



Payments





Module Objectives

After completing this module, you will learn to:

- Create a challan
- View a Saved Challan
- Use the Electronic Cash Ledger (ECL)
- Make online payments using
 - Internet Banking
 - Credit/Debit Card
- Make payments using NEFT & RTGS
- Make Over the Counter payments at authorised bank branches





Some Highlights

No Limits on Online Payments

- ✓ Now make all your payments online

Instant Updates

- ✓ Online payments updated in ledger almost real time

100% Secure Transactions

- ✓ All transactions encrypted to protect your details

Payment Receipt

- ✓ Get payment receipts real time

Track Status of Your Payment

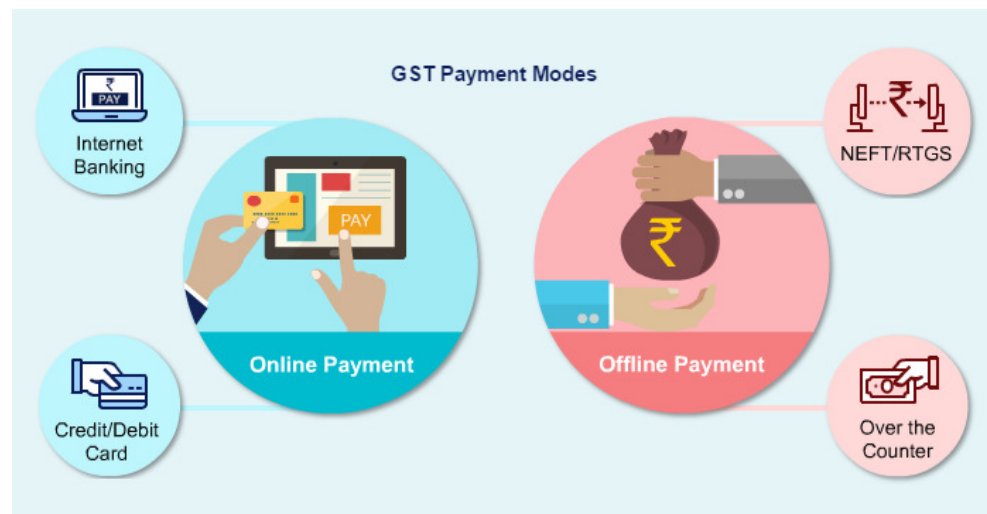
- ✓ Status of payment available online



Payments

Every registered taxpayer under the Goods and Services Tax (GST) Law is liable to pay GST on supply of goods and services.

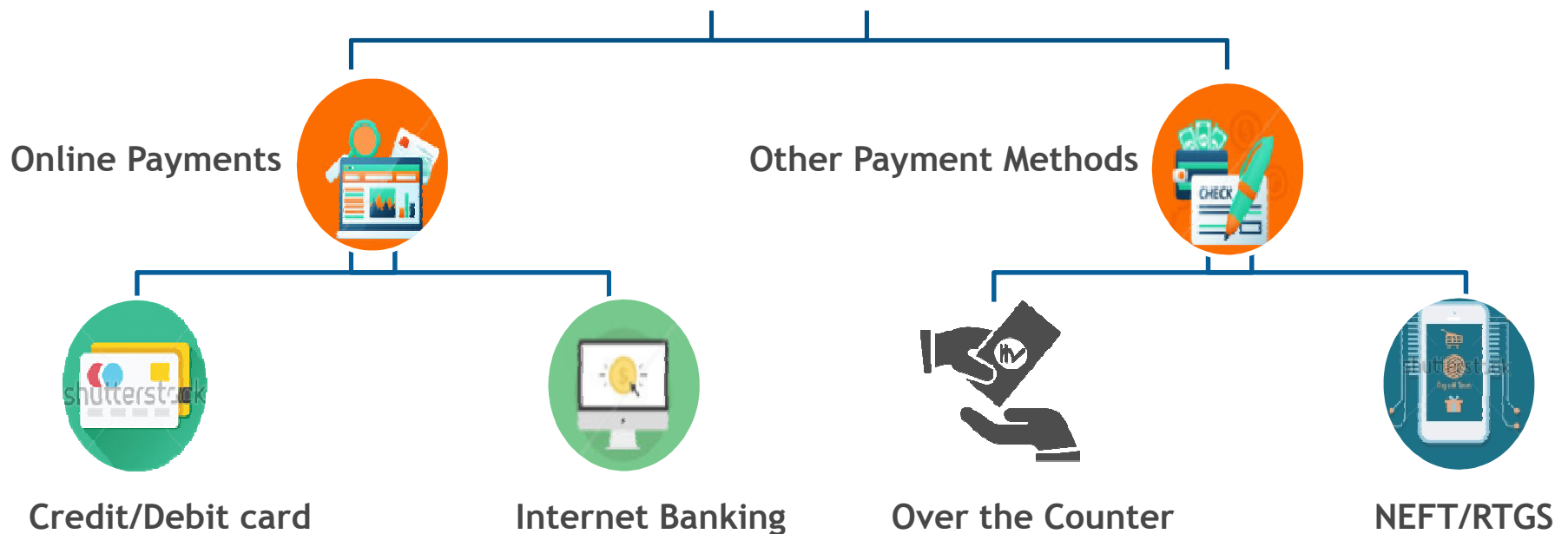
A taxpayer can make **Online**, **NEFT/ RTGS** or **Over The Counter (OTC)** payments for GST. Once the payments are made by the taxpayer, the receipts are credited to the **Electronic Cash Ledger**. The balance in the Electronic Cash Ledger can be utilized by the taxpayer to make payments for IGST, CGST, SGST and Cess liabilities. In this presentation, you will learn to make GST payments as a taxpayer





