circular No. B3/7/2003-TRU dated 20.6.2003 or Circular No. 334/1/2003-TRU dated 28.2.2003 are regards meaning of IT Service. Any service of back office processing primarily in relation to operation of computer system will be covered as	May be retained.

			IT services and not taxable. Payroll processing, accounts management, etc. even by using computer programmes, cannot be framed as activities primarily in relation to computer system. The use of computer in these services is secondary and the primary activity is that of business related work. Thus, these services will be taxable as Business Auxiliary Service. This is exactly the position that has been clarified in Circular dated 20.6.2003.	
70	66/15/2003-ST (F. No. 249/4/2003-CX4)	5.11.2003	It is clarified that the services provided by distributors of mutual fund distribution are primarily in nature of the services of commission agent in relation to Clause (ii) and (iv) of the category of services mentioned in the definition of Business Auxiliary Services and hence should be leviable to service tax under this category. This activity goes not get covered under exemption Notfn. No. 13/2003-S.T. dated 20-6-2003 as this is not in relation to sale or purchase of goods. The exemption provided under Notfn. 13/2003-S.T. is applicable only for commission agents dealing in goods.	Continues to be valid.
71	B1/6/2005-TRU	27.7.2005	Prior to amendment by Finance Act, 2005 under business auxiliary service was 'production of goods on behalf of the client'. The activities that amount to manufacture within the Central Excise Act were not covered within the scope of the taxable service. Amendments have been made to define this taxable activity as 'production or processing of goods for, or on	Continues to be valid.

			behalf of, the client'. The condition that only such activities would be liable to service tax which do not amount to manufacture under Central Excise Law would, however, continue.	
72	B1/6/2005-TRU	27.7.2005	A point was raised whether 'production of goods on behalf of the client' covers situations where the service provider undertakes job work for the client. In view of the amendment, production or processing (not amounting to manufacture) done either for the client or on behalf of the client would be liable to service tax.	Only explains the change made in 2005 Budget.
73	B1/6/2005-TRU	27.7.2005	Another taxable activity covered under business auxiliary service is 'procurements of goods or services, which are inputs for the client'. In this case, the term 'inputs' had not been specifically defined in the Finance Act, 1994. The scope of the term input has been clarified by defining input (under Explanation in section 65(19) of the Finance Act, 1994) for the purpose of this taxable activity as 'inputs' means all goods or services intended for use by the client. Thus, services rendered for procurement of any goods or services intended for use by the client would be taxable. This definition of input is different from the definition of input under Cenvat Credit Rules.	Only explains the change made in 2005 Budget.
74	B1/6/2005-TRU	27.7.2005	Services provided by commission agents are specifically included within the scope of business auxiliary service. However, the term 'commission agent' was not defined in the	Only explains the change made in 2005 Budget.

			Finance Act, 1994. Definition of 'commission agents' has been provided in Explanation (a) in section 65 (19) of the Finance Act.	
75	334/4/2006-TRU	28.2.2006	By virtue of the amendment made in 2006 Budget, Business auxiliary service, to include computerized data processing	Only explains the change made in 2006 Budget
76	334/4/2006-TRU	28.2.2006	Information technology service is explained under business auxiliary service. Presently, maintenance of computer software and computerized data processing is covered under the scope of information technology service for the purpose of classification under business auxiliary service. It is proposed to exclude the said service from the scope of information technology service under business auxiliary service. As a consequence of this change, maintenance of computer software and computerized data processing shall not be treated as information technology service under business auxiliary service.	Only explains the change made in 2006 Budget
77	341/13/2005-TRU	12.5.2005	Processes outsourced in gem and jewellery sector which amount to 'manufacture' within the scope of section 2(f) of the Central Excise Act, 1944 would not be liable to service tax. Production of goods on behalf of the client is leviable to service tax under 'business auxiliary service' only if such production activity does not amount to manufacture.	Continues to be valid.

