

FAQ on GST

1. What is GST?

GST is an abbreviation for Goods and Service Tax. GST would be levied on all the transactions of goods and services made for a consideration. This new levy would replace almost all of the indirect taxes at Central and State level.

2. Which all payment mode will be available for GST payment through IndusInd bank?
Below payment modes will be available on GST Portal for GST payment through IndusInd Bank

- **Net banking – Corporate internet banking & Retail internet banking.**
- **Over the counter**
- **NEFT/RTGS**

3. How many days' challan will remain active or valid?

Challan transaction will be available to approve / reject within 15 days from date of generation as per GST website. Post that user will not able to make payment against that challan.

4. Can transaction details be modified after an GST transaction is successfully processed?
No modifications/ rectifications, whatsoever, can be done in the transaction details/ challans after the payment has been successfully processed.

5. What do I do if my challan has expired?

You can create a new challan from the GST portal and complete your payment through any of the available modes of payment.

6. Through which authorised Branch of IndusInd Bank can customer make payment for GSTN transaction under the "Pay at Bank Counter" in GST and under which payment modes?

The customer can make payment at any of the IndusInd Bank branches through Cash, Cheque or DD under "Pay at Bank Counter" option available on GST portal.

7. How to download challan / CIN confirmation?

GST website will be providing final valid challan copy with CPIN CIN confirmation. Request to visit official website of GST Portal i.e. Goods and Services Tax (GST).

8. Does the system accept decimal number in the amount column in GST tax payment? No, the system will not accept the value in decimal.

9. Is there a cut-off time for making GST payments through e-payment/ Net Banking?

There are no cut-off timings for e-payment/ Net banking mode of payment. This mode of payment is available 24*7 for the customer (taxpayers) to make their GST payments

10. Can I make GST payment on a holiday?

Yes, you can make GST payments conveniently on all days, including public holidays.

11. Where can I get a paid copy of the challan against my GST payment?

You can download a paid copy of the challan for GST payment from the GST portal.

Corporate Internet banking Queries

12. I'm not able to see GST payment initiated OR pending with me for approval?

If Maker has initiated GST payment, please check the date of transaction upload in to IndusDirect. Accordingly, select date filter in Payment Authorisation menu to see transaction. If transaction date is old than 15 days, then as per GST authority, challan must be expired, in this scenario, fresh challan need to create and upload from GST Portal.

13. IndusDirect Payment advice confirmed transaction status as "Successful", but GST portal not showing payment status Successful?

Request to wait for 30-45 Minutes to get status updated on GST website. If after 45 minutes' payment status not got updated on GST Portal then, please send email to idcsupport@indusind.com or you can call IndusInd Bank toll free number **1860 266 0616** and support team will help you to know the status of transaction.

Request to quote CPIN (Common Portal Identification Number) provided by GST website in Email or to call centre support team for faster resolution.

14. Will two-factor authentication be applicable for a Retail and Corporate customer while processing Indirect Tax payments in GST?

Yes, two factor authentication will be required to process Indirect Tax Payments.

15. Is there any acknowledgment or receipt provided by the IndusDirect for the GST payment processed in GST Portal?

Yes, IndusDirect will be providing Debit Advice for GST transactions which it will include Common Portal Identification Number generated on GST portal

16. Can I download historical transaction data of tax payment?

Yes, IndusDirect portal and GST portal both provides historical transaction details. In IndusDirect Portal under **Statutory Payment > Acknowledgement** Menu user can able to download historical payment advices. In GST portal, **Services > Payment** tab user can find challan, CPIN and payment confirmation

17. Can one do transaction of other GSTIN ID using IndusDirect Portal?

Yes, IndusDirect Portal allows you to do payment of other GSTIN ID payment from GST portal. You will get an alert notification, while initiating transaction in bank portal if GSTIN ID is not matching / registered with bank

18. Is there any per transaction limit for processing the GST transaction?

Yes, channel authorization policy will be applicable for the online tax payment transactions. For Tax payment journey originated from GST, users will be able to

make tax payments as per authorisation limits setup at domain level where maximum value permitted per transaction is the Domain level per day limit.

19. Is there any per day limit on number & total value of transaction for processing the tax payment?

There is no limit for number and total value of tax transaction processed in a day during business as well as non-business hours for tax payments done online through Indus Direct. Other Non-agency Bank transactions will be subject to normal channel limits on transaction, domain and user authorisation. NEFT/RTGS based Tax payments do not fall under IBL agency bank tax collections and treated as normal fund transfers and subject to applicable user, per transaction and domain limits.

20. For challans generated with payment option as “NEFT/RTGS” and payment initiated on IndusDirect, is there any transaction, per day limit on number & total value of transaction for processing the tax payment?

NEFT/RTGS based Tax payments do not fall under IBL agency bank tax collections and treated as normal fund transfers and subject to applicable user authorisation, per transaction and domain limits. These transactions will be subject to available daily limits considering other financial transactions done on the day. If such transactions are initiated during non-banking hours or on holidays, the non-banking hours/holiday limits will apply.

Retail Internet banking Queries

21. Can I perform tax payment over & above my daily transaction limit set on Indusnet?

Yes, you can perform the tax payment over your transaction limit set on Indusnet.

22. What will happen if I cancel for the payment transaction on Indusnet? Can I resume the same transaction again?

In case a payment transaction has been cancelled, you need to re-initiate a new transaction from the GST portal & select IndusInd Bank Net banking again. A new Challan Reference no. will be generated & tracked for transaction by GST team in this case.

23. Can I download payment challan from Indusnet?

No. For challan download, customer need to visit GST portal. The customer needs to login to GST portal for downloading challans for the Tax payments processed successfully through any mode.

24. Indusnet is showing the transaction status as “Successful”, but GST portal is currently not showing the payment status as ‘Successful’?

Request to wait for 45 Minutes to get status updated on GST website.

You can call IndusInd Bank toll free number 1860 267 7777 and support team will help you to know the status of your transaction.

Request to quote CRN (Challan Reference Number) provided by GST website to call center support team for faster resolution

25. My account was debited, but the transaction status on GST Portal is shown as 'Failed'. What should I do?

In case of a failed transaction where the customer's account gets debited, the amount would get refunded in 'T+1' working days, where T is the day of the transaction.

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