



Full Details of GST QRMP Scheme

Quarterly Return filing & Monthly Payment of Taxes



Mehta & Shah – Chartered Accountants
Founder Partner
CA Ashit Shah

Background



- ❖ Currently, the businesses and traders whose annual aggregate turnover **in excess of INR 1.5 Crores**, are required to **file 24 returns in a year** (GSTR-1 & GSTR-3B) i.e. 2 returns, in a month. However for others, relaxation granted to **file quarterly returns i.e. GSTR-1**.
- ❖ Compliance of law becoming difficult day by day especially for SME or small / medium size businesses.
- ❖ Gauging the pulse of the SME or small / medium size businesses and taking cognizance of the **recommendation of the 42nd GST Council**, CBIC have introduced much awaited option of filing quarterly GST Returns along with monthly payments from **1st January, 2021**.

About the Scheme

- ❖ QRMP scheme is for small tax payers / businesses **to file their periodical returns** i.e. GSTR -1 & GSTR – 3B on **quarterly basis** but tax liability have to be discharged on monthly basis through a simple challan PMT – 06.

Quarterly Return and Monthly Payment (QRMP) Scheme

For Taxpayers with annual turnover up to ₹ 5 Crore

- ✓ File GST returns just once every quarter
- ✓ Self assessment of ITC and Tax once every quarter
- ✓ Enjoy Flexible Invoice Filing Facility (IFF)
- ✓ Opt-In and Opt-Out of the Scheme easily
- ✓ Pay monthly tax conveniently using fixed sum method or self-assessment method in first two months of a quarter

File your **GST** returns just once a quarter w.e.f. 1st January, 2021

GST Return file karna aur bhee hua aasan!



Eligibility / In-eligibility – N. No. 84/2020 – CT

❖ Persons eligible to opt under the Scheme:

- ✓ Person should be registered (RP);
- ✓ He / She is required to furnish return pursuant to S. 39 i.e. Form GSTR – 3B ;
- ✓ Aggregate turnover **up to** INR 5.00 Crores in the preceding FY.
- ✓ RP must have furnished **last return**, as due on the date of exercising option.

❖ Persons not eligible to opt under the Scheme:

- ✓ Un-registered person (URP);
- ✓ Persons opted to discharge tax liability under Section 10 – Composition;
- ✓ RP whose aggregate turnover is **more than INR 5.00 Crores** in the preceding FY or if aggregate turnover exceeds INR 5.00 Crores during **any quarter in CFY**;
- ✓ Non resident or Input Service Distributor or TDS & TCS



Checklist

Yes

No



Further facility of correction / grievances in case of any discrepancy in auto-populated amount of turnover is provided by GSTIN

Default Migration

- ❖ GSTIN will determine the aggregate turnover of all the registered tax payers based **on the returns filed by them for FY 2019 – 2020.**
- ❖ If the aggregate turnover is **up to INR 5.00 Crores** and tax payers have filed their return i.e. GSTR-3B for the month of October 2020 by 30th November, 2020, **GSTIN will automatically put such tax payers under the scheme - QRMP.**
- ❖ If tax payers wishes to **remain in the scheme**, then he should not take any action and file his returns by the due date.
- ❖ But if **he do not wishes to be in the scheme**, he can opt out / exit the scheme from **5th December 2020 to 31st January 2021.**

Login - > Services - > Returns - > Opt in for quarterly return

Default Migration

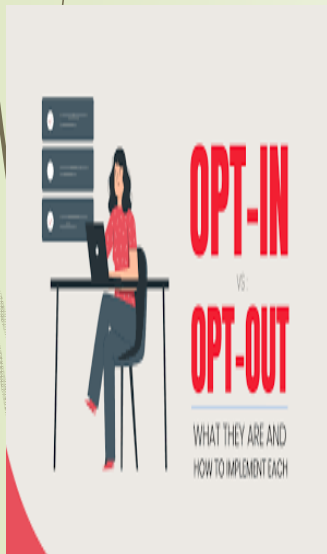
Sr. No.	Class of Registered Person	Default Option
1.	Registered persons having aggregate turnover of up to 1.5 crore rupees who have furnished FORM GSTR-1 on quarterly basis in the current financial year .	Quarterly Return
2.	Registered persons having aggregate turnover of up to 1.5 crore rupees who have furnished FORM GSTR-1 on monthly basis in the current financial year .	Monthly Return
3.	Registered persons having aggregate turnover more than 1.5 crore rupees and up to 5 crore rupees in the preceding financial year .	Quarterly return

Any tax payer whose aggregate turnover has exceeded INR 5 Crores in the FY 2019 – 2020, shall opt out of the Scheme.