78	F. No. B41/18/2004-TRU (Para 5.2)	17.12.2004	Permission of goods transport agency for centralized registration under rule 4(3A) of service tax rule 1994, should not be denied unless there is substantial reason to believe that it would have to evasion of service tax.	May be retained.
79	80/10/2004-ST	17.9.2004	The implementation of service tax is kept in abeyance till such time the government comes out with the relevant rules/notifications prescribing the modalities for levy and collection.	Only of academic interest now.
80	80/10/2004-ST	17.9.2004	Opinion polls conducted to secure information on economic issues do not include market researches about specific product, service or utilities. Therefore, obtaining opinion of general public on economic issue like price rise, reaction of people to certain government or corporate policies, etc. would fall under the category of opinion poll services while information gathered in relation to specific products, services, etc. would fall under “market research agency service”.	May be retained.
81	80/10/2004-ST	17.9.2004	Intellectual property emerges from application of intellect, which may be in the form of an invention, design, product, process, technology, book, goodwill etc. In India, legislations are made in respect of certain Intellectual Property Rights (i.e.IPRs) such as patents, copyrights, trademarks and designs. The definition of taxable service includes only such IPRs (except copyright) that are prescribed under law for the	Explains the scope of taxable service.

			<p>time being in force. As the phrase "law for the time being in force" implies such laws as are applicable in India, IPRs covered under Indian law in force at present alone are chargeable to service tax and IPRs like integrated circuits or undisclosed information (not covered by Indian law) would not be covered under taxable services.</p> <p>A permanent transfer of intellectual property right does not amount to rendering of service. On such transfer, the person selling these rights no longer remains a "holder of intellectual property right" so as to come under the purview of taxable service. Thus, there would not be any service tax on permanent transfer of IPRs</p>	
82	80/10/2004-ST	17.9.2004	<p>It is clarified that pandal/shamiana services provided for pure religious ceremonies or congregation, for example, for worship of Gods/Goddesses, are not liable to service tax. It is also clarified that in case a café, hotels, restaurants etc. delivers food to home and no charge, other than that for the cost of the foods, is charged (i.e. free home delivery) no service tax is leviable.</p>	Continues to be valid.
83	B1/6/2005-TRU	27.7.2005	<p>Service tax is already leviable on the services provided by an outdoor caterer. Prior to 16//6/05, outdoor caterer was defined as a caterer providing catering services "at a place other than his own". Doubts were expressed about the scope of the term "at a place other than his own" where the caterer provides catering service from a premises provided by the</p>	Only explains the change made in 2005 Budget.

			recipient of the service, on rent. In such cases, whether the place is to be treated as the place owned by the caterer and therefore the services are not subject to service tax or the place is to be treated as not owned by the caterer and therefore subject the services to service tax. To remove the doubt, the present definition of “outdoor caterer” has been modified so as to provide that “outdoor caterer” includes caterer engaged in providing services in connection with catering at a place provided by way of tenancy or otherwise by the person receiving such services.	
84	80/10/2004-ST	17.9.2004	Any programme produced (or any service rendered in connection of producing such programme) by a commercial programme producer, for telecasting/ radio transmission by a broadcaster would fall under this category of taxable service including cases where a programme is sold to the broadcaster. However, a service rendered by an employee of the service receiver (i.e. the broadcaster) or by an amateur photographer who, say, shoots a footage for himself, would not be charged to service tax.	Continues to be valid.
85	80/10/2004-ST	17.9.2004	It has been provided that in the case of composite policies (risk plus saving) life insurer can at his option pay 1% of the total premium towards discharge of service tax liability. This shall not be applicable in case an insurance policy is towards risk only or where the premium gives details of risk premium and other premium separately. (refer notification No.	Continues to be valid.

			11/04-ST, dated 10.09.2004). However, those insurance companies who want to pay tax on risk premium as certified by the Appointed Actuary on a company basis can do so.	
86	334/4/2006-TRU	28.2.2006	As a result of the amendment made in 2006 Budget “Life Insurance service” to include service provided to a policy holder or any person by an insurer, including a re –insurer	Only explains the change made in 2006 Budget.
87	80/10/2004-ST	17.9.2004	Estate builders who construct buildings/civil structures for themselves (for their own use, renting it out or selling it subsequent) are not taxable service tax. However, of such real estate owner hire contractors / contractors, the payment made to such contractors would be subject to service tax under this head. The tax is limited only in case the service is provided by a commercial concern. This service provided by a labourer engaged directly by the property owner or a contractor who does not have a business establishment would not be subject to service tax.	May be retained.
88	80/10/2004-ST	17.9.2004	Construction which are for use of organizations or institutes being established solely by educational, religious, charitable, health, sanitation or philanthropic process and not for the purpose of profit are not taxable, being non-commercial in nature.	May be retained.
89	80/10/2004-ST	17.9.2004	In the case of multipurpose buildings such as residential-cum-commercial construction, tax	May be retained.