Payment Modes

GST Payment Modes

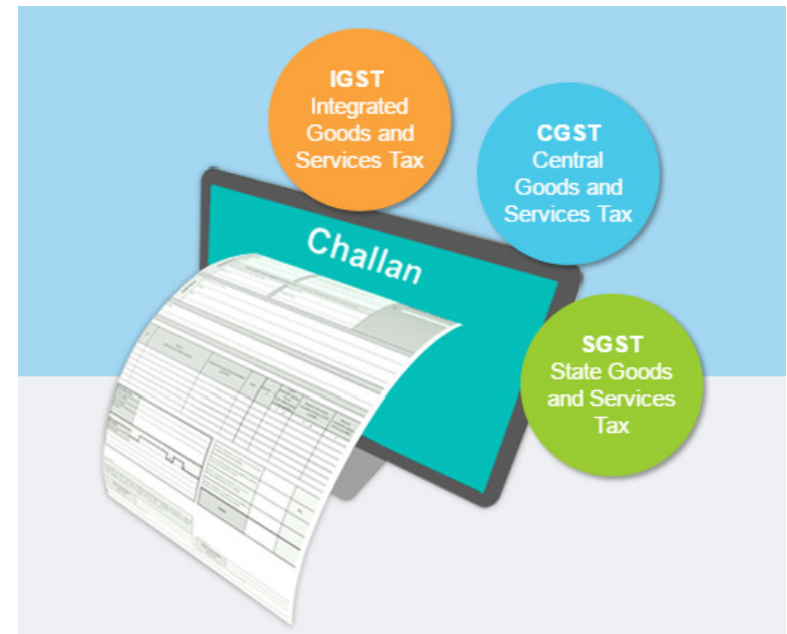


NOTE: All payments are deposited into the Electronic Cash Ledger & funds are utilized from it when taxpayer makes payments for liabilities.



Making Payments: Challans

- A **GST challan** can be defined as the specific format used for making payments under the GST regime, e.g., depositing goods & services tax, interest on overdue tax, penalties, & others
- Single challan for **SGST, CGST, & IGST** payments (including cess)
- Challan for making GST Payments are generated online
- GST challans are created online
 - *Pre login mode* - challan cannot be saved
 - *Post login mode* - All saved challans are available for up to 7 days





Payments: My Saved Challans

- Before generation of Challan, it will be in **My Saved Challans** & after generation it will be **Challan History**.
- Challans can be saved & edited for a maximum of 7 days after which they are purged by the system
- At any point of time, there can be only 10 challans saved
- Once a challan is generated, it is valid for 15 days



Making Payments: Challans

- You can make GST payments online through e-Payment
 - Internet Banking
 - Credit/Debit Card

For online payments - bank name to be mentioned after generating challan therefore will not be shown on challan

- You can also make the payments using
 - NEFT & RTGS
 - OTC at authorized banks (up to INR 10,000 per challan per tax period)

For OTC, NEFT, & RTGS - bank name must be mentioned before generating challan therefore will be shown on challan



Create Challan and My Saved Challan: Demonstration





Create Challan Screenshot

Dashboard Services ▾ Notifications & Circulars ▾ Acts & Rules ▾ Downloads ▾



Create Challan Saved Challan Challan History

Challan Details

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0001)						0
IGST(0002)						0
Cess(0003)						0
SGST(0004)						0
Total Challan Amount:						₹ 0
Total Challan Amount (In Words):						Rupees