How to opt-in for the Scheme

- ❖ Eligible registered person having an **annual aggregate turnover up to INR 5.00 Crores** in previous financial year can opt in for the Scheme from **1st January, 2021; or**
- ❖ Any time **during any quarter** of the current financial year, **from the first day of second month of preceding quarter to the last day of the first month of the quarter.** [Rule 61A]

Quarter	Between
Q 1 (QE June)	1 st February to 30 th April
Q 2 (QE September)	1 st May to 31 st July
Q 3 (QE December)	1 st August to 31 st October
Q 4 (QE March)	1 st November to 31 st January




How to opt-in for the Scheme

- ❖ Registered Persons are **not required to exercise the option every quarter.**
- ❖ If option has been exercised once, they shall continue to furnish the returns as per selected option for future tax period, **unless they revise the said option.**
- ❖ Facility to avail the Scheme on the common portal would be available **through out the year.**
- ❖ Persons who have **obtained registration** or **opted out of the composition scheme** [S. 10] **during any quarter** shall be able to opt for the Scheme for the quarter for which the opting facility is available on the date of exercising option as mentioned in previous para. 



How to opt-out of the Scheme

- ❖ Tax payers whose aggregate turnover **exceeds 5 Crores during any quarter** in the **current financial year**, such person shall **not be eligible** for the Scheme from the **next quarter**.
- ❖ Such tax payers have to file their periodic returns (GSTR-1 & GSTR-3B) under monthly periodicity.
- ❖ Facility for **opting out of the Scheme** for a quarter will be available from the first day of the second month of preceding quarter to the last day of the first month of the quarter. 
- ❖ RP may **opt out of the Scheme** any time during the year from the Scheme provided **last return due** on the date of exercising option of opt out has been furnished. [Proviso to Rule 61A]

Scheme



Quarterly Return Monthly Payment (QRMP) Scheme



CBIC Circular No.143/13/2020-GST dated 10th November 2020

Eligibility

Taxpayers having aggregate turnover of up to 5 Crore rupees in the Preceding Financial year

1

Criteria

Taxpayer must have furnished the last return, as due on the date of exercising such option

2

Exercising option

Taxpayers can opt in any quarter first day of second month or preceding quarter to the last day of the first month of the quarter

3

Option once exercised

Taxpayer are not required to exercise the option every quarter, shall furnish return, unless they revise the said option

4

Period

For first quarter of the scheme, January, 2021 to March, 2021, who have filed GSTR-3B for the month of October, 2020 by 30th November, 2020

5

Migration

Taxpayers who have not filed their return GSTR-3B for October, 2020, by 30th November, 2020, shall not be migrated on the common portal

6



Turnover limit – PAN or GSTIN

- ❖ It is clarified that the option to avail the QRMP Scheme is **GSTIN wise** and therefore, distinct persons as defined in Section 25 of the CGST Act (different GSTINs on same PAN) have the option to avail the QRMP Scheme for one or more GSTINs. In other words, **some GSTINs for that PAN can opt for the QRMP Scheme and remaining GSTINs may not opt for the Scheme.**

Paramount Logistics is having multiple branches on pan India basis and has accordingly obtained multiple States GSTIN on same PAN. Their turnover for the FY 2019 – 2020 was **less than INR 5.00 Crores.**

They may opt for filing of returns under the Scheme for some of its GSTIN's and may file monthly returns for the remaining GSTIN's.

Furnishing details of outward supplies – S. 37

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Introducing Quarterly Return Monthly Payment (QRMP) Scheme

Introducing Invoice Furnishing Facility (IFF)

As a quarterly filer, can I pass credit on monthly basis?

