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Accuracy at the Point of Entry: A Single-Case Study of Tax, Payroll and Asset-Control Compliance in the Finance Function of a Healthcare Revenue Cycle Management Firm

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Abstract

Statutory compliance in a services firm is usually described as a set of separate obligations: tax withholding, indirect tax returns, payroll deductions and asset verification, each with its own calendar and portal. This study asks whether they are better understood as links in one chain that starts with the first ledger entry. It is a single-case, practice-based study of the finance and accounts function of a mid-sized firm that provides revenue cycle management services to United States healthcare providers. The evidence comes from my supervised work in the function over ten weeks in mid-2026, together with statutory and regulatory sources. Company and client figures are confidential, so the numbers used here are illustrative records that reproduce the calculation logic of the originals. They show mechanisms; they are not samples. Six working records and two end-to-end traces point to three findings. Errors that reached tax and payroll outputs usually began as classification or documentation lapses at the point of recording, not as misreadings of the law. The discrepancies in GST reconciliation, petty cash and asset verification were mostly timing gaps between an event and its record. And controls that force independence or same-day documentation, such as paired counting and same-day vouchers, answer these errors at low cost. The study also shows how rate tables embedded in working sheets go stale, and how zero-rated exports change the order in which input tax credit is used. The findings are analytic, not statistical, and the paper closes with propositions for testing in larger samples.

Keywords: statutory compliance; tax deducted at source; goods and services tax; input tax credit; internal control; fixed-asset verification; revenue cycle management

JEL classification: M41; M42; H25

1. Introduction

1.1 Background and context

Companies answer to several statutes at once, and most of the work lands on the finance function. A services firm withholds tax on payments to vendors, professionals and employees, accounts for goods and services tax (GST) on its sales and purchases, deducts and deposits provident fund and professional tax, and keeps a fixed-asset register that has to match what is actually on the premises. Each duty has its own forms, portal and calendar, and textbooks teach them as separate topics. In a working finance team they are not separate. They draw on the same ledger, fall due within the same few days at month end, and are often handled by the same small group of people.

This paper looks at that overlap through one case: the finance and accounts function of a mid-sized firm that provides revenue cycle management (RCM) and medical billing services to healthcare providers in the United States. The sector



is useful for two reasons. The administrative burden behind RCM outsourcing is well documented (Himmelstein et al., 2014; Kahn et al., 2005; Tseng et al., 2018), and a good deal of that work has moved offshore as part of the wider relocation of service provision (Dossani & Kenney, 2007). A firm of this kind also answers to two regulatory worlds. The health data it handles is governed by United States law, while its books, payroll and tax filings fall under domestic law. Because its revenue comes largely from abroad, its GST position looks quite different from that of a domestic trader or manufacturer.

The inquiry started from a plain observation made during ten weeks of supervised work in the function. Many problems that surfaced late in the cycle, as a challan correction or a reconciliation break, could be traced to something small that happened when the transaction was first recorded. If that holds more widely, it matters for where a lean finance team should spend its limited control effort. The study therefore asks where errors originate, what kind of errors they are, and which controls act on them.

1.2 Contribution and a note on evidence

The paper makes four contributions. It documents, at the level of working records, how one ledger classification carries through into withholding, indirect tax and payroll outputs. It offers a simple typology that separates errors of care and timing from errors of understanding. It draws attention to two features of the regulatory environment that are easy to miss: the way rate and threshold tables in working sheets go out of date, and the way zero-rated exports change the order in which input tax credit is used. And it turns the findings into a short, sequenced set of process changes that a small team can adopt without new systems.

One caution belongs up front. Company and client figures are confidential, so every number in this paper comes from an illustrative record that reproduces the calculation logic of the original, not the original itself. The study is therefore analytic and not statistical, and its claims are framed as propositions that later work can test. Section 10 sets out what the evidence can and cannot support.

1.3 Structure of the paper

Section 2 states the research problem and Section 3 the objectives, questions and propositions. Section 4 reviews the literature and identifies the gap, and Section 5 describes the design. Section 6 analyses the working records, Section 7 summarises the results, and Sections 8 and 9 discuss the findings and their managerial implications. Section 10 sets out the limitations, Section 11 offers recommendations and research directions, and Section 12 concludes.

2. Statement of the Research Problem

Finance functions usually organise compliance by statute and by calendar. A team has a TDS cycle, a GST cycle and a payroll cycle, and it is judged on outcomes: were returns filed on time, did notices arrive, did the auditor comment. That arrangement is natural, but it points attention at the end of the process. When a reconciliation fails or a challan needs correcting, the usual response is to repair the filing. Teams less often ask where the fault began.

Three gaps follow. The first is diagnostic: for a mid-sized offshore service exporter there is little organised description of where errors originate between the source document and the statutory output, how they differ in kind, and which controls act on them. The second is practical. Doyle et al. (2007), working with United States listed companies, found that weaknesses in internal control over financial reporting are more common in smaller, younger and financially weaker firms, and a lean team has the same need to know which controls protect most for each hour spent. The third concerns reference data. Section codes, rates, thresholds and due dates change with every Finance Act, and from 1 April 2026 the Income-tax Act, 2025 replaced the Income-tax Act, 1961, with withholding provisions reorganised under new section numbers. Working sheets and ERP masters that embed this data can fall out of date without anyone noticing.

The research problem is therefore this: in the finance function of a healthcare RCM exporter, how far do errors in statutory outputs originate at the point of first recording, what types of error and root cause are involved, and which low-cost controls address them?

3. Research Objectives, Questions and Propositions

3.1 Research objectives

The study has five objectives: (1) to trace how the first ledger record, through its classification, narration and timing, conditions TDS, GST and payroll outputs; (2) to classify the discrepancies seen in TDS processing, GST reconciliation, petty-cash control and fixed-asset verification by type and root cause; (3) to examine how the export-of-services revenue profile shapes the firm's input tax credit position; (4) to compare the control practices observed with the internal-control



literature and with the error types found; and (5) to propose low-cost, sequenced process improvements and an agenda for further research.

