IndusDirect

Indirect Tax Payments (GST)
User Manual
Contents
INDUSDIRECT GOODS AND SERVICES TAX (GST) PAYMENTS .................................................. 3
Introduction .................................................................................................................................. 3
Payments Steps Post Challan Generation (Net Banking Method) ............................................ 3
  GST website to IndusInd Bank Portal .................................................................................. 3
  Redirection to IndusInd Bank Landing Page .................................................................... 6
  IndusDirect - Payment Initiation ....................................................................................... 6
  IndusDirect - Payment Approval on Portal ...................................................................... 11
  How to Approve transaction(s) ......................................................................................... 15
  How to Reject Transaction(s) ............................................................................................ 17
  IndusDirect - Payment Approval on Mobile App ................................................................. 18
  Transaction Enquiry on Mobile App .................................................................................. 19
  Payment advice from IndusDirect ..................................................................................... 19
  Challan download from GST website .............................................................................. 21
    Sample Payment Challan from Good and Services Tax (GST) Website ...................... 22
Abbreviations ........................................................................................................................ 22
FAQ (Frequently Asked Questions) ....................................................................................... 23
Do and Don’t .......................................................................................................................... 24
Payments Steps Post Challan Generation (NEFT/RTGS Mandate) .................................... 25
  Goods and Services Tax - GST website to IndusInd Bank Portal .................................. 25
  NEFT/RTGS Mandate Payment Initiation - Maker ......................................................... 25
  NEFT/RTGS Mandate Payment Approval – Verifier / Checker / Releaser ..................... 30
REGISTRATION PROCESS OF GSTIN ID - MAKER ......................................................... 34
REGISTRATION PROCESS OF GSTIN ID - CHECKER ....................................................... 35
IndusInd Bank Customer Support ......................................................................................... 35
INDUSDIRECT GOODS AND SERVICES TAX (GST) PAYMENTS

Introduction

IndusInd Bank is now live integrated with GST portal.

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

Payments Steps Post Challan Generation (Net Banking Method)

1. GST 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 GST website

GST website to IndusInd Bank Portal

To make payment of Goods and Services Tax, please visit official website of GST Portal. Enter the login credentials, after login in, select menu Services > Payments > Create Challan. Enter relevent fields and amount. Complete steps in transaction details.
Enter relevant amount breakup
In final stage, click on continue to select Payment Modes – E-Payment > Generate Challan
Select Preferred Bank > IndusInd Bank

Click on Make Payment button on GST website to redirect to IndusInd Bank Page.
Redirection to IndusInd Bank Landing Page

In this page, IndusDirect users will click on Corporate Banking menu

Welcome to IndusInd Bank
Net Banking
Explore the most seamless internet banking experience

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 GST payment of other than registered GSTN ID with IndusInd Bank, following message will appear. Please click on relevent button to proceed.
For security purpose GSTN ID and account number 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.

Click on Confirm button to submit the transaction for approval

Please do not close the browser in between. Page will auto-redirect to GST 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 > GST > Acknowledgement.

User can check the status of challan from GST website in same Services > Payment > Track Payment Status menu.
Track Payment Status

Enter GSTIN/Other Id*  
Enter CPIN *

TRACK STATUS

VIEW CHALLAN  VIEW RECEIPT

- If amount is deducted from bank account and not reflected in electronic cash ledger, you may raise grievance under Services>Payments>Grievance against payment(GST PMT-07)
- *Awaiting Bank Confirmation: For e-payment mode of payment, if the maker has made a transaction and checker approval is not communicated by bank to GST System.
- *Awaiting Bank Clearance: For OTC mode of payment, if bank has acknowledged the challan but remittance confirmation is not communicated by bank to GST System.
**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](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 **Continue to Login** button.
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 GST transactions.

Please note GST transactions to be approved within **15 days** from challan generation date.

User can filter transactions using below fields

**Payment mode** – GST

**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 GST 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
System ask for 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 “GST” 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 GST transaction payment advice from below menu.

IndusDirect > Statutory Payment > GST > 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.
Sample PDF Payment advice for reference

IndusInd Bank

Name of Customer: [Redacted]
GSTIN: [Redacted]
Beneficiary State Code: 32

<table>
<thead>
<tr>
<th>Description(Code)</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CGST(0005)</td>
<td>₹ 324.00</td>
</tr>
<tr>
<td>IGST (008)</td>
<td>₹ 335.00</td>
</tr>
<tr>
<td>CGST(009)</td>
<td>₹ 274.00</td>
</tr>
<tr>
<td>SGST/UTGST(0006)</td>
<td>₹ 353.00</td>
</tr>
<tr>
<td>Total</td>
<td>₹ 1,286.00</td>
</tr>
</tbody>
</table>

Amount in Words: One Thousand Two Hundred Eighty Six Rupees Only

Debit Account No.: XXXXXXXXXX658
Trans. Status: Successful
Trans. Status Date Time: 22/02/2023 09:49:05 AM
Debit Date: 22/02/2023 09:49:05 AM
CPIN: 123456789012345678901234567890123
Trans. Ref. No.: [Redacted]

Disclaimer: This is system generated Payment Advice. To download final challan, request you to visit GST official website.