Yes! You may use IFF which has the following features:

- It is an Optional facility for Quarterly filers
- It has all B2B tables of GSTR-1
- Invoices declared in filed IFF will reflect in GSTR-2A and GSTR-2B of buyers
- IFF will expire on the 13th of next month

To opt in for the scheme → Login > Services > Returns > Opt-in for quarterly return

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- ❖ Tax payers who were opt-in, **under the Scheme, have** to file their details of outward supplies in Form GSTR-1 on **quarterly basis** i.e. by 13th of the next month after the end of the quarter.
- ❖ Further **option** has also been granted to submit the details of outward supplies on monthly basis under **“Invoice Furnishing Facility” (IFF)**.
- ❖ **Features of the “Invoice Furnishing Facility” (IFF)**
 - ✓ Details of outwards supplies **for first two months** of a quarter can be filed in IFF by a tax payer;
 - ✓ Such details have to be furnished from **1st day of the succeeding month to the 13th day of the succeeding month**.
 - ✓ After 13th of the month, facility for furnishing details in **IFF will not be available**;

Features of IFF

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The infographic is titled "Quarterly Return and Monthly Payment (QRMP) Scheme for Taxpayers" and "Invoice Filing Facility (IFF)". It features a cartoon character holding a sign that says: "The scheme will be effective from 01st January, 2021 and will be applicable for registered persons having turnover up to ₹ 5 Crore." To the right, it states: "Invoices to be furnished in FORM GSTR-1 once in a quarter" and "Facility to furnish selected invoices (IFF) available on optional basis from 1st to 13th of the succeeding month in first two months of the quarter". At the bottom, it says: "Remaining invoices to be furnished along with FORM GSTR-1". There are three numbered boxes (01, 02, 03) and social media icons for @cbic_india, @cbicindia, and www.cbic.gov.in.

- ✓ If any invoice **remaining to be filed**, it may be filed using **IFF of the subsequent month** or **in the quarterly GSTR-1**;
- ✓ Details of only B2B (inter-State & intra-State) & Debit and Credit Notes have to be furnished in IFF. In other words, **details of B2C transactions have to be reported in quarterly return GSTR-1**; [Rule 59 (5)]
- ✓ Amendment, if any, in the invoices or DN & CN issued to RP, can also be carried out through IFF – Table 9A & 9C ;
- ✓ Details of such outward supplies shall not exceeds value of INR 50 Lakhs in each month;
- ✓ When details are furnished through IFF, such supplies **would duly reflected in the Form GSTR-2A and GSTR-2B** of the concerned recipient of supplies.
- ✓ Details which are submitted through IFF, **are not again required to furnished in Form GSTR-1**

Filing of Form GSTR-1

- ❖ Tax payers who have opt-in under the Scheme, would be required to furnish FORM GSTR-1, **for each quarter**, on or before **13th day of the month succeeding such quarter**.
- ❖ **In Form GSTR-1, they shall declare, if not declared under IFF -**
 - (a) invoice wise details of all -**
 - (i) inter-State and intra-State supplies made to the registered persons; and
 - (ii) inter-State supplies with invoice value more than INR 2.50 Lakhs made to the unregistered persons;
 - (b) consolidated details of all –**
 - (i) intra-State supplies made to unregistered persons for each rate of tax; and
 - (ii) State wise inter-State supplies with invoice value up to INR 2.50 Lakhs made to unregistered persons for each rate of tax;
 - (c) **debit and credit notes**, if any, issued during the month for invoices issued previously. [Rule 59]

If any invoices were uploaded or filed by using IFF, such invoices will not form part of GSTR-1

Filing of Form GSTR-3B

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In case of cancellation of registration of such person during any of the first two months of the quarter, he is still required to furnish return in FORM GSTR-3B for the relevant tax period.

- ❖ Tax payers who have opt-in under the Scheme, would be required **to furnish FORM GSTR-3B, for each quarter**, on or before 22nd or 24th day of the month succeeding such quarter.
- ❖ In Form GSTR-3B, they shall declare the supplies made during the quarter, ITC availed during the quarter and all other details required to be furnished therein.
- ❖ The **amount deposited** by the registered person in the first two months shall be debited **solely for the purposes of offsetting the liability furnished in that quarter's FORM GSTR-3B**. However, any amount left after filing of that quarter's FORM GSTR-3B **may either be claimed as refund** or may **be used for any other purpose in subsequent quarters**. [Rule 61]

Payment of Taxes

- ❖ Tax payers who have opt-in under the Scheme have to discharge tax liability in **each of the first two months** of the quarter, under **any of the two methods** (i) **Fixed sum Method (FSM)**; and (ii) **Self Assessment Method (SAM)**.
- ❖ Tax liability have to be discharged by **25th of the month succeeding such month** through **Form GST PMT – 06**
- ❖ Tax payer should select “Monthly payment for quarterly taxpayers”, as reason for generating the challan.