Payment Modes

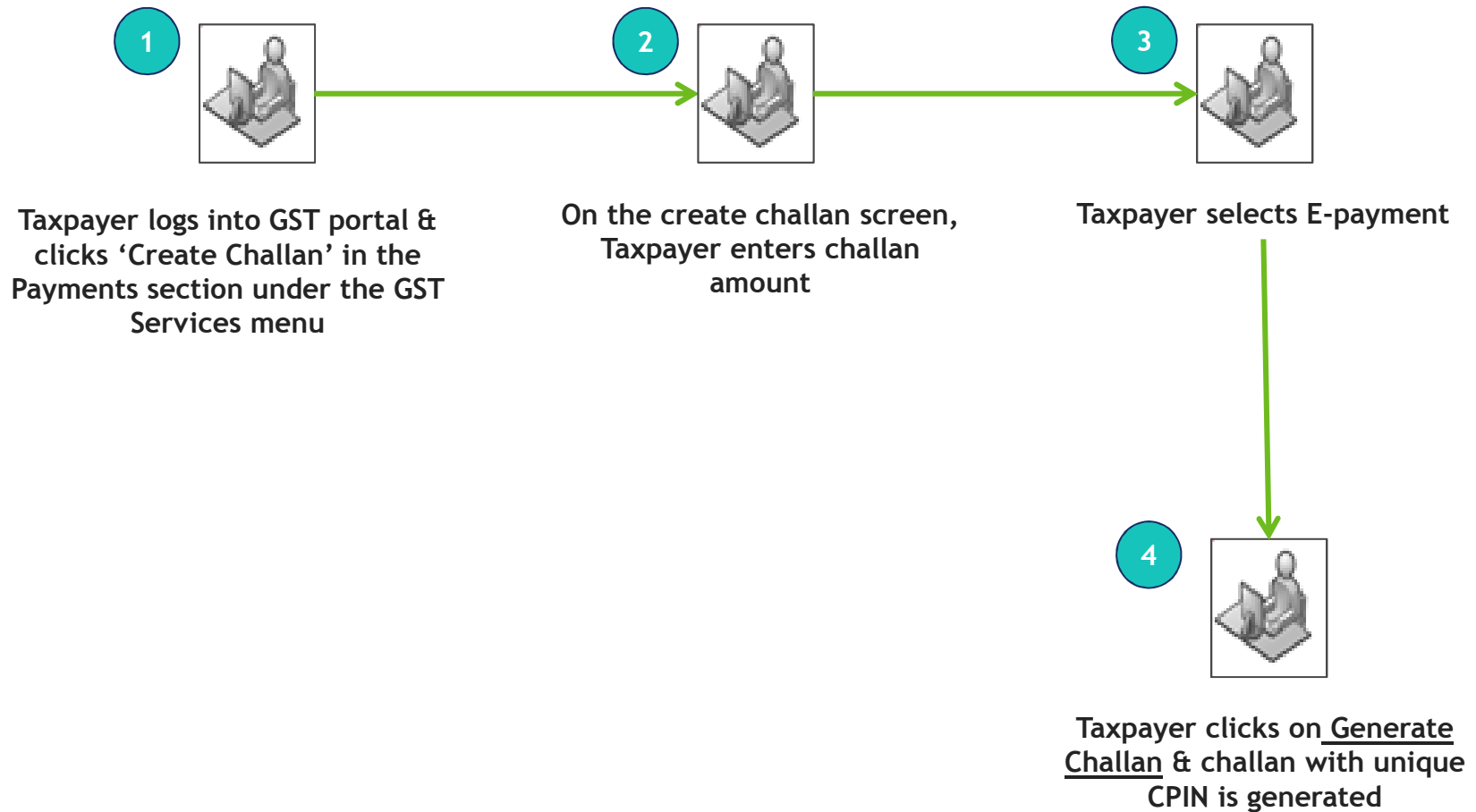
E-Payment
 Over The Counter
 NEFT/RTGS

 Major Heads
 Minor Heads



Creating a Challan (E-Payment)

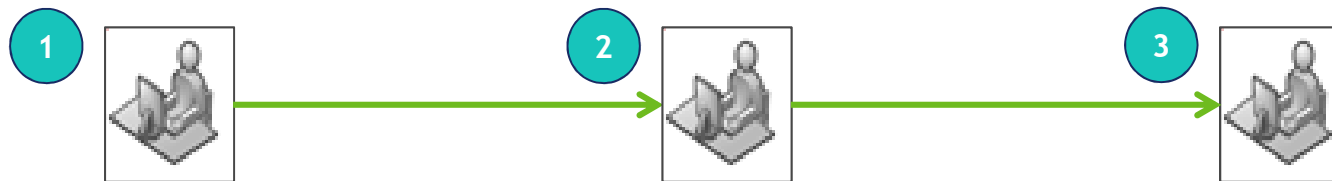
Precondition: Valid GSTIN or Temporary ID





Creating a Challan (NEFT/RTGS)

