

## FAQs for Direct Tax payments with Kotak

### 1. What is Direct Tax?

Direct tax is a tax that a person or an organisation pays directly to the entity that levies it. Examples of such taxes include Income Tax, Real Property Tax, Personal Property Tax, and Taxes on Assets. All of these taxes are paid directly to the government by the assessee.

### 2. What are the available banking modes for making direct tax payments?

Direct tax payment can be made through the following banking modes:

- Through the Income-tax e-filing portal (<https://eportal.incometax.gov.in>) – Available for all types of tax payments. (Net Banking, Payment Gateway, and Pay at the Bank Counter modes can be selected.)

### 3. Where can TAN payments be made?

TAN payments can be made through the official website of the Income Tax Department or through the Kotak Net banking portal.

- On the Income Tax site: Enter TAN details in the User ID field followed by password, and proceed to make the payment.
- On the Kotak Net Banking portal: Use the e-Tax menu to make the payment. Note that TAN registration is a pre-requisite for this payment mode.

### 4. What are the changes in the new payment system for direct taxes as compared to the tax payments made through the Kotak Net Banking e-tax portal?

In addition to the tax payments made through the Kotak Net Banking portal, now tax payments can be initiated through the Income-tax e-filing portal as well.

Visit <https://eportal.incometax.gov.in> and select Kotak Bank. Then select one of these options:

- Net Banking
- OTC - Cash (₹10,000)
- Cheque (Transfer/ Clearing)

### 5. How can I access the e-Pay Tax functionality on TIN 2.0?

To access the e-Pay Tax Functionality, you must visit [www.incometax.gov.in](http://www.incometax.gov.in) . On this website, this functionality is available in the pre-login and post-login modes alike.

## 6. What is CRN (Challan Reference Number)?

“CRN” refers to Challan Reference Number, which is a 14-digit number comprising your date of birth in the format yy/mm/dd followed by an eight-digit sequence number. This number gets generated by TIN 2.0 on the successful generation of a challan form.

## 7. What is CIN (Challan Identification Number)?

CIN stands for Challan Identification Number, which is a 18-digit number that includes your 14-digit CPIN and four-digit Bank Code (KKBK). A CIN is generated by an authorised bank upon the receipt of payment and its subsequent credit in the relevant government account held with them. Challan Identification Number (CIN) is CRN + Bank Code.

## 8. How can I make a tax payment through TIN 2.0?

Kotak has made tax payments extremely convenient for customers with the introduction of the following processes:

### **Steps for Tax Payment: Retail Journey**

1. Log in to <https://eportal.incometax.gov.in> with your PAN/ TAN.
2. Under 'New Payment', select the tax payment category.
3. Select Assessment Year and the type of Payment.
4. Input all the applicable tax details, including the tax amount.
5. Choose Net Banking as the payment mode and Kotak Mahindra Bank as the authorized Bank.
6. After redirection, log in to the Kotak Mahindra Net Banking portal.
7. After logging in, confirm the tax payment details and select the debit account. Then click on 'Make Payment'.
8. Upon the successful completion of the transaction, a CIN (Challan Identification Number) will be generated. Save the acknowledgement receipt for your record.
9. To verify the transaction status, you can visit the TIN portal and download the challan receipt.

### **Steps for Tax Payment: Corporate Journey**

1. Log in to <https://eportal.incometax.gov.in> with your PAN/ TAN
2. Under 'New Payment', select the tax payment category
3. Select Assessment Year and the type of Payment
4. Input all the applicable tax details, including the tax amount.
5. Choose Net Banking as the mode of payment and Kotak Mahindra Bank as the authorized bank.
6. After the redirection to the Kotak Mahindra Net Banking portal, enter your login details.
7. After logging in, confirm the tax payment details and select the debit account. Complete the Payment.