Methods of Payment of Taxes

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Monthly tax payment through this method would not be available to those registered persons who have not furnished the return for a complete tax period preceding such month.

Complete tax period means a period during which taxpayer is registered from first day till the last day of the tax period.

Fixed Sum Method:

A facility is being made available on the portal for generating a **pre-filled challan** in FORM GST PMT-06 for an amount **equal to 35% of the tax paid in cash** in the **preceding quarter** where the **return was furnished quarterly**; or equal to the **tax paid in cash in the last month** of the immediately preceding quarter where the return was furnished **monthly**.

Category	Tax paid in Cash in QE March 2021	Tax required to be paid in Cash in April & May 2021	Tax paid in Cash in the month of March 2021	Tax required to be paid in Cash in April & May 2021
CGST	1,000	350	1,000	1,000
SGST	1,000	350	1,000	1,000
IGST	500	157	500	500

Tax payers who are not eligible under this payment option have to discharge Tax liability under Self Assessment method.

Methods of Payment of Taxes

Fixed sum Method is not available to – (i) New Tax payers; (ii) Tax payers who have opted out of the composition scheme; and (iii) Tax payers who have not filed their last return in Form GSTR-3B.

Self-Assessment Method:

The said persons, in any case, can pay the tax due by considering the tax liability on inward and outward supplies and the input tax credit available, in FORM GST PMT-06. In order to facilitate ascertainment of the ITC available for the month, an auto-drafted input tax credit statement has been made available in FORM GSTR-2B, for every month.

- ❖ **The said registered person is free to avail either of the two tax payment method above in any of the two months of the quarter.**



Payment of Taxes

- ❖ Tax payers **need not have to pay any tax** either under Fixed sum method or Self Assessment Tax, if –
 - ✓ Aggregate balance in Electronic Credit Ledger or Electronic Cash Ledger is **adequate or greater** than the liability for that month or cumulative tax due for the first & second month of the quarter; or
 - ✓ There is no turnover or NIL liability for that month.
- ❖ **Tax deposited under any of the method cannot be used by the tax payers for any other purpose till the filing of return for the quarter.**



Methods of Payment of Taxes

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Balance in ECL have to be observed each head wise i.e. CGST, SGST, IGST and Cess.

If balance is inadequate in any of the individual head, tax have to be discharged under that head.

Period	Category	Tax Liability	Balance in ECL	Action to be taken
April 2021	CGST	1,000	2,000	No tax to paid
	SGST	1,000	-	350 or 1,000
	IGST	5,000	7,000	No tax to pay
	Total	7,000	9,000	No tax payable, as balance in ECL
May 2021	CGST	2,000	1,500	175 or 500
	SGST	2,000	500	525 or 1,500
	IGST	2,000	2,000	No tax to pay
	Total	6,000	4,000	700 (35% of 2,000)



Applicability of Interest

For registered person making payment of tax by opting Fixed Sum Method

- i. **No interest** would be payable in case the tax due is paid in the first two months of the quarter by way of depositing **auto-calculated fixed sum of amount, generated by the system, by the due date** i.e. 25th day of the next month;
- ii. In case such payment of tax by depositing the system calculated amount in FORM GST PMT-06 **is not done by due date**, interest would be payable at the applicable rate, **from the due date of furnishing FORM GST PMT-06 till the date of making such payment**;
- ii. In case **FORM GSTR-3B** for the quarter is **furnished beyond the due date**, interest would be payable as per the provisions of Section 50 of the CGST Act for the tax liability **net of ITC**.

Applicability of Interest

Period	Tax Liability paid in Cash	Tax paid under FSM	Actual Tax Liability	Balance in ECL	Short Fall / (Excess)	Interest applicable
QE Dec 20	1,000					
January 21		350	500	-	150	Nil
February 21		350	500	-	150	Nil

No Interest would be payable for Jan & Feb provided tax payer discharges his tax liability –

(i) For the months of Jan & Feb **on or before 25th Feb and 25th March**; and (ii) entire tax liability for QE Mar 2021 in Form GSTR-3B by **on or before 22nd or 24th of next month**.