Precondition: Valid GSTIN or Temporary ID + Bank Name



1 Taxpayer logs into GST portal & clicks 'Create Challan' in the Payments section under the GST Services menu

2 On the create challan screen, Taxpayer enters challan amount

3 Taxpayer selects NEFT/RTGS & enters bank name

4 Taxpayer clicks on generate challan & challan with unique CPIN generated along with mandate form



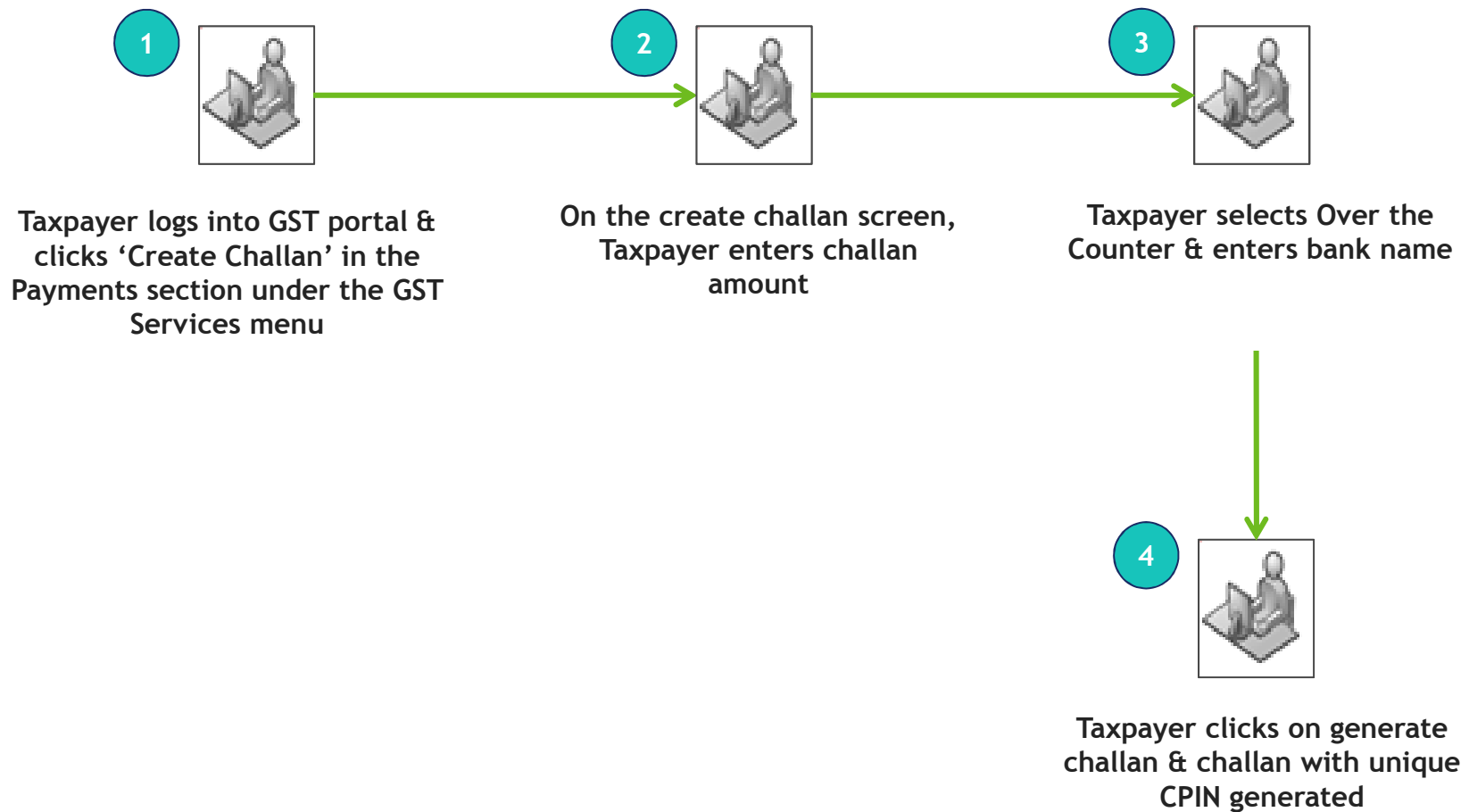
Creating a Challan (NEFT/RTGS): Mandate Form

GOODS AND SERVICES TAX	
Mandate Form for making GST Payment through NEFT/ RTGS Mode	
(Valid Till Date : 14/02/2017)	
I hereby authorize ICICI BANK LTD to remit an Amount of Rs4 (Rupees in words)Four only through <input type="checkbox"/> NEFT <input type="checkbox"/> RTGS as per details given below <input type="checkbox"/> Cheque <input type="checkbox"/> Debit my/our Account	
DETAILS OF APPLICANT(REMITTER)	
Name of the Remitter	GURVINDER SINGH KAMRA
Account Number	_____
Cheque Number	_____
Cheque Date	_____
Address	_____
Contact No.	_____
DETAILS OF BENEFICIARY	
Beneficiary Name	GST
Beneficiary Account No.(CPIN)	17010500000033
Beneficiary Bank Name	Reserve Bank of India
Amount	4
Sender To Receiver Information	17010500000033
(.....)	
Signature	
Date:	
<p>1. No change is allowed in the NEFT details by the customer or the originating bank. The transaction is liable to be rejected in case of any change in the NEFT details data</p> <p>2. This NEFT transaction should reach the destination bank by 23/12/2015(Date) till 16:00 hrs(Time). In case of any delay, the NEFT transaction would be returned to the originating Account. It would be the responsibility of the customer and the originating bank to ensure that the NEFT remittance reaches the beneficiary account well before the expiry time and neither the GST Authorities nor Reserve Bank of India would be liable for any delay.</p>	



Creating a Challan (Over the Counter)

Precondition: Valid GSTIN or Temporary ID + Bank Name





Creating a Challan - Reference Screenshot of Generated Challan

Goods and Services Tax | Kamath Foods Private Limited

Dashboard | Services | Notifications & Circulars | Acts & Rules | Downloads

GST Services > Payments | English

GST Challan

CPIN: 16020700000001

Challan Generation Date: 22/02/2016

Challan Expiry Date: 29/02/2016

Mode Of Payment: E-Payment

Details Of Taxpayer

GSTIN: 07APPCK7465F1Z1	Email Address: kfoods@gmail.com	Mobile Number: +91-9876453210
Name: Kamath Foods Private Limited	Address: C-134, Karia Nagar, Delhi-110070	

Details of Deposit

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST (0001)	3,000	1,000	250	250	500	5,000
IGST (0002)	2,000	1,000	750	750	600	6,000
Delhi GST (0004)	3,000	1,000	250	250	600	5,000
Total Challan Amount	₹15,000/-					

Total Challan Amount (In words) - Rupees Fifteen Thousands only

Select Mode of E-Payment

- Preferred Banks
- Net Banking
- Credit/Debit Cards

PRINT | DOWNLOAD | MAKE PAYMENT

Unique Common Portal Identification Number (CPIN)