3.2 Research questions

1. **RQ1.** To what extent do errors in withholding, GST and payroll outputs originate in the way a transaction was first recorded?
2. **RQ2.** What types of discrepancy arise across the four control areas, and are they errors of care and timing or errors of understanding?
3. **RQ3.** How does the exporter's zero-rated revenue profile affect input tax credit utilisation and the reading of a monthly GST summary?
4. **RQ4.** Which control practices correspond to the observed error types, and which additional controls would suit a lean team?

3.3 Propositions and conceptual framework

Because the design is a qualitative single case, the study states propositions and not statistical hypotheses (Eisenhardt, 1989; Yin, 2018). Figure 1 shows the framework. A source document enters the books at a point of entry where three things are decided: how the transaction is classified, how it is described, and when it is recorded. Every later process reads those decisions, and a control layer acts on both the point of entry and the downstream outputs.

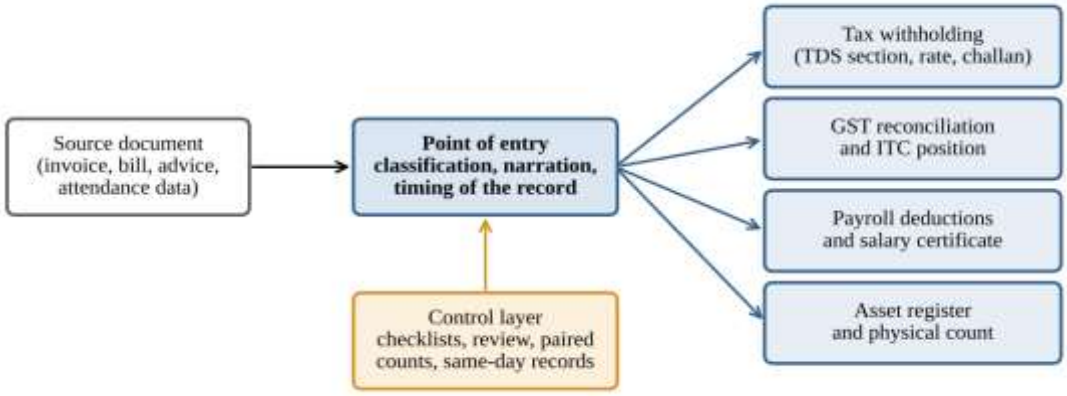


Figure 1. *Conceptual framework: the point of entry and its downstream compliance outputs*

Five propositions are examined. **P1:** the accuracy, completeness and timing of the first ledger record condition the reliability of downstream withholding, GST and payroll outputs. **P2:** most discrepancies across the four control areas arise from timing gaps or documentation lapses, not from misunderstanding of the rules. **P3:** controls that impose independence or contemporaneous documentation address the error types observed. **P4:** because the firm's principal supplies are zero-rated exports, its input tax credit must be applied in the statutory order of set-off, and summaries that ignore the order misstate cash and carry-forward positions. **P5:** rate and threshold values embedded in working sheets are a source of error separate from the care with which the sheet is used. Table 1 links each question and proposition to the evidence.

Table 1. *Research questions, propositions and the evidence examined*

RQ	Proposition	Evidence examined	Section
RQ1	P1: first-record accuracy conditions downstream outputs	Voucher entries, TDS sheet, classification rule, process traces	6.1, 6.6
RQ2	P2: discrepancies are mostly timing and documentation errors; P5: embedded reference data age	GST tracker, challan corrections, petty-cash claims, asset reconciliation, recomputed TDS rates	6.1 to 6.5
RQ3	P4: export profile requires explicit order of set-off	Monthly GST summary recomputed under the statutory order	6.2



RQ	Proposition	Evidence examined	Section
RQ4	P3: independence and same-day documentation address the error types	Paired count, imprest log, segregated roles, control literature	6.3, 6.4, 8

4. Review of Literature

The review is selective, not systematic. It draws on five bodies of work: tax compliance and withholding, value-added taxation, internal control, data quality and human error, and the outsourcing of healthcare revenue cycle work. Statutory sources are cited where the argument depends on the text of the law.

4.1 Withholding and third-party information

The economics of tax compliance began with the deterrence model of Allingham and Sandmo (1972), in which a taxpayer weighs the gain from under-reporting against the chance of detection and the size of the penalty. Later work qualifies that picture. Alm (2019) reviews evidence that norms, perceived fairness and the way the system treats taxpayers matter alongside audit risk, and Slemrod (2019) stresses that how much income is reported by third parties matters as much as enforcement effort. The clearest empirical support comes from a Danish audit experiment, where Kleven et al. (2011) found evasion concentrated in income not subject to third-party reporting or withholding.

Tax deducted at source (TDS) is the domestic form of this principle. The payer computes, deducts and deposits the tax, and the certificate it issues becomes the recipient's evidence of credit. This moves a large share of the compliance burden onto the payer's finance function, and Evans (2003) reports that compliance costs weigh more heavily on smaller businesses because much of the cost is fixed. For a withholding agent the relevant risk is not evasion but error: the wrong section, rate or period, or a deposit that does not match the deductee's record. That risk has received far less attention than evasion, yet it is the one that matters inside the case firm.

4.2 Value-added taxation and the paper trail

GST is a destination-based, multi-stage tax in which a registered person claims credit for tax paid on inputs against tax payable on outputs. This credit-invoice design is the defining feature of the value-added tax (Ebrill et al., 2001; Keen, 2013; Keen & Lockwood, 2010). Pomeranz (2015), studying Chile, found that the invoice trail lets the authority cross-check what buyers and sellers report about the same transaction, which deters evasion at the next stage. The return system puts the trail into practice: a buyer's claim for input tax credit (ITC) is compared with what the seller has reported, and the result appears in an auto-generated statement, GSTR-2B. That cuts both ways, because the buyer's credit now depends on a supplier's filing behaviour that the buyer does not control. A late supplier return produces a mismatch that reflects timing, not error. Exporters face a further twist. Exports of services are taxed at nil while the supplier keeps credit on inputs (Bird & Gendron, 2007), so credit can accumulate and must be used against other liabilities or claimed as a refund.