			would be leviable in case such immovable property is treated as a commercial property under the local/municipal laws.	
90	80/10/2004-ST	17.9.2004	It is clarified that any pipeline other than those running within an industrial or commercial establishment such as a factory, refinery and similar industrial establishments are levy distance pipelines. Thus, construction of pipeline running within such an industrial and commercial establishment is within the scope of the levy.	May be retained.
91	80/10/2004-ST	17.9.2004	An abatement of 67% has been provided in case of composite contracts where the gross value charged includes the value of material cost (see Notification No. 15/2004-ST, dated 10.9.2004). This would, however, be optional subject to the condition that no credit of input goods, capital goods and no benefit (under Notification No. 12/2003-ST) of exemption towards cost of goods are availed. Notification No. 15/2004 has been amended to clarify that the gross amount charged for the purpose of abatement includes the value of goods and materials supplied or to be supplied by providing of construction of service.	Continues to be valid.
92	F. No. B1/6/2005-TRU	27.7.2005	Renovation of a commercial or industrial building or civil structure has now been specifically included within the purview of service tax. Post construction completion and finishing	Only explains the change made in 2005 Budget.

			services are specifically included in the definition of commercial or industrial construction services.	
93	F. No. B1/6/2005-TRU	27.7.2005	Construction of pipeline or conduit has been included within the purview of service tax. Thus, the construction of long distance pipeline which was earlier excluded from the coverage of construction services would now be liable to service tax. Repair, alteration, renovation or restoration of pipeline or conduit would now be liable to service tax. This levy would also be applicable for such activities performed on the old pipeline or conduits constructed before this levy has come into force.	Only explains the change made in 2005 Budget.
94	F. No. B1/6/2005-TRU	27.7.2005	Construction of roads is not liable to service tax. However, if the contract for construction of commercial complex is a single contract and the construction of road is not recognized as a separate activity as per the contract, then the service tax would be leviable on the gross amount charged for construction including the value of construction of roads.	May be retained.
95	F. No. B1/6/2005-TRU	27.7.2005	When services provided under a contract consist of a number of different elements, a view has to be taken on the basis of the facts and circumstances of each case as to whether the service provider has made a single overall supply or a supply of different services which are to be treated differently.	May be retained.

96	F. NO. B11/1/2001-TRU	9.7.2001	Taxable value is the fee charged for providing custodial services. However, service tax will not be leviable on NSDL or CSDL fees paid to the depositories and recovered from the customers on actual basis.	Continues to be valid.
97	F. No. 341/56/2001-TRU	15.3.2002	It is clarified that “Banking and other Financial services” does not include Chit Fund as it is in the nature of cash management which is specifically excluded from the scope of “Banking and other Financial Services”.	Continues to be valid.
98	50/11/2002-ST (F. No. 249/2/2002-CX4)	18.12.2002	<p>In Board’s letter F. No. B11/1/2001-TRU dated 9.7.2001 it was clarified that in e-commerce transactions, no service of online information and database access/retrieval was involved and, therefore, e-commerce transactions would not, ordinarily, be covered under the service tax net. In this context, doubt have been raised whether service tax is payable on services rendered by Central Depository Services (India) Ltd. (CDSL). CDSL is providing depository services in respect of DEMAT stocks to its customers. It has also implement “Electronic Access to Securities Information” (EASI) to enable the owner to access accounts in the first phase and transact depository business in the second phase of the project. CDSL charges certain fee such as registration fee, annual fee etc. for providing of service of EASI.</p> <p>It is clarified that the definition of “Banking and other Financial Series” as given in section 65 of</p>	May be retained.