Challan generation date

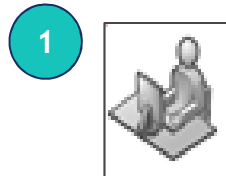
Challan expiration date

Mode of payment

Total challan amount



Payments: My Saved Challans



Taxpayer logs into GST portal & clicks 'My Saved Challans' in Payments section under the GST Services menu

The screenshot shows the GSTN portal interface. At the top, there is a dark blue header with the Government of India logo on the left, the text "Goods and Services Tax" in the center, and "A+ A-" and "Kamath Foods Private Limited" on the right. Below the header is a navigation bar with "Dashboard", "Services", "Notifications & Circulars", "Acts & Rules", and "Downloads". Under "Services", there is a sub-menu with "Registration", "Ledgers", "Returns", "Payments", and "User Services". The "Payments" option is selected, and a red box highlights the "My Saved Challans" link. Below this link, there is a "Track Payment Status" link. Other options in the Payments section include "Create Challan", "Challan History", and "Link UTR".



Payments: My Saved Challans



All challans created by the taxpayer appear in descending chronological order

Taxpayer edits (generate during edit)/deletes desired challan

Dashboard Services ▾ Notifications & Circulars ▾ Acts & Rules ▾ Downloads ▾

GST Services > Payments English

Create Challan **Saved Challan** Challan History

Reference Number	Created On	Amount(₹)	Mode	Expiry Date	Action
CLN0700000001	10/01/2015 22:12:55	1,000	E-Payment	17/01/2015	
CLN0700000002	12/01/2015 22:12:55	2,000	Not Selected	19/01/2015	
CLN0700000003	13/01/2015 22:12:55	1,000	E-Payment	20/01/2015	



Online Payments: Internet Banking

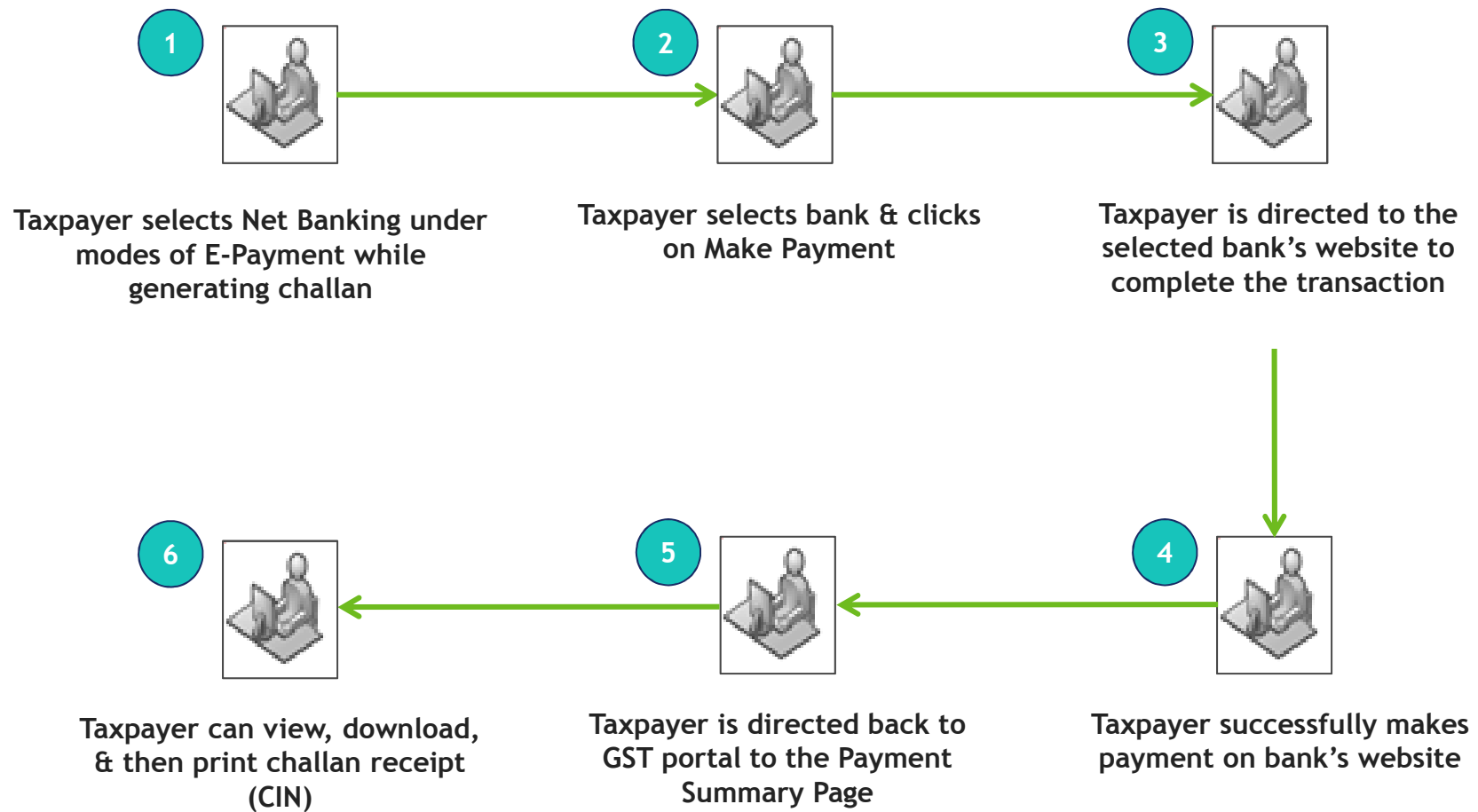
Precondition 1: Challan with e-Payment has been generated