4.3 Internal control, segregation of duties and verification

The COSO framework defines internal control as a process, carried out by people at every level, that gives reasonable assurance about operations, reporting and compliance objectives (Committee of Sponsoring Organizations of the Treadway Commission [COSO], 2013). Its control activities include authorisation, segregation of duties, verification, reconciliation and physical safeguards. The Companies Act, 2013 makes directors of listed companies responsible for internal financial controls, and the Companies (Auditor's Report) Order, 2020 asks, where it applies, whether property, plant and equipment have been physically verified by management at reasonable intervals (Ministry of Corporate Affairs, 2020).

Empirical work links control quality to resources and complexity. Doyle et al. (2007) and Ashbaugh-Skaife et al. (2007) both find weaknesses clustered in smaller, more complex or recently changed firms, and Rae and Subramaniam (2008) examine what shapes control quality and its link to employee fraud. These studies concern financial reporting and fraud in listed or large organisations. They say little about routine operational controls such as petty cash, reimbursement checks and asset counts, where a mid-sized service firm spends much of its verification effort. Merchant and Van der Stede (2017) classify controls by when they act: preventive controls act before an error and detective controls find it afterwards. Segregation and approval before payment are preventive; reconciliations and counts are detective; an imprest petty-cash system is both.



4.4 Data quality and the nature of error

Information-systems research treats the quality of the underlying record as a precondition for everything built on it. Wang and Strong (1996) showed that users judge data along several dimensions beyond accuracy, including completeness, timeliness and interpretability, so a record that is accurate but late can still fail a downstream user. Redman (1998) argued that the costs of poor data are spread across functions and therefore underestimated. On the nature of error, Reason (1990) separates slips and lapses, where the intention was right but the action was not, from mistakes, where the intention itself was wrong. Slips respond to cues, checklists and validation; mistakes respond to knowledge, rules and review. The distinction helps a finance team because the remedies differ. A wrong assessment year typed into a challan calls for a drop-down list, while a wrong view about which section applies to a blended service calls for a documented rule. Appelbaum et al. (2017) add that analytics and automated matching are changing routine verification, which bears directly on GSTR-2B reconciliation.

4.5 Outsourced RCM and the vendor's finance function

The outsourcing literature has concentrated on the client's decision and the vendor relationship (Lacity et al., 2010), and work on the offshore sector emphasises process capability and the relocation of services (Dossani & Kenney, 2007). Studies of billing costs explain why RCM is outsourced (Tseng et al., 2018) but say little about the vendor's own back office. In the sources consulted, the vendor's finance function and its dual regulatory position are seldom described.

4.6 The statutory frame

Table 2 summarises the obligations the finance function carries. The Income-tax Act, 2025 came into force on 1 April 2026, so the training period fell under the new Act for payments made on or after that date, and the familiar withholding sections 192, 194C and 194J have been consolidated into sections 392 and 393. This paper keeps the legacy numbers as its working vocabulary because they remain the common shorthand and appear in the source records, and it notes the successor provisions where they matter.

Table 2. *Statutory obligations of the finance function and their legal basis*

Obligation	Legal basis	Cadence as understood (verify before submission)
TDS on non-salary payments	Income-tax Act, 1961, Ch. XVII-B (to 31 March 2026); Income-tax Act, 2025, s. 393 (from 1 April 2026)	Deposit by the 7th of the following month under legacy rules; quarterly statements
TDS on salary and certificate	Legacy s. 192; Income-tax Act, 2025, s. 392	Monthly deduction and deposit; annual certificate
GST returns and reconciliation	CGST Act, 2017; IGST Act, 2017 (GSTR-1, GSTR-3B; GSTR-2B)	Monthly, or quarterly under QRMP
ITC conditions and set-off order	CGST Act, 2017, ss. 16, 17(5), 49(5)	Applied at each return
Export of services, zero-rating	IGST Act, 2017, ss. 2(6) and 16	Tested for each supply
Provident fund, professional tax	EPF and Miscellaneous Provisions Act, 1952; state law	Monthly
Verification of fixed assets	Companies Act, 2013, s. 143(3)(i); CARO 2020 where applicable	At reasonable intervals
Client health data	HIPAA Privacy and Security Rules, 45 CFR Parts 160 and 164	Continuous

Note. Cadences and section references are stated as understood from the sources cited and must be checked against current official text.

4.7 Synthesis and research gap

Taken together, the withholding and VAT literatures explain why third-party information and credit-invoice mechanisms make compliance verifiable, and they show that the burden of producing that information falls on the finance function.



The control literature supplies a vocabulary of safeguards, and the data-quality and human-error literatures offer a way to think about where errors start and what kind they are. A gap remains. Studies of withholding and VAT are mostly about evasion and incentives, not about how errors arise inside the firm that must produce the information. Control studies concentrate on financial reporting and on large or listed organisations. And practice-level accounts of TDS and GST work in a mid-sized service exporter are scarce in the sources consulted. This study addresses that gap in a limited way, by examining one such firm in detail.

5. Research Methodology

5.1 Research design

The study is a qualitative single case with embedded units of analysis. The case is the finance and accounts function of one firm, and the units are the four control areas: withholding and payroll deduction, GST reconciliation, petty cash and reimbursement, and fixed-asset verification. A single case suits the questions for three reasons. They concern mechanisms, meaning how an event at one point produces consequences at another, and these are easier to follow inside one organisation's records. The firm's dual regulatory position is unusual enough to merit close description. And access to working records was available through my placement. The aim is theoretical generalisation, not statistical generalisation to a population (Yin, 2018; Eisenhardt, 1989), and Flyvbjerg (2006) defends the view that a well-chosen case can contribute through the force of example as long as its limits are stated.

I worked as a supervised participant and, in the terms of Brannick and Coghlan (2007), an insider researcher. That gave me access and a practical feel for the work, but it also risks that familiarity hides assumptions and that I see what the placement trained me to see. Following Ahrens and Chapman (2006), Sections 5.4 and 8.5 are explicit about how observations were made and what they cannot show.