8. The checker can approve the transaction and confirm the payment.
9. Upon the successful completion of the transaction, a CIN (Challan Identification Number) will be generated. Save the acknowledgment receipt for your record.
10. To verify the transaction status, you can visit the TIN portal and download the challan receipt

#### NOTES:

- Kotak Mahindra Bank has not yet facilitated direct tax payments using Debit Card and RTGS/NEFT modes. We accept three modes of payment, namely, Net Banking, Pay at the Bank Counter, and Payment Gateway.
- PAN & TAN registration is required for first-time users at the e-filing TIN 2.0 portal.
- Board Resolution (BR) letter + eTax letter is required in the Corporate maker and checker facility for using the Kotak Net Banking portal.

#### **9. What are the various payment modes available after the generation of the Challan Form?**

After the generation of the Challan Form through TIN 2.0, the following payment modes can be utilised:

- Kotak Net Banking
- Over-the-counter payments at Kotak Bank branches;
- Payment via Payment Gateway, using Net Banking, Debit Card, Credit Card, International CC, and UPI

#### **10. What is the validity of a challan?**

The validity of a challan is 15 calendar days from the date of its issuance, i.e., if the CRN is generated on April 1<sup>st</sup>, then it will remain valid until April 15<sup>th</sup>. On April 16<sup>th</sup>, the status of the CRN will change to expired.

In the case of Pay at Bank mode, if the Payment Instrument (Clearing) is presented at the authorised bank by the taxpayer on or before the validity date, the Challan validity date shall be extended by 90 days.

#### **11. How can I ascertain whether tax payment is successful?**

Upon the successful completion of tax payment through any of the available payment modes, a Challan Identification Number (CIN) is generated against the Challan Reference Number (CRN), which is available to taxpayers along with other details in the form of payment acknowledgement.

Alternatively, successful payments can be tracked through the following option, which is available on the e-filing portal.

- Home page (e-filing) → Quick link → Know payment Status → Enter PAN/ TAN, CRN, & Mobile No.

**12. Can I pay using cash? Is there a limit on the number of cash transactions for tax payments?**

Yes, taxpayers can make payments using cash by using the 'Pay at Bank' mode. However, tax payments made with cash are subject to a maximum amount of ₹10,000 per challan form (CRN).

**13. What is the procedure to make tax payments via the 'Pay at Bank' mode?**

For making tax payments via the 'Pay at Bank' mode, the taxpayer needs to select Kotak Mahindra Bank as the authorised bank while generating the challan form (CRN). After the generation of the Challan Form, the taxpayer must carry signed copies of the same to a branch of the selected authorised bank (such as Kotak) along with the payment instrument (Cheque/ Demand Draft/ Cash).

**14. Is it possible to pay for multiple challans with a single cheque?**

No, you cannot pay for different challans with the same cheque.

**15. Is there a cut-off time for making direct tax payments through e-payment/ Net Banking?**

There are no cut-off timings for e-payment or net banking modes of payment. This mode of payment is available 24x7 for the customer (taxpayers) to facilitate the seamless payment of direct taxes.

**16. Is there a cut-off time for making direct tax payments through any of the OTC modes of payment, such as Cash, Cheque, and DD, at Kotak Bank branches?**

- The cut-off time for making direct tax payments at Kotak Bank branches through cash & transfer cheques are the official working hours of the relevant branch.
- The cut-off time for making direct tax payments using a clearing cheque (cheque of any bank other than Kotak Mahindra Bank) is the relevant branch working hours. Any direct tax payments made through clearing cheques, which are received after the existing cut-off time for a particular day, shall be processed on the next working day.

**17. Can I make direct tax payments on a bank holiday?**

Net-banking/ e-payment modes for direct tax payments are available 24x7 and can, therefore, be used even on banking holidays.

Direct tax payments through OTC modes (Cash/cheque/DD) can be made only on bank working days.