			<p>the Finance Act 1994 includes “provision and transfer of information and data processing”. The service of EASI provided by CDSL is a part and parcel of depository service and hence covered by the category of “Banking and other Financial Service”. They are liable to pay service tax on all depository service even if service provided through internet.</p>	
99	No. 83/1/2006-ST (F.NO.354/59/2006-TRU)	4.7.2006	<p>The expression ‘any other person’ appearing in section 65(105) (zm) is to be read <i>ejusdem generis</i> with the preceding words. The expression ‘other financial services’ appearing under section 65(12)(a)(ix) is a residuary entry and includes those services which are normally rendered by banks or financial institutions. Hence, banking and other financial services provided by a banking company or a financial institution or a non-banking financial company or any other service provider similar to a bank or a financial institution are liable to service tax under section 65(105)(zm) of the Finance Act, 1994. Department of Posts is not similar to a bank or a financial institution and hence does not fall within the category of any other similar service provider.</p> <p>In view of the foregoing, it is clarified that services such as transfer of money through money orders, operation of savings accounts, issue of postal orders provided by the Department of Posts are not liable to service tax under section 65(105) (zm) read with section 65(12) of the Finance Act, 1994.</p>	Recent Circular.

100	334/4/2006-TRU	28.2.2006	The definition of “Banking and other financial services” amended by the Finance Act 2006 to include – (i) services in relation to transfer of money through different modes by any person; (ii) services provided as banker to an issue.	Only explains the change made in 2006 Budget.
101	F. No. 341/18/2004-TRU (Pt)	17.12.2004	Explains the effect of tax introduced.	No comments needed.
102	B1/16/2005-TRU	27.7.2005	Transportation of goods, other than water, through pipeline or conduit is generally employed to transport petroleum and other petroleum products, natural gas, LPG, chemicals, coal slurry and other similar products. Such transport services are liable to service tax under sub-clause (zzz) of section 65(105) of the Finance Act, 1994. Consideration for the said transportation service provided may be payable periodically or from time to time. The service provider is required to pay service tax as and when payment is received for the services provided or to be provided.	It only explains certain aspects of the new taxable service when introduced in 2005.
103	B1/6/2005-TRU	27.7.2005	The definition of site formation and clearance, excavation and earthmoving and demolition is an inclusive definition and the activities specifically mentioned are indicative and not exhaustive. Prior to construction of buildings, factory or any civil structure, activity of mining or laying of cables or pipes, preparation services of site formation and clearance, excavation and earthmoving or leveling are normally undertaken	It only explains certain aspects of the new taxable service when introduced in 2005.

			for a consideration to make the land suitable for such activities. Such services include blasting and rock removal work, clearance of undergrowth, drilling and boring, overburden removal and other development and preparation services of mineral properties and sites, and other similar excavating and earthmoving services. Demolition of structures, buildings, streets or highways is also undertaken for a consideration as a preparatory activity for subsequent construction activity or for clearing the site for any other purpose. All such activities fall within the scope of this service.	
104	B1/6/2005-TRU	27.7.2005	This taxable service covers dredging which is generally undertaken for removal of material such as silt, sediments, rocks etc. of rivers, ports, harbour, backwater or estuary for providing adequate draught for ships and other vessels and to maintain shipping channels. Service tax is leviable only on dredging of river, port, harbour, backwater or estuary and dredging in any other cases does not attract service tax. The definition of dredging is an inclusive definition and the activities specified are only indicative and not exhaustive.	It only explains certain aspects of the new taxable service when introduced in 2005.
105	B1/6/2005-TRU	27.7.2005	This service covers geological, geophysical, geochemical and other prospecting services by studying the properties of the earth and rock formation and structures. It also includes services providing information on sub-surface earth formations by different methods such as	Only explains the change made in 2005 Budget.

			<p>seismographic, gravimetric, magnetometric methods or other sub-surface surveying methods.</p> <p>Further, it covers surface surveying, services of gathering information on the shape, position or boundaries of a portion of earth's surface by methods such as transit, photogrammetric, or hydrographic, for the purpose of preparing maps. It also includes surveying or collection of data by satellites.</p> <p>'Survey and exploration of minerals', which is separately taxable service. This service covers other such activities excluding "survey and exploration of minerals" classifiable under sub-clause (zzv) of section 65(105) since 2004.</p> <p>Map making consists of preparation or revision of maps of all kinds such as topographic, hydrographic, roads, planimetric, cadastral, city maps etc. using various information sources.</p> <p>However, survey and map-making services rendered by an agency under the control of the Government or authorised by the Government, such as 'Survey of India' are specifically excluded and are outside the scope of this service.</p>	
106	B1/6/2005-TRU	27.7.2005	<p>This taxable service includes,-</p> <p>(i) specialized cleaning services such as disinfecting and exterminating, sterilization of objects, etc. Such cleaning services would be</p>	<p>Only explains the change made in 2005 Budget.</p>