5.2 The case setting

The case firm is a mid-sized specialist in RCM, medical billing and healthcare analytics, serving mainly small and medium-sized United States physician practices and outpatient clinics. Its finance function keeps the books in Tally ERP, processes TDS and GST compliance, supports payroll, runs petty cash and staff reimbursements, and joins periodic physical verification of IT hardware and office assets. Entry and approval roles are separated, a senior finance executive reviews work before it is finalised, and the team is small for the range of obligations it carries. Fieldwork ran for ten weeks, from 22 June to 30 August 2026. I held no signing authority for any filing and made no final decisions on tax classification or audit sign-off.

5.3 Data sources

Three kinds of material were used. The first was the working record of my supervised tasks: voucher entries, a TDS working sheet, a GST reconciliation tracker with a monthly ITC summary, a petty-cash log, a payroll extract and a stock and fixed-asset reconciliation sheet. These are illustrative reconstructions that keep the structure and calculation logic of the originals; they cannot support frequency claims. The second was the guidance and review comments of the industry mentor and finance team, recorded as field notes by a single observer. The third was statutory and regulatory material, including the Income-tax Act, the CGST and IGST Acts and published guidance on the 2025 changes, which is subject to amendment and needs checking at submission. Two end-to-end traces, one professional-fee payment and one payroll cycle, were constructed from these sources.

5.4 Analytical procedure, trustworthiness and ethics

Analysis followed five steps. Every calculation in the records was recomputed independently and checked against the provisions for the period. Each discrepancy in the field notes was classified by type and root cause, using Reason's (1990) slips, lapses and mistakes, with a separate category for timing gaps where the record was correct when made but trailed the event. The two transactions were traced from source document to statutory output. The controls observed were compared with the COSO activities and the preventive and detective distinction. Finally, each proposition was appraised as supported, partly supported or untested, a judgement presented as such.

Some features support credibility. The mentor reviewed every voucher, challan and reconciliation entry as work proceeded, and the arithmetic was recomputed without relying on my recollection. Others limit it: the accounts of discrepancies rest on one observer and were not independently coded. No patient or client-identifiable data was used, and all vendor names, amounts and client details are illustrative. Written permission from the host organisation to publish is a condition of submission.



5.5 Temporal and regulatory note

Two features of the timeline affect how the material should be read. First, fieldwork took place after the Income-tax Act, 2025 came into force. For payments on or after 1 April 2026, withholding falls under section 393 (salary under section 392), and returns and challans are expected to quote the new references. The records I draw on use the legacy section numbers and the term assessment year, and I could not confirm which references were quoted on filings during fieldwork. The analysis of control logic does not depend on the answer. Second, several legacy rates and thresholds were amended by the Finance Act, 2025. Where an illustrative record reproduces a superseded value, Section 6.1 shows both values and treats the difference as evidence under P5.

6. Data Analysis and Interpretation

This section analyses the working records area by area and then draws them together. Each table reproduces the structure of a record used in the firm. Values are illustrative and all arithmetic was recomputed for this paper; where a recomputation differs from the recorded value, both are shown.

6.1 From the voucher to withholding

The firm records transactions through five voucher types: payment, receipt, journal, contra and purchase or sales. The choice of ledger head decides what happens next. Table 3 shows five illustrative entries and the consequence of each. The last column is this study's own addition, and it makes the point that a ledger head is never only an accounting label. It is an instruction to the compliance process that follows.

Table 3. *Illustrative voucher entries and their downstream compliance consequence*

Voucher	Ledger head	Amount (₹)	Downstream consequence
Payment	Professional fees: legal	48,000	Withholding section identified before release; ITC eligibility checked against GSTR-2B
Payment	Software subscription	22,500	Nature of service decides whether withholding applies; ITC checked
Receipt	Client service revenue	3,15,000	Export-of-service conditions tested; zero-rated in outward-supply return
Journal	Depreciation: computers	16,400	Links to the fixed-asset register used in physical verification
Contra	Transfer to payroll account	9,50,000	Funds salary; salary TDS and provident fund deposits follow

Note. Amounts are illustrative. The final column is the author's analysis.

Two features of entry quality recurred in the field notes. The first was narration. A voucher reading only "Payment to Vendor" took much longer to trace during reconciliation than one stating the invoice number, period and purpose, which fits the point that interpretability and completeness are quality dimensions in their own right (Wang & Strong, 1996). The second was the boundary between ledger heads that look alike but lead to different withholding.

A vendor category supplying a blended service, part advisory and part routine execution, was at first classified inconsistently between the professional-fees provision (legacy section 194J, 10 per cent, or 2 per cent for certain technical services) and the contractor provision (legacy section 194C, 1 or 2 per cent depending on the payee). Which one was used depended on who entered the voucher first. The stakes are easy to see: on ₹1,00,000, deduction at 10 per cent leaves ₹10,000 withheld, against ₹1,000 or ₹2,000 at the contractor rates. If a payment the authority regards as professional is treated as contract work, the shortfall of ₹8,000 to ₹9,000 per lakh would surface only on assessment of the deductor's withholding, long after the return went in, with interest. The mentor's answer was a classification rule based on the substance of the service, with advisory or expertise-based work in one class and routine execution in the other, and not on the vendor's registered category. The rule was recorded in the vendor master with the reason for each decision, applied back to earlier vouchers, and then monitored by a weekly sample check in place of full review.

In Reason's (1990) terms this was a mistake: the intention behind the entry was wrong because no shared rule existed. The remedy was a rule, not a reminder. It also illustrates P1, since one inconsistent classification would have produced a wrong deduction, challan and certificate, each internally correct given the premise before it.

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Table 4 shows the TDS working sheet. Every recorded deduction equals gross payment times the recorded rate, so the sheet is arithmetically sound. The right-hand columns, added for this study, compare the recorded rate with the rate in force. Under legacy section 194H the rate on commission was cut from 5 to 2 per cent from 1 October 2024, and the Finance Act, 2025 raised several thresholds from 1 April 2025 (Government of India, 2024, 2025a). The 5 per cent recorded for Vendor D is therefore a superseded value, and at 2 per cent the deduction would be ₹320, not ₹800.