**18. Why can't I find Kotak Mahindra Bank in the list of authorised banks on the Income tax website?**

If a customer cannot find Kotak Mahindra Bank as an authorised bank on the website of the Income Tax Department, they may be accessing the old NSDL portal where the option for Kotak Bank is not available. In order to avoid any such issues, it is advisable to use the new Tin 2.0 portal. <https://eportal.incometax.gov.in>

## 19. Why am I unable to generate challan receipts for TDS/ Advance Tax / Self-assessment Tax?

If customers are unable to generate Challan receipts for TDS, Advance Tax, or Self-assessment Tax, they must follow the steps mentioned below and download the challan.

1. Log in to the Income tax portal using your PAN/ TAN - <https://eportal.incometax.gov.in>
2. Select the e-File menu and select 'E-Pay Tax' from the drop-down menu. (E-File=> E-Pay Tax)
3. Go to the 'Payment history' menu and download the Challan Receipt for a particular CIN by clicking on the three dots available under the Action menu. (Payment History => CIN => Action => Download).

## 20. Why am I unable to register for TAN?

Customers who cannot register for TAN must refer to the TAN registration process.

- How to Register TAN on the e-Filing portal? - <https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>

## 21. What should I do if I am unable to pay tax due to a restricted scheme code?

If a customer is unable to make tax payments due to a restricted scheme code, said code must be approved by the respective scheme code product head, and the associated approval mail has to be sent to [cmsonlinetax@kotak.com](mailto:cmsonlinetax@kotak.com) along with the tax product manager's email ID. This way, the email address can be added to the approved list for accepting tax payments.

## 22. What are the correct Income Tax Department combinations of major/ minor heads for making TDS/ TCS payments?

The correct combinations of major and minor heads for TDS and TCS payments as per the Income Tax Department are as follows:

S. No.	Section	Description of the Nature of Payment	Code	Major Head
1	192	Payments to Govt. Employees other than Union Government Employees	92A	21
2	192	Payments of Employees other than Govt. Employees	92B	21
3	193	Interest on securities	193	20/21
4	194	Dividend	194	20/21
5	194A	Interest other than the interest on securities	94A	20/21

6	194B	Winnings from lotteries and crossword puzzles	94B	20/21
7	194BB	Winnings from horse races	4BB	20/21
8	194DA	Payments for Life Insurance Policies	4DA	20/21
9	194LA	Payment of compensation on the acquisitions of any immovable Property	4LA	20/21
10	194LB	Income by way of Interest from Infrastructure debt fund payable to a Non-Resident	4LB	20/21
11	194LC	Income by way of Interest from any Indian company	4LC	20/21
12	194LD	Income by way of interest on certain bonds and Government securities	4LD	20/21
13	194C	Payments of contractors and sub-contractors	94C	20/21
14	194D	Insurance Commission	94D	20/21
15	194E	Payments to non-resident Sportsmen/Sport Associations	94E	20/21
16	194EE	Payments in respect of Deposits under National Savings Schemes	4EE	20/21
17	194F	Payments on account of Re-purchase of Units by Mutual Funds or UTI	94F	20/21
18	194G	Commission, prize etc., on sale of Lottery tickets	94G	20/21
19	194H	Commission or Brokerage	94H	20/21
20	194I	Rent	94I	20/21
21	194IC	Payments under specified agreements	4IC	20/21
22	194J	Fees for Professional or Technical Services	94J	20/21
23	194K	Income payable to a resident assessee for the units of a Mutual Fund specified u/s 10(23D) or units from the administrator of the specified undertaking or units from a specified company	94k	20/21
24	194LBA	Certain income from units of a business trust	LBA	20/21
25	194LBB	Income in respect of Units of Investment Funds	BB	20/21