Applicability of Interest

Period	Tax Liability paid in Cash	Tax paid under FSM	Actual Tax Liability	Balance in ECL	Short Fall / (Excess)	Interest applicable
QE Dec 20	1,000					
January 21		350	500	200	(50)	Nil
February 21		350	500	200	(50)	Nil

No Interest would be payable for Jan & Feb provided tax payer discharges his entire tax liability for QE Mar 2021 in Form GSTR-3B by **on or before 22nd or 24th of next month.**

Applicability of Interest

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Period	Tax Liability paid in Cash	Tax paid under FSM	Actual Tax Liability	Balance in ECL	Short Fall / (Excess)	Interest applicable
QE Dec 20	1,000					
January 21		350	500	200	(50)	Nil
February 21		350	500	200	(50)	Nil
March 21			1,000	200		
Total		700	2,000	600		Yes

Interest would be applicable if tax payer files his quarterly return in Form GSTR-3B on 30th April 2021 (Due date 22nd or 24th April 2021). Interest would be applicable on INR 700 [2,000 – (700 + 600)]

Applicability of Interest

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For registered person making payment of tax by opting Self Assessment Method

Interest amount would be payable as per the provision of Section 50 of the CGST Act for tax or any part thereof (net of ITC) **which remains unpaid / paid beyond the due date for the first two months of the quarter.**

Interest would be levied, if return for the QE March 21 is paid on time ??

Period	Tax Liability paid in Cash	Tax paid under SAM	Actual Tax Liability	Balance in ECL	Short Fall / (Excess)	Interest applicable
QE Dec 20	1,000					
January 21		200	500	200	100	Yes
February 21		350	500	200	(50)	No
March 21		-	-	-		
Total		550	1,000	400		

Late Fees

- ❖ Late fee is applicable for delay in furnishing of return / details of outward supply as per the provision of Section 47 of the CGST Act.
- ❖ As per the Scheme, the requirement to furnish the return under the proviso to sub-section (1) of Section 39 of the CGST Act **is quarterly**. Accordingly, late fee would be the applicable for delay in furnishing of the said **quarterly return / details of outward supply**.
- ❖ **No late fee is applicable for delay in payment of tax in first two months of the quarter.**



GST Audit for 2019 - 2020

- ❖ Due date for submission of GST Annual Return in Form GSTR-9 and GST Audit Report in Form GSTR – 9C for the financial year 2019 – 2020 was 31st December, 2020. [S. 44 & Rule 80]
- ❖ Due date has been extended to **28th February 2021** vide **N. No. 95/2020 – CT, dated 30th December, 2020**
- ❖ GST Audit would be applicable if **aggregate turnover exceeds INR 5.00 Crores** in the financial year 2019 – 2020 [**N. No. 79/2020 – CT, dated 15th October, 2020**]
- ❖ **Option of not submitting** of annual return in Form GSTR-9, if **ATO is less than INR 2.00 Crores** is also available for F.Y. 2019 – 2020 as was available for FY 2017 – 2018 and FY 2018 – 2019. [**N. No. 77/2020 – CT, dated 15th October, 2020**]

GST Audit for 2019 - 2020

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- ❖ Certain Tables in Annual Return GSTR-9 were optional viz. Table 4I, 4J to 4L, Table 5D to 5K, Table 6B to 6E, etc. **are still optional. [N. No. 79/2020 – CT, dated 15-10-2020]**
- ❖ **In Table 6B to 6E**, person shall report the breakup of input tax credit **as capital goods** and have an **option** to either report the breakup of the remaining amount as inputs and input services **or** report the entire remaining amount under the **“inputs” row only.**”;
- ❖ In Table 8A, details from GSTR-2A would generated **as on 1st November, 2020**

Restriction on availing of ITC – Rule 36 (4)

❖ Rule 36(4) was introduced to restrict the availment of credit on invoices and debit notes uploaded by the supplier in GSTR 1 **up to 10%** [20% for period 01.10.2019 – 31.12.2019] of the eligible credit available on invoices and debit notes details of which have been uploaded by the suppliers in GSTR 1.