Table 4. *Illustrative TDS working sheet: recorded and recomputed values*

Deductee and section	Gross (₹)	Rate recorded	TDS recorded (₹)	Rate in force (verify)	TDS at rate in force (₹)
Vendor A, professional fees (194J)	50,000	10%	5,000	10%	5,000
Vendor B, contractor (194C)	1,20,000	1%	1,200	1% (individual/HUF); 2% (others)	1,200 or 2,400
Vendor C, office rent (194I)	30,000	10%	3,000	10% (land or building)	3,000
Vendor D, commission (194H)	16,000	5%	800	2%	320

Note. Thresholds were also revised by the Finance Act, 2025. Figures assume cumulative payments have crossed the applicable threshold. Vendor B's rate depends on payee status, which the source record does not give.

This supports P5. The sheet was neither careless nor conceptually wrong, yet a rate embedded in it had stopped applying, and a reviewer checking the arithmetic would find nothing to fault. The error sits in the reference data, not in the person using it. A team that holds rates in several sheets will also find it harder to update them all at once than one that holds them in a single versioned master. The recurring challan errors were of another kind: an incorrect assessment year and a mis-keyed TAN or PAN. These are slips, because the person knew the right value and keyed the wrong one, and they call for validation at entry, such as a drop-down for the year and a lookup for identifiers, not more training. Work on salary certificates compared tax deposited, as shown on TRACES, with tax deducted in the payroll register. Deduction and deposit are two events that can come apart, and the certificate follows the deposit.

6.2 GST reconciliation and the credit position

GST reconciliation matches documents, not payments. Using lookups and pivot tables in Excel, the purchase register was compared with GSTR-2B and each line was classified as matched, pending or mismatched. In Table 5, two of four lines agree exactly. The largest difference, on INV-0876, arises because the credit is in the books but not in the statement, usually because the supplier has not yet filed. A ₹500 difference on INV-2210 was still under investigation at cut-off.

Table 5. *Illustrative GST reconciliation tracker with classification*

Vendor	Invoice	ITC per books (₹)	ITC per GSTR-2B (₹)	Diff. (₹)	Classification
Vendor Alpha Pvt Ltd	INV-1042	18,000	18,000	0	Matched
Vendor Beta Services	INV-0876	9,540	0	9,540	Timing: supplier filing pending
Vendor Gamma Technologies	INV-2210	27,300	26,800	500	Value difference: under investigation
Vendor Delta Infra	INV-1587	12,750	12,750	0	Matched
Total		67,590	57,550	10,040	

Note. Illustrative extract; totals and the classification column were computed for this study.



Book credit of ₹67,590 against ₹57,550 in GSTR-2B leaves ₹10,040 unreconciled, or 14.9 per cent, and ₹9,540 of that (95.0 per cent) sits on one line caused by supplier timing. These percentages come from an extract of four lines and carry no weight as an estimate of how often mismatches occur. What they show is the shape of the work: a few lines attract most of the effort, and most of the difference is not the firm's error. Because section 16 of the CGST Act ties the recipient's credit to the supplier's reporting, a timing mismatch cannot be treated as settled until the supplier's filing appears. The practice that followed was to document a probable cause for each mismatch before escalating, and to escalate to the mentor any gap that persisted across months.

The firm's core RCM revenue is supplied to clients abroad. Under section 2(6) of the IGST Act, a supply is an export of services only if several conditions are met together: the supplier is located in the taxable territory, the recipient and the place of supply are outside it, payment is received in convertible foreign exchange (or rupees where the Reserve Bank permits), and the parties are not merely establishments of a distinct person. A qualifying supply is zero-rated under section 16. Whether a given service qualifies depends on its facts and the place-of-supply rules, including those on intermediaries, and this paper does not test the firm's classification.

Zero-rating means no output tax on the export while credit on inputs is kept, so an export-heavy firm tends to accumulate credit. In the monthly summary in Table 6, output liability is ₹1,02,500 and credit available ₹99,300. As recorded, it shows cash payable of ₹6,800 and, at the same time, an IGST credit of ₹3,600 carried forward. Under section 49(5) of the CGST Act and the rules, IGST credit is applied first to IGST liability and then to CGST and SGST. IGST credit of ₹22,100 clears the IGST liability of ₹18,500, the balance of ₹3,600 clears the CGST liability of ₹3,400, and the remaining ₹200 reduces SGST, leaving ₹3,200 payable in cash and nothing carried forward. The recorded summary therefore overstates cash by ₹3,600 and shows a carry-forward of the same amount, so the surplus credit appears twice, once as unused and once as a reason to pay more (Figure 2).

Table 6. *Illustrative monthly GST summary: as recorded and after the statutory order of set-off*

Particulars (₹)	CGST	SGST	IGST	Total
Output tax liability	42,000	42,000	18,500	1,02,500
Input tax credit available	38,600	38,600	22,100	99,300
Balance before cross-utilisation	3,400	3,400	(3,600)	3,200
Cash payable, as recorded	3,400	3,400	0	6,800
Credit carried forward, as recorded	0	0	3,600	3,600
Cash payable, after set-off order	0	3,200	0	3,200
Credit carried forward, after set-off order	0	0	0	0

Note. Recomputed for this study. A balance in brackets is a surplus.