26	194LBC	Income in respect of Investment in Securitization Trusts	LBC	20/21
27	194N	Payment of certain amounts in cash	94N	20/21
28	194O	Deduction of tax in case of specified senior citizens	94O	20/21
29	194P	Deduction of tax at source on the payment of a certain sum for the purchase of goods	94P	20/21
30	194Q	Payment of compensation on the acquisitions of any immovable Property	94Q	20/21
31	194R	Deduction of tax on benefits or perquisites paid in any business or profession	94R	20/21
32	194S	Payment on the transfer of Virtual Digital Assets	94S	20/21
33	195	Other sums	195	20/21
34	196A	Income for the units of Non-Residents	96A	20/21
35	196B	Payments in respect of Units to an Offshore Fund	96B	20/21
36	196C	Income from Foreign Currency Bonds or the shares of Indian Company	96C	20/21
37	196D	Income of Foreign Institutional Investors from securities	96D	20/21
38	196D(1A)	Income of specified fund from securities referred to in clause (a) of sub-section (1) of section 115AD (other than interest income referred to in section 194LD)	6DA	20/21
39	206C	Collection at source for alcoholic liquor for human consumption	6CA	20/21
40	206C	Collection at source from Timber obtained under Forest lease	6CB	20/21
41	206C	Collection at source from Timber obtained by any mode other than a Forest Lease	6CC	20/21
42	206C	Collection at source from any other forest (not being timber or tendu leaves)	6CD	20/21
43	206C	Collection at source from scrap	6CE	20/21
44	206C	Collection at source from contractors or licensee or lease relating to Parking lots	6CF	20/21
45	206C	Collection at source from contractors or licensee or lease relating to toll plaza	6CG	20/21

46	206C	Collection at source from contractors or licensee or lease relating to mining or quarrying	6CH	20/21
47	206C	Collection at source from tendu leaves	6CI	20/21
48	206C	Minerals	6CJ	20/21
49	206C	Bullion and Jewellery	6CK	20/21
50	192	Payment of accumulated balance due to an employee	AA	20/21
51	206C	TCS on sale of Motor Vehicle	6CL	20/21
52	206C	TCS on the cash sale of any goods (other than bullion/jewellery)	6CM	20/21
53	206C	TCS on the provision of any services (other than Ch-XVII-B)	6CN	20/21
54	206C	TCS on Foreign Remittances	6CO	20/21
55	206C	Remittance under LRS for educational loans taken from financial institution mentioned in Section 80E	6CP	20/21
56	206C	Remittance under LRS for any purpose other than for the purchase of overseas tour packages or for educational loans taken from financial institution	6CQ	20/21
57	206C	TCS on the sale of goods	6CR	20/21

### 23. In what scenarios will the completed payments be classified as Payment awaited from bank's end on the e-filing TIN 2.0 portal?

Two scenarios could result in completed payments being classified as pending from the bank's end:

- In the case of non-individuals - The maker has initiated the tax payment through the e-filing portal, but the checker has not verified and authenticated the transaction.
- In the case of individuals – The customer has not completed the payment.

### 24. How can TAN Registration be done for e-filing TIN 2.0?

Please check out these demo videos for a detailed guide on the process:

- How to Register TAN on the e-Filing portal?  
-<https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>



## 25. How can a .CSI file be generated?

Please check out these demo videos for a detailed guide on the process:

- How to Register TAN on the e-Filing portal? - <https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>

## 26. How can the e-verification of TDS/ TCS transactions be done?

After downloading the .CSI file, you can upload the .CSI file on the official website of RPU as mentioned below and verify the same. Please refer to the below screenshot for “File Validated Successfully”. <https://www.protean-tinpan.com/services/etds-etcs/etds-rpu.html>

Please check out these demo videos for a detailed guide on the process:

- How to Register TAN on the e-Filing portal? - <https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>

## 27. Which software/ application is used for e-verification?

The official application for e-verification is RPU utility. This application can be accessed through the following link : <https://www.protean-tinpan.com/services/etds-etcs/etds-rpu.html>

## 28. How can the FVU (File Validation Utility) file be generated?

Please check out these demo videos for a detailed guide on the process:

- How to Register TAN on the e-Filing portal? - <https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>

## 29. How can returns be filed using the FVU file?

The FVU file can be used for completing the return filing process. The error description mentioned, “BSR code not present in the list of authorised bank branches” may be ignored (as per the ITD's directive).