Transaction Status:
This field value in payment advice will confirm whether transaction is New, Pending for approval, Rejected, Successful.

CPIN: Common Portal Identification Number received from GST Portal

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 GST payment, please visit GST Portal and download the challan from official website.
Challan download from GST website

To download the challan, please visit Service > Payment > Challan History

---

For **Rejected Payments**, Status will be found in Generated Challan tab in GST Portal, please check the details in based on CPIN (Common Portal Identification Number)

For **Successful payments**, In Payment History, look for (Common Portal Identification Number) CPIN and right side scrolling you will find download button
Sample Payment Challan from Good and Services Tax (GST) Website

Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>GST</td>
<td>Goods and Services Tax</td>
</tr>
<tr>
<td>IndusDirect</td>
<td>Corporate Internet Banking Portal of IndusInd Bank</td>
</tr>
<tr>
<td>CPIN</td>
<td>Common Portal Identification Number</td>
</tr>
<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 Indirect tax payment through IndusInd bank?
   - Below payment modes will be available on GST Portal for Indirect tax payment through IndusInd Bank
     • Net banking – Corporate internet banking & Retail internet banking.
     • Over the counter
     • NEFT/RTGS

2. 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 GST website. Post that user will not able to do any action on transaction in IndusDirect Portal.

3. Through which authorised Branch of IndusInd Bank can customer make payment for Indirect Tax 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 for a Indirect Tax transaction.

4. 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).

5. I want to download historical transaction data of income 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

6. Is there any acknowledgment or receipt provided by the bank for the GST payment processed in GST Portal?
   - Yes, Bank will be providing Debit Advice for GST transactions and it will include Common Portal Identification Number generated on GST portal. Debit advice will be available on the same channel that is used for transaction processing

7. Does the system accept decimal number in the amount column in GST tax payment?
   - No, the system will not accept the decimal value in amount
Corporate Internet banking Queries

1. 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.

2. 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.

3. 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.

4. 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.

5. 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.

Do and Don’t

1. Please check GSTIN ID entered while initiating the transaction and transaction details.
2. Please approve the transactions within challan period expiry as per GST portal.
3. Always check Net Payment amount breakup received from GST Portal to IndusDirect bank portal under transaction details at time of maker stage.
4. To download final GST payment challan confirmation, please visit official GST Portal.
5. Do not make payment of Net-Banking selected method Common Portal Identification Number (CPIN) via NEFT/RTGS payment.
6. Always do GST 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 GST Portal.
Payments Steps Post Challan Generation (NEFT/RTGS Mandate)

1. GST 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 GST website

Goods and Services Tax - GST website to IndusInd Bank Portal
To make payment of GST, please visit official website of Goods and Services Tax (GST). Enter the login credentials, after login in, select menu Services > Payments > Create Challan.

Select appropriate tax payment category. Complete steps in transaction details, in final stage payment method, select Payment Modes – NEFT/RTGS and Select IndusInd Bank and Generate Challan.

After downloading the Challan 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 > GST > Initiate Payment
Payment Mode: GST

Enter Common Portal Identification Number (CPIN): You will find the number on NEFT/RTGS Mandate

Amount: Enter the amount as per GST payment mandate.

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. GST 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 GST 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 Common Portal Identification Reference Number (CPIN), if you have already done.

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

Dear Customer,

We are pleased to inform you that effective today (27th December 2020), you can initiate NEFT transactions using IndusDirect.

Note: The latest NEFT limits that start applicable for NEFT transactions processed post 7.30 pm on weekdays and public holidays. Transactions beyond the prescribed limit will be rejected and processed on the next working day.

Cumulative Transaction Limit: INR 25,00,000
Maximum Per Transaction Limit: INR 25,00,000

For any further assistance, please write to support@indusdirect.com

Assuring you of our best services at all times.

Warm Regards,

Indus Bank Ltd.

*Please be informed, there is a shutdown scheduled in IndusDirect on Thursday, 19th April 2019 from 7:00PM (IST) to 10:00AM (IST) for maintenance activity. During this period, transactions in the application will be available only for import.

Pending current date transactions will be visible to verifier / checker / releaser.
Please refer NEFT/RTGS transactions pending for approval/verification with Beneficiary Name “GST” (As per GST Payment NEFT/RTGS Challan) 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 “GST” 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 GST Portal and download the challan from official website for challan (CPIN) basis.
REGISTRATION PROCESS OF GSTIN ID - MAKER

Login to IndusDirect Portal

Visit to Statutory Payment > Registration > GSTIN ID

Enter GSTIN ID and other details to Submit in record for approval.
REGISTRATION PROCESS OF GSTIN ID - CHECKER

Customer can authorise GSTIN ID request

IndusInd Bank Customer Support

Toll Free Number: 1860 266 0616
Customer Support Email: idcsupport@indusind.com
Bank Website: https://www.indusind.com