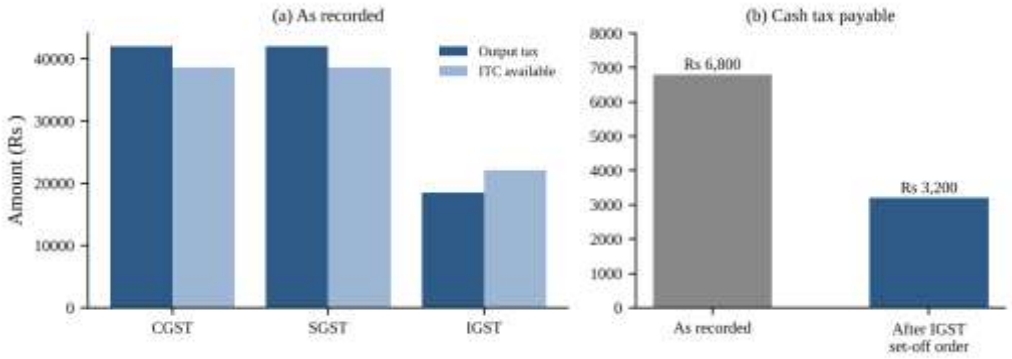


Figure 2. *Illustrative monthly GST position: (a) output tax and credit by head; (b) cash payable as recorded and after the set-off order*

As I understand it, the GST portal applies the statutory order when a return is filed, so a working summary of this kind would normally be a planning tool and the error would show up as a difference from the portal's own computation. That makes it a reconciliation point in its own right, and it supports P4 in a modest form. For an export-heavy firm, a summary that treats the three heads as independent misstates both cash and carry-forward, and the error runs towards overpaying.



Where credit does accumulate, the Act also allows a refund of unutilised credit on zero-rated supplies, subject to conditions (IGST Act, s. 16(3); CGST Act, s. 54). Carrying forward or claiming a refund is a treasury decision, and the monthly summary should present it as one.

6.3 Petty cash, reimbursements and payroll

Petty cash gets little attention in classroom treatments of control but absorbs a good deal of routine verification. The firm uses an imprest system: a fixed float of ₹25,000, a voucher approved by a finance executive for every disbursement, and a top-up to the original level against vouchers. In the weekly extract examined, four disbursements (₹620, ₹1,450, ₹980 and ₹2,100) total ₹5,150, and the top-up of ₹5,150 on 10 July restores the float to ₹25,000, so the log reconciles by construction. The problems were never in the arithmetic. The commonest gap was a missing or illegible bill on conveyance claims below ₹500. Claimants felt such small amounts did not warrant documentation, but policy required a bill whatever the amount, and the claims were returned. Others were bills dated materially later than the expense, and approvals that trailed the disbursement by a day or more. All three are lapses or timing gaps, not conceptual errors, and they share a remedy: a claim form with a compulsory field for whether bills are attached, and a rule that the voucher is completed on the day of disbursement. Both act before the gap forms, not after.

In payroll my role was cross-verification, not preparation. For a sample of employees, attendance and leave data were checked against the payroll register, statutory deductions were confirmed, and net pay was checked before disbursement. In the extract, gross salary of ₹62,000 less provident fund of ₹3,600, professional tax of ₹200 and TDS on salary of ₹4,150 gives net pay of ₹54,050, which is 12.8 per cent below gross. The provident fund figure equals 12 per cent of a ₹30,000 wage base, although the source does not state the base. A correct payslip applies at least four sets of rules at once (provident fund law, state professional-tax law, the income-tax provisions on salary, and the employment contract), so payroll is conceptually simple but sensitive to any one being applied at an outdated rate or threshold. Review before disbursement is a preventive control for that month, and the sample checks are a detective control on the underlying data.

6.4 Fixed-asset verification

The stock and fixed-asset audit was the one largely non-desk task. IT hardware, biometric devices and office equipment were counted against the register by paired counting: one person counted, a second recorded independently, and the results were compared only when both were complete. Of four asset lines, two matched. Desktop workstations showed 44 counted against 45 in the register, because one unit was with an IT vendor for repair, verified through a service ticket. Networking switches showed 10 against 9, because a new unit had been installed and the register update was pending. Both were timing gaps between a physical event and its record, not loss or misappropriation. The mentor’s emphasis was that such differences be documented precisely and not left as unexplained variances, and each was recorded with a specific remark and not adjusted silently.

One point is easy to miss. Book and counted quantities both total 78, so a check on the total alone would have reported no difference although two lines differ and the differences offset. Totals across unlike assets mean little in any case, but the pattern shows why reconciliation has to be line by line. The effort spent on these single-unit differences was far out of proportion to their value, a reminder that a register is only as reliable as the speed with which it follows physical events. Paired counting also caught simple transcription slips that a single counter would probably have missed, but that is an observation from the audit and not a measured effect.

6.5 Cross-functional synthesis of discrepancies

Table 7 brings together the discrepancy types from the four areas. The row on superseded reference data was identified by recomputation and not observed in the field.



Table 7. *Typology of discrepancies, root causes and controls*

Area	Discrepancy	Root cause	Class	Detected by	Preventive option
TDS challan	Wrong assessment year, TAN or PAN	Data-entry care	Slip	Mentor review; TRACES correction	Pre-filing checklist; validated fields
TDS classification	194J and 194C applied inconsistently	No written rule	Mistake (rule-based)	Mentor review	Substance rule in vendor master
TDS rates (recomputed)	Superseded rate in sheet	Stale reference table	Data currency	Not detected in the record	Versioned master with effective dates
GST	ITC not yet in GSTR-2B	Supplier filing lag	Timing	Reconciliation tracker	Follow-up calendar; automated matching
GST	Small value difference	Not established at cut-off	Undetermined	Reconciliation tracker	Invoice-level matching
Petty cash	Missing or late bill; late approval	Perceived triviality; documentation lag	Lapse	Voucher verification	Claim form; same-day voucher rule
Asset audit	Count differs from register	Register-update lag	Timing	Paired count and reconciliation	Immediate register update on movement

Read as a whole, the table gives a clear picture. Most discrepancy types are slips, lapses or timing gaps, and none of the field observations records a loss, a misappropriation or a plain failure to understand a statute. The exceptions are the classification episode, a rule-based mistake that a written rule resolved, and the reference-data row, which belongs to a separate category. Detection in almost every row came from a person reviewing the work. That is a detective control that depends on one person's time and will not scale, and the preventive options in the last column are in most cases cheaper than the detective control they replace.

