ScaleSaathi | Cash Memo Format — Print Packet

Educational templates · 23 Oct 2026 · Asia/Calcutta

Free packet: blank cash memo (customer + office copy), filled unregistered kirana ₹ example (Kaveri Kirana Store / CM-2045 / ₹2,455), and a field checklist. Files are educational, not CBIC blanks, not a tax invoice / bill of supply, and not stamp-duty advice. No cash-memo online generator in this packet.

Part A — Blank cash memo (customer)

ScaleSaathi educational · Not a prescribed CBIC form · Not a tax invoice · Not a bill of supply · Not a cash/payment receipt

Memo meta

Field	Value	Field	Value
Memo no.	_____	Date	____ / ____ / _____
Place	_____	Copy	Customer / Office

Seller & customer

Field	Value
Shop name	_____
Address	_____
Phone	_____
GSTIN / status	Blank if unregistered · do not invent GST lines
Customer	Cash Customer / name _____

Item lines

#	Description	Qty	Unit	Rate ₹	Amount ₹

Totals & payment

Field	Value
Mode (Cash / UPI / NEFT / Cheque / Card)	_____
Reference	_____
Amount in words	_____
TOTAL ₹	_____

If unregistered: write “Seller not registered under GST” and do NOT add tax lines. If GST-registered: use a tax invoice (Rule 46) or bill of supply (Rule 49) instead — see ScaleSaathi GST invoice format guide.

Authorised signature / stamp	Customer ack (optional)	Optional revenue stamp
		Affix only if your CA / state law requires

Stamp box is a reminder only — Stamp Act Article 53 / state amendments vary. A cash memo (sale bill) is not automatically a Stamp Act “receipt”. Not legal advice. Do not copy blog ₹500 / ₹5,000 claims as national hard law.

Part B — Blank cash memo (office copy)

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OFFICE COPY — keep with the day's cash-sale file / cash book posting.

Memo meta

Field	Value	Field	Value
Memo no.	_____	Date	____ / ____ / _____
Place	_____	Copy	Customer / Office

Seller & customer

Field	Value
Shop name	_____
Address	_____
Phone	_____
GSTIN / status	Blank if unregistered · do not invent GST lines
Customer	Cash Customer / name _____

Item lines

#	Description	Qty	Unit	Rate ₹	Amount ₹

Totals & payment

Field	Value
Mode (Cash / UPI / NEFT / Cheque / Card)	_____
Reference	_____
Amount in words	_____
TOTAL ₹	_____

If unregistered: write "Seller not registered under GST" and do NOT add tax lines. If GST-registered: use a tax invoice (Rule 46) or bill of supply (Rule 49) instead — see ScaleSaathi GST invoice format guide.

Authorised signature / stamp	Customer ack (optional)	Optional revenue stamp
		Affix only if your CA / state law requires

Stamp box is a reminder only — Stamp Act Article 53 / state amendments vary. A cash memo (sale bill) is not automatically a Stamp Act "receipt". Not legal advice. Do not copy blog ₹500 / ₹5,000 claims as national hard law.

Tip: print two copies or use a carbon bill book — mark one CUSTOMER and one OFFICE. Cancel voided numbers; do not tear and discard. Post the sale in your cash book.

Part C — Filled unregistered cash-sale example

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Memo meta

Field	Value	Field	Value
Memo no.	CM-2045	Date	18 Oct 2026
Place	Nashik	Copy	Customer + Office

Seller & customer

Field	Value
Shop name	Kaveri Kirana Store
Address	48, MG Road, Nashik 422001
Phone	+91 253 000 1122 (fictional)
GSTIN / status	Not registered under GST
Customer	Cash Customer (Walk-in) · no delivery

Item lines

#	Description	Qty	Unit	Rate ₹	Amount ₹
1	Aashirvaad Atta 10 kg	1	Bag	475.00	475.00
2	Toor Dal 1 kg	3	Kg	165.00	495.00
3	Fortune Sunflower Oil 1 L	2	Litre	148.00	296.00
4	Sugar 1 kg	4	Kg	46.00	184.00
5	Brooke Bond Red Label Tea 500 g	1	Pkt	285.00	285.00
6	Tata Salt 1 kg	3	Kg	28.00	84.00
7	Surf Excel Detergent 1 kg	1	Pkt	245.00	245.00
8	Parle-G / biscuits mix	4	Pkt	40.00	160.00
9	Amul Ghee 200 ml	1	Tin	145.00	145.00
10	Soft drinks & snacks mix	1	Lot	86.00	86.00

Totals & payment

Field	Value
Mode	Cash
Reference	Cash tendered · change settled
Amount in words	Rupees Two Thousand Four Hundred Fifty Five Only
TOTAL ₹	2,455.00

Seller status: NOT registered under GST. No CGST/SGST/IGST collected. This is a commercial cash-sale bill — not a tax invoice or bill of supply.

Authorised signature / stamp	Customer ack (optional)	Optional revenue stamp
		Affix only if your CA / state law requires

Stamp box is a reminder only — Stamp Act Article 53 / state amendments vary. A cash memo (sale bill) is not automatically a Stamp Act "receipt". Not legal advice. Do not copy blog ₹500 / ₹5,000 claims as national hard law.

Arithmetic: 475+495+296+184+285+84+245+160+145+86 = ₹2,455.00. Amount in words: Rupees Two Thousand Four Hundred Fifty Five Only. All names and the phone number are fictional.

Part D — Field & numbering checklist

☐ Title reads Cash memo / Cash bill — not “Tax invoice” if you are unregistered.

☐ Memo serial is from your cash-memo series for this financial year (cancel don’t tear; do not reuse).

☐ Date and place filled; shop name, address, phone filled.

☐ GSTIN only if you are registered AND this document is actually the correct GST type (else leave blank / “not registered”).

☐ Customer name (or “Cash Customer”) filled; shipping address if goods are delivered.

☐ Item lines: description, qty, rate, amount; totals in figures AND words — words match figures.

☐ Payment mode + reference filled (Cash / UPI / etc.).

☐ Unregistered: no GST / CGST / SGST / IGST lines; “seller not registered” note present.

☐ GST-registered: you are NOT using this plain memo as a fake tax invoice or BoS — switch document type.

☐ Signature / stamp; optional customer ack; optional revenue-stamp reminder reviewed with CA.

☐ Office copy retained; sale posted to cash book / sales register.

☐ Large cash? Check current income-tax mode-of-receipt limit (₹2 lakh class) with your CA before accepting.

☐ This packet is NOT a CBIC / Consumer Affairs prescribed blank and NOT a cash-memo generator.

Sources (high level): CGST s.31, Rule 46, Rule 49, Rule 48, s.10(4), s.16, s.36; Consumer Protection (General) Rules 2020 Rule 5; Income-tax s.269ST / 2025 s.186; Indian Stamp Act Schedule I Art.53 (state caution). Full URLs on the article Sources strip and Excel Sources sheet. Checked 23 Oct 2026 Asia/Calcutta.