IndusInd Bank

IndusDirect

Direct Tax Payments
(CBĐT)
User Manual
INDUSDIRECT INCOME TAX PAYMENTS

Introduction

IndusInd Bank is now live with TIN2.0 new Income tax portal. This is an initiative by Income Tax Department of India (ITD) for tax collection, processing, monitoring and accounting of direct taxes through various non-authorized and authorized banks including RBI.

IndusInd Bank has appointed as collecting agency on behalf of government, has done direct integration with TIN, PRAKALP and RBI for collection of taxes via internet banking. Customer will initiate challans from TIN2.0 portal after login with PAN/TAN details, process it by selecting payment mode and complete the payment. Successful Challan will get generated on TIN portal post successful payment.

Payments Steps Post Challan Generation (Net-Banking Method)

1. Income Tax website to IndusInd Bank Portal
2. Redirection to IndusInd Bank portal
3. Payment Initiation - Maker part
4. Payment Approval – Verifier / Checker / Releaser
5. Payment advice from IndusDirect
6. Challan download from income tax website

Income Tax website to IndusInd Bank Portal

To make payment of income tax, please visit official website of income tax (CBDT). Enter the login credentials, after login in, select menu E-File > E-Pay Tax. Select appropriate tax payment category. Complete steps in transaction details, in final stage, click on continue to select Payment Mode – Net-Banking > Select IndusInd Bank

Click on Continue Submit to Bank button on Income Tax website to redirect to IndusInd Bank Page.

Redirection to IndusInd Bank Landing Page

In this page, IndusDirect users will click on Corporate Banking menu
Clicking on **Corporate Banking**, IndusDirect Login page will load to input login credentials.

**IndusDirect - Payment Initiation**
Enter Domain ID, Maker user ID and Password.
Select captcha to authenticate as security feature.
If you are making tax payment of other than registered PAN/TAN with IndusInd Bank, following message will appear. Please click on relevant button to proceed.

For security purpose PAN and user ID details are masked in screenshot here.

Please select correct Debit account number from drop down box for debiting the transaction from respective account. Maker can put remarks for reference.
For security purpose PAN and account number details are masked in screenshot here.

Clicking on See Breakup text will show you amount breakup received from Income tax website

Click on Proceed to review the transaction details
Click on **Confirm** button to submit the transaction for approval

Please do not close the browser in between. Page will auto-redirect to Income tax portal for transaction update as **Awaiting confirmation from bank**

Maker can download and print Payment advice with latest status from IndusDirect Portal end as well as from menu **Statutory Menu > CBDT > Acknowledgement**.
User can check the status of challan from Income tax website in same E-Pay Tax menu > Generated Challan tab.

IndusDirect - Payment Approval on Portal
There are different roles in IndusDirect portal and Mobile app for users.
Verifier, Checker, Releaser as per your role defined in workflow, transaction will be visible in IndusDirect portal
These users will login IndusDirect Portal via web browser using IndusInd bank > Corporate > Login or using below link - https://indusdirect.indusind.com/indusdirect/auth
On IndusDirect Portal below, Click on continue button, Domain ID, User ID and Password will be asked to authenticate.
Click on **Login** Button to continue login in IndusDirect website > Click on **IndusDirect Go to Application** for Next page

Select **Payments** > **Authorisation** > **Authorise Payments**
Pending current date transactions will be visible to verifier / checker / releaser by default.

If Transaction is submitted by maker few days back, accordingly select the date range to see pending CBDT transactions.

Please note Income tax transactions to be approved within 15 days from challan generation date.

User can filter transactions using below fields

- **Payment mode** – CBDT
- **Transaction Date** – This date when maker has initiated transaction in IndusDirect Website for approval.
- **Amount** – If you know amount range, enter amount
How to Approve transaction(s)
if you want to see transaction breakup details click on Transaction Reference Number to see details received from Income Tax Website
Click on **Back** to return to Pending transaction list.

Select the checkbox(s) against multiple transaction(s) if user want to approve multiple.
Click on **Authorise** button to approve
System will ask for confirmation and then ask Transaction password and SMS OTP for authentication.

Entering valid credentials will submit transaction(s) to next approver or if you are last approver in workflow transaction will be sent to validations and for processing by IndusDirect application.