6.6 Two end-to-end process traces

The first trace follows a professional-fee payment through six stages: the vendor invoice; recording in Tally, classified to professional fees (the point of entry); computation of tax at the rate in force on the TDS sheet; checking of credit eligibility against GSTR-2B in the next reconciliation cycle; deposit by challan and filing through TRACES; and finally the transaction's appearance in the vendor's annual TDS certificate, traceable back to the invoice. Two checks run on the same document. Withholding is computed on the payment, and where GST is shown separately on the invoice the base excludes it (Central Board of Direct Taxes [CBDT], 2017), while credit eligibility is assessed separately under the CGST Act. Both must agree with the one voucher. If the classification at stage 2 is wrong, stages 3 and 6 are wrong in the same way, and the error passes every later arithmetic check because each check takes the classification as given. This is the clearest illustration of P1 in the data.

The payroll trace has the same shape, running from attendance data through gross salary, deductions, disbursement and statutory deposit to the year-end certificate. Its first stage belongs to human resources and its last is a certificate the finance function must issue, so an error in attendance or salary-structure data becomes a statutory obligation within the same working day. Similar dependence appears elsewhere: delays in operational timesheets affect revenue recognition, and system-access decisions taken for client data security also enforce the segregation of duties on which finance controls rely. Controls in finance therefore depend on discipline in functions it does not manage.



7. Results and Findings

Table 8 gives the status of each proposition. The status is a judgement about how far the evidence supports it, not a statistical test, and support is qualified throughout because the records are illustrative.

Table 8. *Appraisal of the propositions*

P	Proposition (abridged)	Principal evidence	Status	Main caveat
P1	First-record accuracy conditions downstream outputs	Table 3; classification episode; Section 6.6 trace	Supported	Mechanism shown in illustrative records; frequency not estimated
P2	Most discrepancies are timing and documentation errors	Table 7; GST tracker; petty cash; asset register	Partly supported	Mentor review may have screened out conceptual errors; one observer
P3	Independence and same-day documentation address the error types	Paired count; imprest log; segregated roles	Partly supported	Effects not measured; several controls are proposals
P4	Export profile requires explicit order of set-off	Recomputation, Table 6	Supported as mechanism	Recorded summary may be a planning sheet; portal not examined
P5	Embedded reference data age independently of user care	194H rate in Table 4	Supported by one instance	Single instance; rate used in practice to be confirmed

Five findings emerge. First, the point of entry matters: the classification, narration and timing of the first record decided what withholding, credit and certificate outputs depended on. Second, with a small number of exceptions, the discrepancies were slips, lapses and timing gaps. No loss, misappropriation or plain failure to understand a statute was recorded, though the evidence base is too small to say none occurred. Third, reference data ages. A working sheet with perfect arithmetic carried a commission rate cut some twenty months before fieldwork, and the same can be expected with every change of threshold, section number or form. Fourth, the export profile changes how a monthly GST summary should be read, because treating the three tax heads as independent overstates cash payable and shows a carry-forward the set-off order does not allow. Fifth, most detection depended on a reviewing executive's time, and the preventive alternatives in Table 7 are cheaper and would free that time for cases needing judgement.

8. Discussion

8.1 Point-of-entry accuracy and data quality

The central finding is consistent with the view that downstream usefulness is bounded by the quality of the underlying record (Wang & Strong, 1996), and it adds a detail specific to compliance work. The relevant dimensions were not only accuracy. Narration is a matter of interpretability, and the timing of the record is a matter of timeliness; a record that was correct but late caused as much downstream work as one that was wrong. Redman's (1998) point that costs are dispersed also shows up here. The cost appeared in later reconciliation hours, challan corrections and investigation of single-unit asset differences, not in the function that made the original entry. The study offers no cost figures, so the argument stays qualitative.

8.2 Third-party information and the stakes of small errors

The withholding and VAT literature stresses that third-party information makes transactions verifiable (Kleven et al., 2011; Pomeranz, 2015). The case shows the other side of that arrangement, because here the firm is the third party. Its TDS deposit and the deductee's credit depend on how carefully it keys identifiers, and its own ITC depends on what its suppliers report. Small errors of care become more consequential in a system with matching, since an incorrect TAN or a late supplier return becomes visible to a counterparty and to the authority. This does not show that the authority acts on such differences, only that the design raises the stakes of the slips and timing gaps found here.



8.3 Control theory and the observed controls

The controls observed map readily to COSO's activities: segregation of entry and approval, authorisation before payment, reconciliation and physical verification. Segregation and the imprest limit are preventive, but most discrepancies in Table 7 were found by a person reviewing work after the fact. Such detective control worked, as the mentor's review caught the borderline classifications before they spread, but it depends on a scarce resource. Doyle et al. (2007), Ashbaugh-Skaife et al. (2007) and Evans (2003) come from other settings, yet they point the same way as the case: a lean team should move effort from detection to prevention wherever prevention is cheap.

8.4 Matching the remedy to the type of error

Reason's (1990) distinction proved useful in practice. Slips such as a wrong assessment year respond to validation and checklists, while mistakes such as the inconsistent treatment of a blended service respond to rules and review. The study adds a third category that is not about people at all: the currency of reference data. No training programme can correct a rate that is out of date in a sheet; the remedy lies in how the data is held. The 2026 change of statute makes the point, since a challan quoting a superseded code is a new kind of slip and every working sheet now has a reason to be reviewed. Invoice-level matching of GSTR-2B (Appelbaum et al., 2017) could classify routine timing differences automatically and leave value differences for a person.

8.5 Alternative explanations

Three alternative explanations deserve a direct answer. The first is selection: because the mentor reviewed the work, conceptual errors may have been intercepted before they reached the downstream stages, so the finding that most discrepancies are slips and timing gaps may describe what survives review and not what is made. The second is observer bias, since a single trainee-observer trained in one framework may over-read patterns that fit it. The third is the limited meaning of a timing label, because a difference classed as timing may hide a real error until the supplier files or the register is updated, and the small value difference in Table 5 was still undetermined at cut-off. For these reasons P2 is treated as partly supported and the propositions are offered for testing, not as established results.