Following are the amendment made to this provision w.e.f. 1st January 2021:

- a. Recipient could avail the eligible credit on invoices and debit notes **uploaded in GSTR-1** which has been **furnished by the supplier**. Earlier only uploading the details in GSTR-1 but GSTR 1 not furnished would suffice the compliance of such provision. **However, now filing of GSTR 1 by the supplier has been mandated to avail the credit by the recipient.**
- b. Restriction on availment of ITC has been **reduced from 10% to 5%**. Recipient can take the credit **up to 105% of the eligible credit** available on invoices and debit notes which have been furnished by the supplier in GSTR-1.

Restriction on payment of taxes through ITC – 86B

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- ❖ Businesses with **monthly turnover of over INR 50 lakh** will have to **mandatorily pay at least 1 % of their GST liability in cash**, the finance ministry said as it moved to curb evasion by fake invoicing.
- ❖ The Government by way of **Notification No. 94/2020 – CT dated 22nd December 2020** placed absurd restriction that payment of taxes through utilization of balance from electronic credit ledger **cannot exceed 99% of such tax liability** in case where the value of taxable supply in a month **exceeds 50 Lakhs rupees** [other than exempt supply and zero-rated supply] w.e.f. 1st January 2021.

Restriction on payment of taxes through ITC – 86B

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Restriction is not applicable to the following where tax payer –

- (i) Paid Income Tax of 1 lakh or more **in each of last two FYs** by person or the proprietor or Karta or the MD or any of its two partners, whole-time Directors, Members of Managing Committee of Associations or Board of Trustees
- (ii) Claimed refund of ITC on zero-rated supplies of 1 lakh or more in the **preceding FY**
- (iii) Claimed refund of ITC on Inverted duty structure of 1 lakh or more in the **preceding FY**
- iv) the registered person has discharged his liability towards output tax through the electronic cash ledger for an amount which is in excess of 1% of the total output tax liability, applied cumulatively, up to the said month in the current financial year; or
- (v) the registered person is Government Department; or a Public Sector Undertaking; or a local authority; or a statutory body.

Commissioner or an officer authorized by him in this behalf **may remove** the said restriction after such verifications and such safeguards as he may deem fit.

[Discretionary powers]

Restriction on filing of return – Rule 59 (5)

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Tax payers are restricted to file their details of outward supplies in Form GSTR-1 or Invoice Furnishing Facility (IFF), under following circumstances –

- ❖ Taxpayer has not filed GSTR 3B for **preceding two months**.
- ❖ Taxpayer required to furnish GSTR 3B **for every quarter**, has not filed GSTR 3B for **preceding tax period**.
- ❖ Taxpayer who is **restricted from using** the amount available in electronic credit ledger to discharge his liability towards tax in excess of 99% of such tax liability under rule 86B, has not filed GSTR 3B **for preceding tax period**.

Amendment in E-way Bill provisions

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Validity of E-Way Bill: Earlier **1 day was permitted** for transportation of goods under cover of E way bill for **100 km**. Now the same has been **increased to 200 km w.e.f. 1st January 2021**. This would be very difficult for the transporter to ensure that this time limit is met for compliance for validity of E way Bill.

Blocking of E-way Bill:

It is important to note that no person shall be allowed to furnish E way bill in case such person has **not furnished returns for a consecutive period of two months**. Such provision has been amendment to restrict generation of E way bill **in case returns have not been furnished for two tax periods. [w.e.f. 22-12-2020]**

Cancellation of registration – Rule 21

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The registration granted to a person is liable to be cancelled, if the said person,-

- (a) **does not conduct any business** from the declared place of business; or
- (b) issues invoice or bill **without supply of goods or services** in violation of the provisions of this Act, or the rules made thereunder; or
- (c) violates the provisions of section 171 (Anti-profiteering); or
- (d) violates the provision of rule 10A; – Furnishing of bank account details

Three (3) additional clause has been inserted for reasons for cancellation of Registration w.e.f. 22-12-2020

- i. Availment of **ITC in violation of Sec 16** of CGST Act, 2017 or Rules thereunder;
- ii. Furnishes the details in FORM GSTR-1 for **one or more tax periods** which is in excess of the outward supplies declared by him in his valid return in Form GSTR 3B for the **said tax periods**;
- iii. **Violates the provision of rule 86B** – Restriction on use of ITC in Credit Ledger in excess of 99% (details in preceding para's)

Mehta & Shah

Chartered Accountants

Mobile: + 91 98201 18763

Email: ashit@mehtanshah.com

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PRESENTATION?**

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