			<p>taxable when performed for commercial or industrial buildings and their premises, factories, plant and machinery, tank or reservoir of such buildings;</p> <p>(ii) Disinfecting, exterminating insects, rodents and other pests and fumigation services in respect of specified premises would be liable to service tax. In respect of multi-storeyed commercial buildings, window cleaning is a specialized service. Window cleaning services, including exterior window cleaning using swing stages would be liable to service tax;</p> <p>(iii) Floor cleaning and waxing, wall cleaning etc. performed on the premises of commercial or industrial buildings;</p> <p>(iv) Specialized cleaning services such as cleaning services for computer rooms, cleaning of machinery or plant, reservoirs and tanks of commercial or industrial buildings, furnace and chimney cleaning services and similar services.</p> <p>However, such cleaning services in relation to agriculture, horticulture, animal husbandry or dairying would be excluded from the purview of service tax. Further, such cleaning services in respect of non-commercial buildings and premises thereof would not be covered within the purview of service tax under this category.</p>	
107	B1/6/2005-TRU	27.7.2005	Legally, bodies which are established or constituted “under a statute” are different from bodies which are “formed and registered” under	Only explains the change made in 2005 Budget.

			<p>a statute. Companies and Societies registered under the respective Acts are merely bodies “formed and registered” under these Acts and cannot be treated as “established or constituted” under these Acts. Therefore companies or societies would fall outside the scope of clause (25 a)(i) of Section 65 of Finance Act. In other words, any body formed and registered as a company or society which provides services, facilities or advantages for a subscription or any other amount to its members is liable to pay service tax under section 65(25a) of the Finance Act, 1994.</p>	
108	B1/6/2005-TRU	27.7.2005	<p>Taxable services are defined as services provided to members by clubs or associations in relation to provision of services, facilities or advantages for a subscription or any other amount. Facilities or advantages are provided to members in return for a subscription or other consideration. The scope of the term any other amount is the amount paid by members, apart from membership fee or recurring subscription fee, such as amounts paid for provisions of services to the guests of a member, amount paid for get-togethers and functions charged over and above the subscription amount. This will also be liable to service tax. However, amount charged by club to its members for sale of items such as food or beverages would not be taxable provided the documents evidencing such sale are available.</p> <p>Any additional fee should be treated in the same</p>	<p>Only explains the change made in 2005 Budget.</p>

			<p>way as subscription. Life membership fees must be treated in the same way as subscription. In certain professions, persons cannot practice unless they are registered with a statutory body and have paid fees which are prescribed by law. In such cases, the organization is not providing any service in the course of its business and it is merely carrying statutory functions. Since no service is provided, the question of levy of service tax does not arise. However, if there is no statutory requirement, service tax is liable to be paid.</p>	
109	<p>Circular No. 84 /2/2006-ST (F. No.137/123/2006-CX-4)</p>	19.9.2006	<p>Exemption under the Income Tax Act on the ground of being a public charitable institution is of no consequence to levy of service tax. Levy of service tax is entirely governed by the provisions contained in the Finance Act, 1994 and the rules made thereunder.</p> <p>The definition of “charity” and “charitable” as defined in Black’s Law Dictionary may be kept in mind. “Charity” is defined as “aid given to the poor, the suffering or the general community for religious, educational, economic, public safety, or medical purposes”, and “charitable” as “dedicated to a general public purpose, usually for the benefit of needy people who cannot pay for the benefits received”.</p> <p>The officer concerned should examine the matter on a case-by-case basis, and the decision should be made after taking into account all material facts and statutory provisions.</p>	Recent Circular.