9. Practical and Managerial Implications

The implications are limited to what the evidence supports. They concern a mid-sized service exporter with a lean finance team and should be read as proposals for trial. Table 9 sets them out with the finding each addresses, a priority and an indicator. Two items, the versioned reference master and the set-off-ordered GST summary, arose from the recomputation in this study. Immediate items need only a procedural instruction, near-term items need drafting and sign-off, and medium-term items may need template or system changes.

Table 9. *Proposed process improvements, linked findings, priority and indicators*

No.	Proposal	Finding addressed	Priority	Suggested indicator
1	Same-day voucher for every petty-cash disbursement; claim form with a compulsory bill field	Petty-cash lapses (6.3)	Immediate	Claims returned for missing bills; late vouchers
2	Paired counting as the standard for verification; register updated on installation or movement	Timing gaps in asset audit (6.4)	Immediate; register cadence medium-term	Line-level differences; days from event to register entry
3	Pre-deposit TDS checklist: TAN, year, section code, PAN, amount	Challan slips (6.1)	Near-term	Correction statements per quarter
4	Substance-based classification rule recorded in vendor master with the reason	Rule-based mistake (6.1)	Near-term	Reclassifications at weekly sample check
5	One versioned master for rates, thresholds, section codes and forms, with effective dates, reviewed at each Finance Act	Aged reference data (6.1)	Near-term	Out-of-date parameters found at review



No.	Proposal	Finding addressed	Priority	Suggested indicator
6	Monthly GST summary built in the statutory set-off order and reconciled to the portal	Set-off error (6.2)	Near-term	Difference between summary and portal
7	Shared monthly compliance calendar for deposits, returns and reconciliation checkpoints	Month-end convergence	Near-term	Late deposits or filings
8	Automatic GSTR-2B matching for high-volume suppliers; follow-up log for supplier filing	Timing mismatches (6.2)	Medium-term	Reconciliation hours; mismatches closed in-cycle
9	Onboarding note and exit debrief for trainees and new joiners	Slow early ramp-up	Near-term and ongoing	Time to independent entry

Note. Indicators are suggestions. None has been measured in the case firm.

Three wider implications follow. For outsourcing clients, the quality of a vendor's own finance controls is part of the assurance they seek, and audit-right clauses are common in this sector. For software suppliers, effective-dated reference tables and validated fields address two of the three error types at the point where they arise. For professional and management education, the findings support teaching compliance as a chain that starts at the first entry, with practice on classification rules, reconciliation breaks and reference data that changes.

10. Limitations of the Study

The first and most important limitation concerns the data. The records are illustrative reconstructions that preserve calculation logic. They show how mechanisms work but not how often errors occur, and none of the proportions computed from them, such as the 14.9 per cent unreconciled share in Table 5, should be read as an estimate. A stronger version would report anonymised counts from the firm's actual records, with its permission. Second, the study is one case in one firm, one sector and one ten-week window, which covers a cross-section of the compliance calendar and not a full cycle. The statutory frameworks apply across companies, so process-level findings may travel, but specific patterns could differ with another ERP system, client mix or team structure.

Third, I was a supervised trainee whose work was selected by the mentor, who held no decision authority, and my accounts were not independently coded. Selection and observer bias are possible, as Section 8.5 discusses, and my position limited what I could see of decisions taken higher up. Fourth, the Income-tax Act, 2025 took effect partway through the period described, the working records use legacy terminology, and I could not confirm which references were quoted on filings. Rates, thresholds and forms must be checked against current official text at submission. Export classification, including the place-of-supply rules for intermediaries, and financial reporting under Ind AS were outside the scope of the training and of this paper. Finally, the literature review is selective, and Country-specific empirical work on GST and TDS compliance practice should be added.

11. Recommendations and Directions for Future Research

Recommendations for the case firm are set out in Section 9. For research, the propositions suggest six next steps: (1) multi-case replication across service exporters and IT-enabled services firms, using anonymised discrepancy logs with actual counts; (2) error-rate measurement, recording challan corrections, GST mismatches, petty-cash returns and register differences per thousand transactions and testing P2 against a reviewer-independent sample; (3) intervention studies of a pre-deposit checklist, a same-day voucher rule and a versioned master, comparing rework before and after adoption, ideally with a comparison group; (4) a comparison of automated and manual GSTR-2B matching on time, escalations and unresolved differences, building on Appelbaum et al. (2017); (5) a study of how the 2026 change of statute affected withholding errors, including whether new slip types appeared; and (6) interviews with auditors, tax professionals and clients to test whether the controls finance teams value are the ones external reviewers value.



12. Conclusion

This paper asked whether the separate compliance obligations of a services firm are better understood as one chain that starts at the first ledger entry. Evidence from a single case, the finance function of a healthcare RCM exporter, supports that view in a qualified way. The classification, narration and timing of the first record conditioned withholding, credit and certificate outputs, and the discrepancies found across four control areas were mostly slips, lapses and timing gaps traceable to an earlier point in the chain. Where the cause was a mistake, it was a missing rule, and where it was out-of-date data, no amount of care by the user would have helped.

Two further results stand out. Recomputing a monthly GST summary showed how a heavy export profile makes the statutory order of set-off matter to cash and carry-forward positions, and recomputing a TDS sheet showed how one superseded rate can sit inside an arithmetically perfect working paper. Both point to how reference data and rules are held, as well as how carefully people work. The limits are real: the records are illustrative, the observer was a supervised trainee, the sample is one firm, and the regulatory frame moved during the period described. The propositions are therefore offered for testing. For practitioners the message is modest. In a lean finance function, a small amount of prevention at the point of entry, in the form of a rule, a checklist, a validated field or a same-day record, is likely to remove more rework than extra review at the end.

Declarations

Author contributions. Sole author: conceptualisation, fieldwork, analysis and writing.

Permission and ethics. [Confirm that written permission has been obtained from the host organisation to publish this case account. State whether institutional ethics review was required or waived.]

Conflict of interest; Funding. [To be completed by the author.]

Data availability. The working records are confidential. The tables are illustrative reconstructions of their structure and calculation logic.

Use of AI-assisted tools. [Disclose any use of AI-assisted drafting or editing in line with the target journal's policy.]

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