Precondition 2: Taxpayer has net banking facility with authorized bank

Precondition 3: Challan should be valid at the time of tendering the payment



Online Payments: Internet Banking





Online Payments: Credit/Debit Card

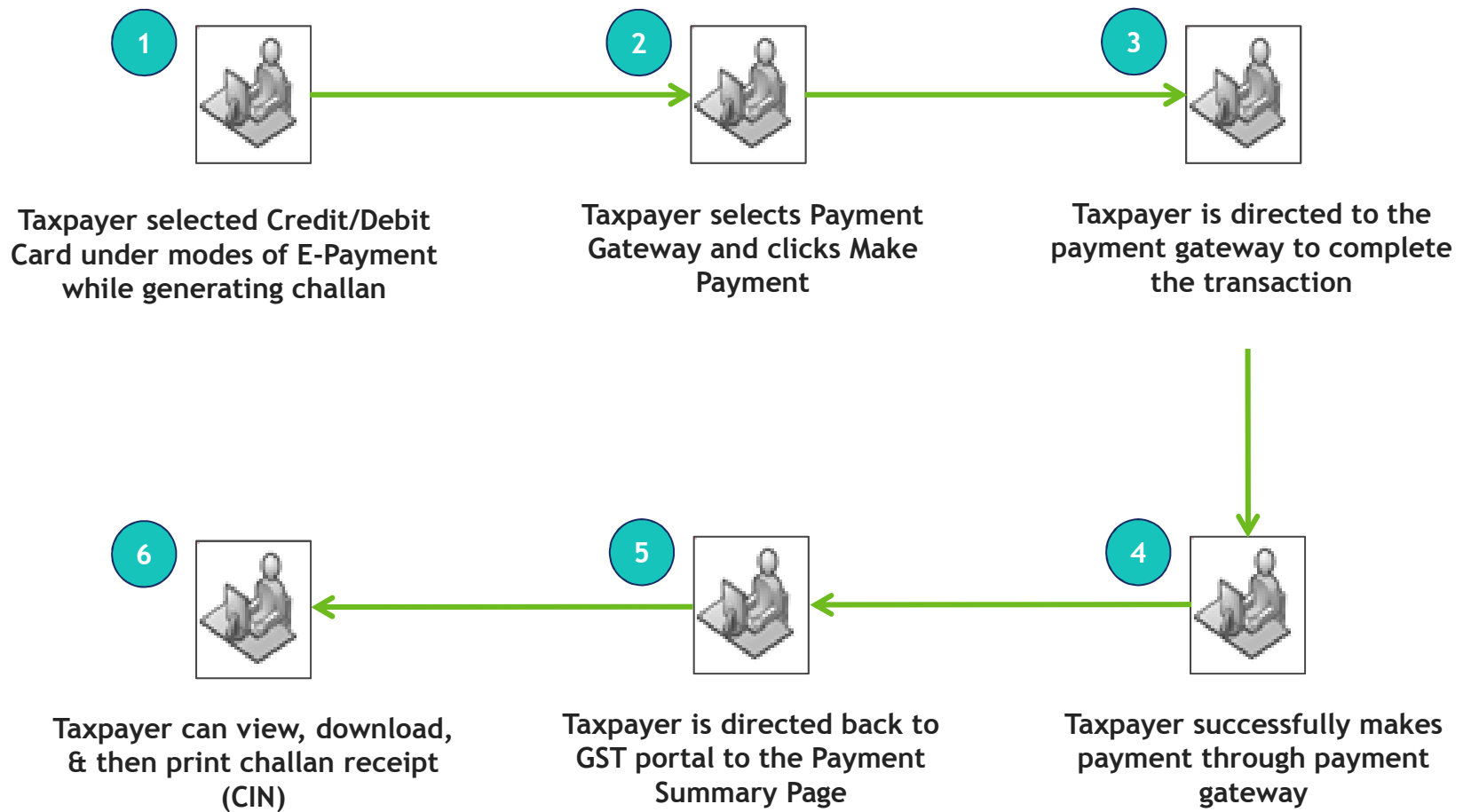
Precondition 1: Challan with e-Payment has been generated