110	B1/6/2005-TRU	27.7.2005	<p>This taxable service would cover packaging activity undertaken by a person for any other person. These kinds of packaging services may be done for pharmaceuticals (aseptic packaging), fragile goods, heavy machinery and hardware, using variety of automated or manual packaging techniques, including blister forming, and packaging, shrink or skin wrapping, form filling and sealing, pouch filling, bottling or aerosol packaging. This service also includes labeling or imprinting of the package. However, packaging activity which amounts to manufacture within the definition of section 2(f) of Central Excise Act, 1944 would not be liable to service tax. Service tax would be leviable on the gross amount charged for rendering the packaging services.</p>	<p>Only explains the change made in 2005 Budget.</p>
111	B1/6/2005-TRU	27.7.2005	<p>Business establishments such as banks, insurance companies, companies listed on stock exchanges, real estate agents and other similar commercial entities engage the services of persons who compile and provide lists of names, addresses and other information from telephone directories, internet or any other source of information for the benefit of the business. Some agencies also provide services of sending documents, materials, information or any other goods by addressing, stuffing, sealing, metering or mailing the envelope or packet for or on behalf of the client. Such services are taxable under this category of service. Mail order business companies may engage the services of</p>	<p>Only explains the change made in 2005 Budget.</p>

			mailing companies to dispatch goods to customers. Such mailing companies are also covered under this service.	
112	B1/6/2005-TRU	27.7.2005	Residential complex constructed by an individual, which is intended for personal use as residence and is constructed by directly availing services of a construction service provider, is also not covered under the scope of the service tax and not taxable.	Trivial.
113	B1/6/2005-TRU	27.7.2005	Post construction, completion and finishing services such as glazing, plastering, painting, floor and wall tiling, wall covering and wall papering, wood and metal joinery and carpentry and similar services done in relation to a residential complex, whether or not new, would be included as part of the construction activity of residential complexes for the purpose of levy of service tax.	Only explains the change made in 2005 Budget.
114	B1/6/2005-TRU	27.7.2005	Service tax would be payable only on the gross amount charged by the service provider for the construction service provided and it would not include the cost of land and stamp duty paid for registration of land.	Only explains the change made in 2005 Budget.
115	B1/6/2005-TRU	27.7.2005	Repair, alteration, renovation or restoration of residential complexes would also be liable to service tax. Such services provided in relation to residential complexes which are in existence before the levy has come into force and are not new would also be liable to be taxed.	Only explains the change made in 2005 Budget.
116	F. No.332/35/2006-TRU	1.8.2006	If no other person is engaged for construction work and the builder / promoter / developer undertakes construction work on his own without engaging the services of any other	Only explains the change made in 2005 Budget.

			person, then in such cases in the absence of service provider and service recipient relationship, the question of providing taxable service to any person by any other person does not arise	
117	334/4/2006-TRU	28.2.2006	A person engaged by a body corporate and provides various services in respect of sale or purchase of securities. These services include collection of application forms, keeping of records, and assisting in allotment of securities. The service providers are required to be registered under SEBI Rules.	Only explains the change made in 2006 Budget.
118	334/4/2006-TRU	28.2.2006	A person who provides service to a body corporate. The services include maintenance of the record of holders of securities and dealing with all matters connected with transactions or redemption of securities. The service providers are required to be registered under SEBI Rules.	Only explains the change made in 2006 Budget.
119	334/4/2006-TRU	28.2.2006	ATMs (Automated Teller Machines) may be owned by banks and other financial institutions who outsource a number of activities related to ATMs such as operations, maintenance or management of hardware and software, cash replenishment etc. In other cases, there is comprehensive outsourcing of entire ATM related services. Such outsourced services are taxable under this category. Some of the specific areas of outsourcing are mentioned in the definition of ATM operations, maintenance or management.	Only explains the change made in 2006 Budget.
120	334/4/2006-TRU	28.2.2006	Services provided for recovery of any sums due to a commercial or business entity are covered	Only explains the change made in 2006 Budget.