Confirmation message will be shown to user about authorisation completed. Click on OK button.

**How to Reject Transaction(s)**
Select the checkbox(s) against transaction(s) you want to reject. Click on Reject button.
Enter rejection remarks and click **Confirm Rejection** Button

Confirmation message popup will appear on webpage, click **OK** button to continue

**IndusDirect - Payment Approval on Mobile App**

Verifier, Checker, Releaser as per your role defined in workflow, transaction will be visible in IndusDirect Mobile App

1. Open IndusDirect Mobile App
2. Click on Statutory Pay button in below horizontal menu
3. Click on Authorisation Pending button
4. Select appropriate transaction(s) checkbox
5. If you want to see transaction details breakup, click on transaction box arrow on right side
6. Using back button, you can come back to pending transaction list
7. Selected transaction(s) can be Approve / Reject by clicking on respective action buttons
8. While approving transaction, Mobile OTP and MPIN will be asked for verification of credentials
9. Post successful verification of MPIN and OTP, transaction will flow to next level of approver or if you are last approver, transaction will be sent to debit and for further processing.
Transaction Enquiry on Mobile App
User can check backdated transactions using Statutory Payment > Enquiry

User need to select transaction type “CBDT” and put either date range or transaction amount or Reference number to search the transaction. Mobile app will show transaction with status and detail of transaction on next screen.

Payment advice from IndusDirect
IndusDirect Application provides real-time updated status on payment advice to all users. Maker, Verifier, Checker, Releaser every user can login and can download latest status of CBDT transaction payment advice from below menu.

IndusDirect > Statutory Payment > CBDT > Acknowledgement

At any point of time, if transaction status is approved by any user level, status gets changed on fresh downloaded PDF payment advice with transaction date time.
Transaction Status:
This field value in payment advice will confirm whether transaction is New, Pending for approval, Rejected, Successful.

CRN: Challan Reference Number received from TIN2.0 income tax website

Tran. Ref. No. – This is internal IndusInd Bank generated reference number for record.

Below payment advice user can see which user ID has taken action to process/reject transaction.

Please note, this payment advice is not final challan for income tax payment, please visit Income tax website and download the challan from official website.
Challan download from income tax website
To download the challan, please visit E-Pay tax menu > Payment History

For Rejected Payments, Status will be found in Generated Challan tab in income tax website, please check the details in based on CRN.

For Successful payments, In Payment History, look for CRN and right side scrolling you will find download button
Sample Payment Challan from Income Tax Website

Abbreviations

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<tr>
<th>Abbreviation</th>
<th>Definition</th>
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<tbody>
<tr>
<td>CBDT</td>
<td>Central Board of Direct Taxes</td>
</tr>
<tr>
<td>TIN2.0</td>
<td>Tax Information Network, TIN 2.0 version</td>
</tr>
<tr>
<td>IndusDirect</td>
<td>Corporate Internet Banking Portal of IndusInd Bank</td>
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<tr>
<td>CIN</td>
<td>Challan Identification Number</td>
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<td>CRN</td>
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<tr>
<td>PAN</td>
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<td>TAN</td>
<td>Tax Deduction Account Number or Tax Collection Account Number</td>
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<tr>
<td>Tran Ref #</td>
<td>IndusDirect Portal generated Unique Transaction Number</td>
</tr>
</tbody>
</table>
FAQ (Frequently Asked Questions)

1. Which all payment mode will be available for Direct tax payment through IndusInd bank?
   - Below payment modes will be available on TIN 2.0 for direct tax payment through IndusInd Bank
     • Internet banking – Corporate internet banking & Retail internet banking.
     • Over the counter
     • NEFT/RTGS

2. How can a customer login to TIN 2.0 portal for initiating Direct Tax payment?
   - The Customer will have to visit the TIN 2.0 Income Tax portal using the below link
     https://www.incometax.gov.in/iec/foportal/
   - Customer have to e-Pay Tax Which will take to the pre-login section which can be accessed by the tax payer by entering PAN/TAN along with the registered mobile number and OTP. Link for pre-login page is -
     https://eportal.incometax.gov.in/iec/foservices/#/e-pay-tax-prelogin/user-details

3. How many days' challan will remain active or valid in IndusInd Bank/IndusDirect Portal?
   - Challan transaction will be available to approve / reject within 15 days from date of generation as per Income Tax TIN2.0 website. Post that user will not able to do any action on transaction in IndusDirect Portal.