Precondition 2: Taxpayer has valid credit/debit card

Precondition 3: Challan should be valid at the time of tendering the payment

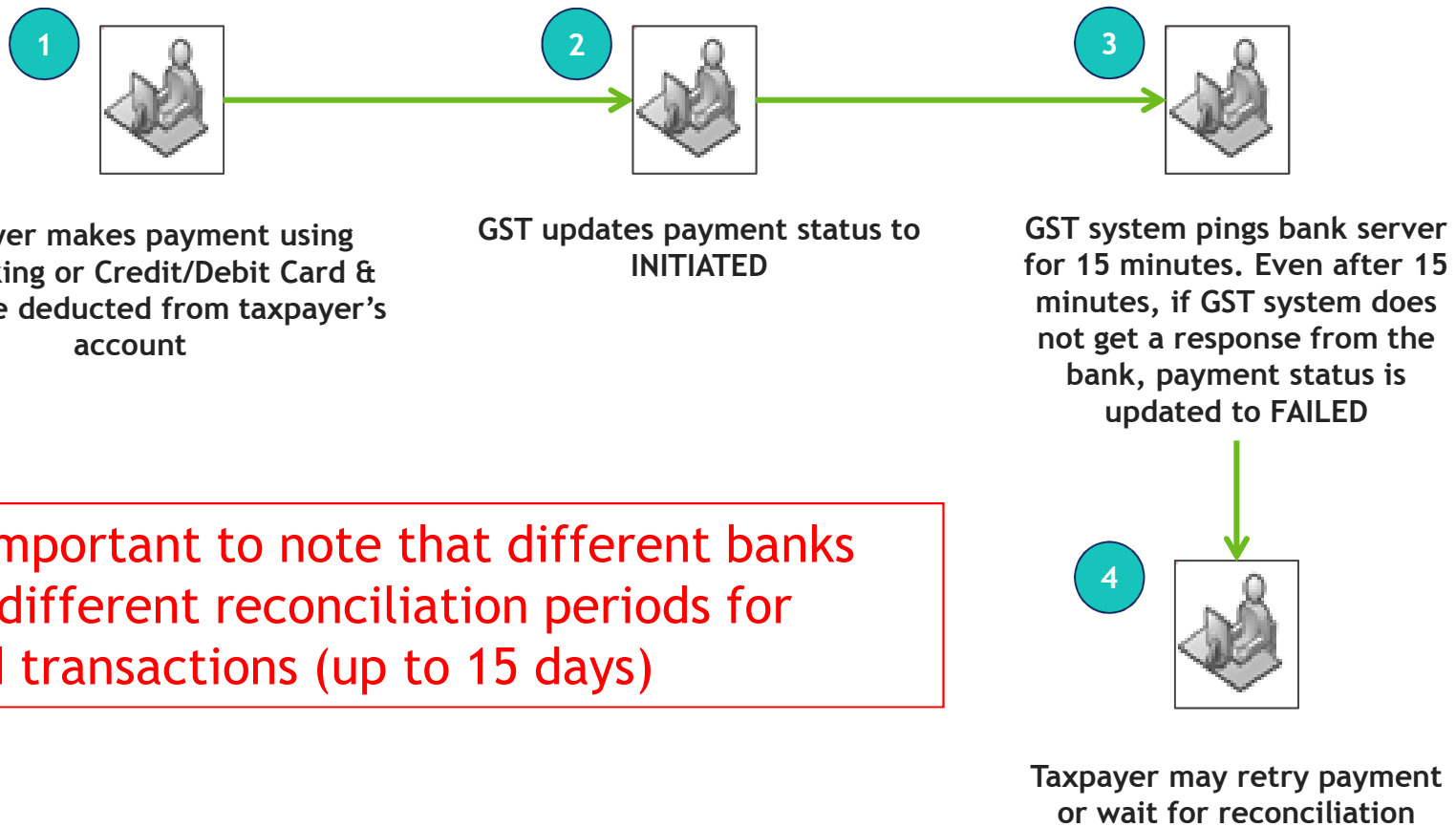


Online Payments: Credit/Debit Card





Online Payments: Failure



It is important to note that different banks have different reconciliation periods for failed transactions (up to 15 days)



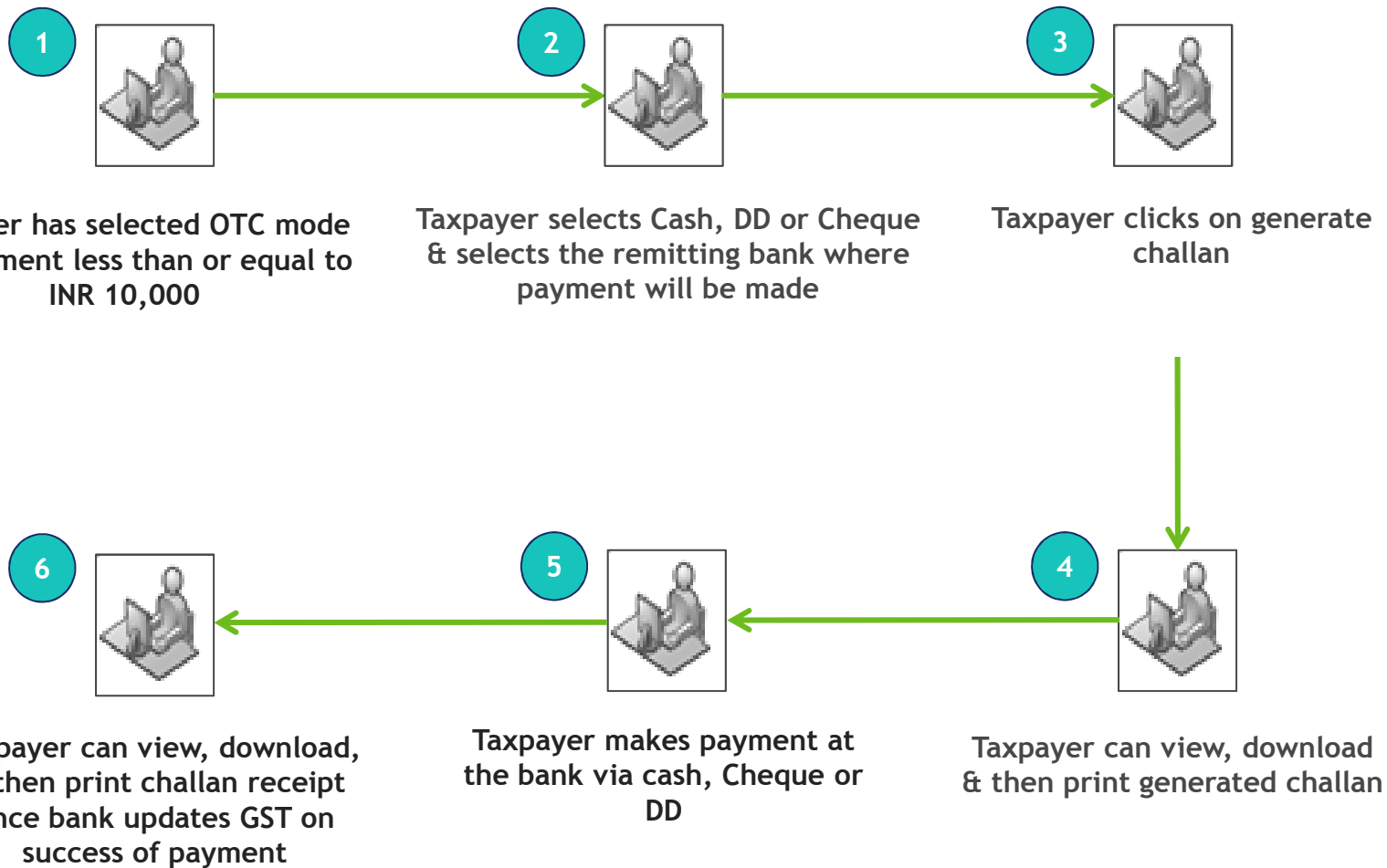
Other Payment Methods: Over the Counter (OTC)