			under this category. Under Securities and Reconstruction of Financial Assets and Enforcement of Security Act, 2002 and the relevant rules made there under, banks and other financial institutions appoint recovery agents.	
121	334/4/2006-TRU	28.2.2006	This entry proposes to levy service tax on sale of time or space for advertisement, excluding sale of space for advertisement in print media. Sale of advertising time in television and radio by any person other than broadcasting agency or organization is also covered under this sub-clause. Some of the other modes of advertisement covered under this mode are internet advertisement, advertisement on buildings, vehicles, etc., advertisement in motion pictures, television serials, video and music albums, mobile phones, ATMs, films and television serials (known as product placement). It may be noted that advertisement in print media is excluded.	Only explains the change made in 2006 Budget.
122	334/4/2006-TRU	28.2.2006	Service tax is leviable only when the sponsor is any body corporate or firm. Sponsorship of sports events is excluded from the scope of this levy. Proposal is also to collect service tax under reverse charge method from the recipient of service namely the body corporate or firm who sponsors the event. It may be noted that the organizers of events are not liable to pay service tax under sponsorship service.	Only explains the change made in 2006 Budget.
123	334/4/2006-TRU	28.2.2006	Liability to pay service tax is on the aircraft operator who is the service provider. Economy class passengers are excluded from the levy of service tax under this sub-clause. Transit	Only explains the change made in 2006 Budget.

			passengers not leaving the customs area will not be covered under this sub-clause.	
124	85/3/2006-ST	17.10.2006	Stopover / transfer at intermediate airports is incidental or part of the main journey. Stop over / transfer at intermediate airports outside India is of no relevance or consequence for levy of service tax under section 65(105)(zzzo) read with section 66 of the Finance Act, 1994. Service tax is leviable on the total value of the ticket representing the consideration of a single composite service.	
125	85/3/2006-ST	17.10.2006	Service tax is leviable on the total value of the ticket, including the domestic sector, treating the domestic sector as integral part of international journey	
126	85/3/2006-ST	17.10.2006	Service tax is not leviable in cases where a passenger disembarks on an Indian airport as part of his trip.	
127	85/3/2006-ST	17.10.2006	Service tax is applicable on a ticket purchased outside India for an international journey commencing from India (say Delhi–London) is leviable to service tax	
128	85/3/2006-ST	17.10.2006	Service tax is leviable on the total value of the ticket in the case of round/return trip.	In the case of a round trip, it seems unfair to charge the tax on the total value. It is not a continuous journey. For the return journey, the passenger embarks from outside India. In fairness, the tax should be only on half of the total fare.
129	334/4/2006-TRU	28.2.2006	Service provided by Indian Railways is excluded. Suitable abatement for the amount paid by such service providers to railways for haulage services will be prescribed separately. The levy will, therefore, be restricted only to	Only explains the change made in 2006 Budget.

			that portion of the consideration received and retained by the service provider for the services provided.	
130	334/4/2006-TRU	28.2.2006	These services include transaction processing, routine administration or accountancy, customer relationship management and tele-marketing. There are also business entities which provide infrastructural support such as providing instant offices along with secretarial assistance known as "Business Centre Services". It is proposed to tax all such outsourced services. If these services are provided on behalf of a person, they are already taxed under Business Auxiliary Service. Definition of support services of business or commerce gives indicative list of outsourced services.	Only explains the change made in 2006 Budget.
131	334/4/2006-TRU	28.2.2006	A seller of property normally enters into an agreement with an auctioneer to conduct the auction for a consideration. However, services provided in relation to auction of property under direction or orders of a Court of Law or auction by the Government are not taxable.	Only explains the change made in 2006 Budget.
132	334/4/2006-TRU	28.2.2006	Public relation agencies are engaged to provide services relating to image or communication management. These services are proposed to be taxed. The term "public relations" is defined.	Only explains the change made in 2006 Budget
133	334/4/2006-TRU	28.2.2006	Owners or operators of ships enter into an agreement with ship managers for provision of a wide range of services in respect of running and	Only explains the change made in 2006 Budget

			operations of ships. Indicative list of services provided under this category are mentioned under the definition of "ship management service".	
134	334/4/2006-TRU	28.2.2006	Presently internet telephony services are taxable under Online information and data base access and or retrieval services". Proposal is to create a separate service under the name 'Internet Telephony Service'.	Only explains the change made in 2006 Budget
135	334/4/2006-TRU	28.2.2006	Services provided to any person embarking from any port in India for transport by cruise ships is proposed to be taxed.	Only explains the change made in 2006 Budget.
136	334/4/2006-TRU	28.2.2006	Credit card services are presently taxable under banking and other financial services. The proposal is to tax comprehensively all services provided in respect of, or in relation to, credit card, debit card, charge card or other payment card in any manner. The major services provided in relation to such services are specifically mentioned under the definition "credit card, debit card, charge card or other payment card service".	Only explains the change made in 2006 Budget.