4. Through which authorised Branch of IndusInd Bank can customer make payment for Direct Tax transaction under the “Pay at Bank Counter” in TIN 2.0 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 TIN 2.0 portal for a Direct Tax transaction.

5. Which mode does a customer need to select on TIN 2.0 portal to make payment of Direct Tax through Branches?
   - While generating a challan on TIN 2.0 portal for payment of Direct Tax, the customer needs to select the option of “Pay at Bank Counter” from the payment modes available on the portal.

6. How to download challan / CIN confirmation?
   - Income tax website will be providing final valid challan copy with CIN confirmation. Request to visit official website of Income Tax i.e. Central Board of Direct Taxes (CBDT).

7. I want to download historical transaction data of income tax payment?
   - Yes, IndusDirect portal and Income tax portal both provides historical transaction details. In IndusDirect Portal under Statutory Payment > Acknowledgement Menu user can able to download historical payment advices. In Income tax portal, E-Pay Menu > Payment History tab user can find challan, CIN and payment confirmation

8. Is there any acknowledgment or receipt provided by the bank for the Direct Tax payment processed in TIN 2.0?
   - Yes, Bank will be providing Debit Advice for all Direct Tax transactions and it will include Challan Reference Number generated on TIN portal. Debit advice will be available on the same channel that is used for transaction processing.

9. Will clearing cheques also be accepted at branches for payment of Direct Tax transactions?
   - Yes, Non IndusInd Bank’s Cheque and DD can be accepted.

10. Can the customer pay direct taxes through other bank cheque at Branches?
- Yes, customer and even non IndusInd Bank customer can give request at branches after generating challan under Pay at bank counter and selecting Cheque as mode.

11. **Is there any provision for reversal of funds for Direct Tax transaction after the payment has been successfully processed?**
- Bank will not be able to undertake any refund or reverse the funds once the payment for Direct Tax transaction is successfully processed. Tax Payer may connect with Income Tax Department for such requests and follow their prescribed guidelines.

12. **Does the system accept decimal number in the amount column in direct tax payment?**
- No, the system will not accept the decimal value in amount

**Corporate Internet banking Queries**

13. **Can one do transaction of other PAN/TAN using IndusDirect Portal?**
- Yes, IndusDirect Portal allows you to do payment of other PAN/TAN tax payment from Income tax portal. You will get an alert notification, while initiating transaction in bank portal if PAN/TAN is not registered with bank.

14. **I’m not able to see CBDT payment initiated, pending with me for approval?**
- If Maker has initiated CBDT Income tax 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 income tax authority challan must be expired, in this scenario, fresh challan need to create and upload from Income tax website.

15. **IndusDirect Payment advice confirmed transaction status as “Successful”, but Income tax portal not showing payment status Successful?**
- Request to wait for 30-45 Minutes to get status updated on Income Tax website. If after 45 minutes payment status not got updated, please send email to idcsupport@indusind.com or you can call IndusInd Bank toll free number 1860 267 7777 and support team will help you to know the status of transaction. Request to quote CRN (Challan Reference Number) provided by Income tax website in Email or to call centre support team for faster resolution.

16. **Will two-factor authentication be applicable for a Retail and Corporate customer while processing Direct Tax payments in TIN 2.0?**
- Yes, two factor authentication will be required to process Direct Tax payments.

17. **Can transaction details be modified after a Direct Tax transaction is successfully processed?**
- No modifications/ rectifications, whatsoever, can be done in the transaction details/ challans after the payment has been successfully processed.
Do and Don’t

1. Please check PAN/TAN entered while initiating the transaction, also check Assessment year, Major & Minor Heads and transaction details.
2. Please approve the transactions within challan period expiry as per Income tax portal.
3. Always check Net Payment amount breakup received from Income tax website to IndusDirect bank portal under transaction details at time of maker stage.
4. To download final tax payment challan confirmation, please visit official website of Income tax website.
5. Do not make payment of Net-Banking selected method Challan Reference Number (CRN) via NEFT/RTGS payment.
6. Always do income tax payment well before time, to avoid delay penalties. Don’t wait for last cutoff date.
7. Always check that payment is done in full integer amount on income tax website.