Precondition 1: Taxpayer's selected OTC mode before generating challan

Precondition 2: Challan should be valid at the time of tendering the payment



Other Payment Methods: Over the Counter (OTC)





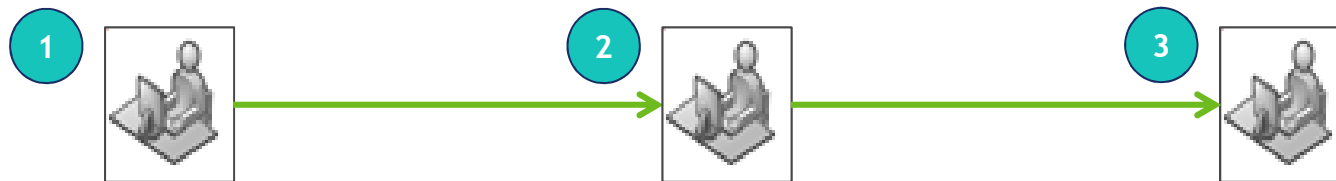
Other Payment Methods: NEFT & RTGS

Precondition 1: Taxpayer's selected NEFT/RTGS before generating challan

Precondition 2: Challan should be valid at the time of tendering the payment



Other Payment Methods: NEFT & RTGS



Taxpayer has selected NEFT/RTGS mode for payment

Taxpayer enters all the details of bank where payment will be made before generating challan

Taxpayer clicks on Generate Challan



Taxpayer can view, download, & then print challan receipt

Taxpayer fills mandate form & makes NEFT/RTGS payment (via cheque only) & uploads UTR number on the GST portal

Taxpayer can view and download generated challan along with partially auto-filled mandate form



Make Online Payments and Track Payment Status: Demonstration





Payments: Tax Officials

- During enforcement activities, tax officials can collect cash & deposit payments over the counter in banks without any limit
- Such cases are usually a result of a raid or surprise vehicle inspection
- Tax Official's can see pendency & collection of payments almost real-time in the Tax Official's Interface Dashboard
- Some payment related reports available to Tax Officials are:
 - Collection Target
 - Payments received to date
 - Payments pending



Module Summary

You have reached the end of the module,
you should be able to:

- ✓ Create a challan and view saved Challans
- ✓ Use the Electronic Cash Ledger (ECL)
- ✓ Make online payments using
 - ✓ Internet Banking
 - ✓ Credit/Debit Card
- ✓ Make payments
 - ✓ Using NEFT & RTGS
 - ✓ OTC payments
- ✓ Track Payment Status





Information Security Tips





Important: Information Security Tips

- **Do not disclose any confidential account information** like username, password, secret question/answer to anyone through a written note, phone, email or any other mode
- **Create strong passwords** which are at least 8-15 characters in length and use letters, numbers, special characters, both upper & lower cases
- **Avoid saving your passwords in the system**, especially on shared systems to avoid misuse of your account
- **Beware of social engineering attempts**, no government official will ever ask you for your account credentials or OTP details
- **Be extremely cautious of emails** asking you to click unknown URLs/suspicious links/attached files (especially **.exe** extensions)



Important: Information Security Tips

- Keep the provisional ID & password issued to you secure
- OTPs should be kept confidential & only be used by the authorised persons
- If you think your password has been compromised, change it immediately
- If you suspect any unauthorized activity on your user account or any loss/leakage of data, please inform the GST Helpdesk immediately



THANK YOU!