Payments Steps Post Challan Generation (NEFT/RTGS Mandate)

1. Income Tax website to IndusInd Bank Portal
2. Payment Initiation - Maker part
3. Payment Approval – Verifier / Checker / Releaser
4. Payment advice from IndusDirect
5. Challan download from income tax website

Income Tax website to IndusInd Bank Portal
To make payment of income tax, please visit official website of income tax (CBDT). Enter the login credentials, after login in, select menu E-File > E-Pay Tax. Select appropriate tax payment category. Complete steps in transaction details, in final stage payment method, select Payment Mode – NEFT/RTGS and Download the Mandate Form.

After downloading the mandate details, please open IndusInd Bank mobile app or you can visit IndusDirect portal from below hyperlink

IndusDirect Mobile app -

IndusDirect Portal -
https://indusdirect.indusind.com/indusdirect/auth
NEFT/RTGS Mandate Payment Initiation - Maker

Maker will login IndusDirect Portal via web browser using IndusInd bank > Corporate > Login

On IndusDirect Portal, Click on continue button, Domain ID, User ID and Password will be asked to authenticate
Click on **Login** Button to continue login in IndusDirect website > Click on **IndusDirect Go to Application** for Next page
Select Statutory Payment > Direct CBDT > Initiate Payment
Payment Mode: CBDT
Enter Challan Reference Number (CRN): You will find the number on NEFT/RTGS Mandate
Amount: Enter the amount as per Income tax payment mandate form.
Debit Account: Please select correct debit account from dropdown.

Select the checkbox for accepting Statutory Payment terms and conditions and mentioned below notes

Please note, IndusDirect system will automatically select the appropriate payment mode between NEFT/RTGS based on amount user will enter in amount field. System will auto convert NEFT in to RTGS if it fits in amount range defined by RBI as on date.

NEFT/RTGS transaction limits will be applicable for transactions approved and processed post respective payment mode cutoffs on weekdays and public holidays. Income Tax Payments via NEFT/RTGS mandate mode beyond cutoff and prescribed limit will be warehoused and processed on the next working day. IndusDirect system will auto convert Income tax NEFT transaction into RTGS mode if amount is more than prescribe limit defined by RBI for RTGS for faster settlement.

IndusDirect system might ask popup message to recheck Challan Reference Number (CRN), if you have already done.

User will ask to confirm details submitted.
Once System accept the transaction, it will generate Transaction reference number for Tax Payment initiated for approval.

NEFT/RTGS Mandate Payment Approval – Verifier / Checker / Releaser

There are different roles in IndusDirect portal.

Verifier, Checker, Releaser as per your role defined in workflow, transaction will be visible in IndusDirect website.

These users will login IndusDirect Portal via web browser using IndusInd bank > Corporate > Login or using below link - https://indusdirect.indusind.com/indusdirect/auth

On IndusDirect Portal below, Click on continue button, Domain ID, User ID and Password will be asked to authenticate
Click on Login Button to continue login in IndusDirect website > Click on IndusDirect Go to Application for Next page
Select Payments > Authorisation > Authorise Payments

Pending current date transactions will be visible to verifier / checker / releaser.
Please refer NEFT/RTGS transactions pending for approval/verification with Beneficiary Name “ITD” (As per Income Tax Payment NEFT/RTGS Mandate form) and Payment mode as NEFT or RTGS based on amount system has auto detected.

User will select required single/multiple NEFT/RTGS transactions where Beneficiary Name as “ITD” using checkbox and click on Authorise

IndusDirect system will ask for transaction password and OTP

Entering valid credentials will submit transaction(s) to next approver or if you are last approver in workflow transaction will be sent to validations and for processing by IndusDirect application.

Confirmation message will be shown to user about authorisation completed. Click on OK button
Please visit Income tax website and download the challan from official website for NEFT/RTGS Mandate basis payments.

IndusInd Bank Customer Support

**Toll Free Number:** 1860 267 7777  
**Customer Support Email:** idcsupport@indusind.com  
**Bank Website:** https://www.indusind.com