Please check out these demo videos for a detailed guide on the process:

- How to Register TAN on the e-Filing portal? - <https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>

**30. What should a user do if the following errors appear whilst verifying a .CSI file?**

**1. BSR code is not present in the list**

**2. Challan details mentioned in the statement are not present in the imported Challan file**

- **“BSR Code is not present in the list” – As confirmed by the ITD team, the user can ignore this error message and proceed with the return filing process**
- **“Challan details mentioned in the statement not present in the challan file imported” - The user must re-generate the .CSI file and ensure that the selected payment date range includes the dates for which the challan is entered in the utility. If the issue still persists, the taxpayer can connect with the NSDL for more details or send an email to: [tin\\_returns@proteantech.in/](mailto:tin_returns@proteantech.in) [tininfo@nsdl.co.in](mailto:tininfo@nsdl.co.in)**

**Tax Information Network - NSDL**

Queries related to PAN & TAN application for Issuance / Update through NSDL

07:00 hrs - 23:00 hrs (All Days)

+91-20-27218080

**31. What are the important due dates for Direct Tax payments?**

- TDS/ TCS – Monthly (7<sup>th</sup> day of the month)
- Advance tax – Quarterly (15<sup>th</sup> day of the month)
- Self-assessment tax – Yearly (30<sup>th</sup> July)

**32. I have completed a payment using Kotak Net banking/ Branch banking, but the payment is not reflecting on NSDL/ OLTAS for e-verification. What should I do?**

Any payment completed using Kotak Net banking/ Branch banking will not reflect on the NSDL portal; it will only be available on the e-filing TIN 2.0 portal. You must log in to the portal using your PAN/ TAN and generate the challan receipt.

**33. I have not received the five-digit challan number as a part of the payment acknowledgement provided by the Bank. What should I do?**

The five-digit challan number/ BSR Code/ Tender date will only be available in the challan receipt generated using the e-filing TIN 2.0 portal and logging in with your PAN/ TAN.

**34. How can the entry of an incorrect AY in the challan be rectified?**

After the completion of the payment, no correction can be done in the challan. The customer can, however, submit their grievance using the e-filing portal TIN 2.0 and request the correction.

**35. What can a I do if I have made the wrong payment and want to stop it or get a refund for it?**

After the completion of a payment, no stop/ refund directive can be initiated by the bank. The customer can, however, submit their grievance using the e-filing portal TIN 2.0 and request a refund for the wrong/ excess payment.

**36. Is any modification or correction possible in a completed payment?**

After the completion of a payment, no stop/ refund or any other modification can be initiated by the bank. The customer can submit their grievance using the e-filing portal TIN 2.0 portal.

**37. Why am I not getting the challan receipt for my TDS/TCS payment?**

You may not be receiving challan receipts due to the following reasons.

- You may not be checking the NSDL/ OLTAS portal/ Net Banking Challan History/ Traces Site- (Challan is only available on the E-filing site - <https://eportal.incometax.gov.in>)
- You may not be logging in with your PAN and checking in Challan History –  
Note :( For TDS/TCS challan receipt, you should log in with your PAN/ TAN and password)
- You may be unable to log in with TAN - Complete your TAN registration on the TIN 2.0 e-filing portal
- You may be registered with TAN yet unable to log in - Click on 'Forgot Password' and reset your password.

**38. I am facing issues in registering TAN/ PAN & other issues related to the e-filing TIN 2.0 portal. What should I do?**

Kindly watch the below demo videos to help you with these issues:

- How to pay Direct Taxes online on the new Income tax e-Filing portal TIN 2.0 with Kotak? - <https://www.youtube.com/watch?v=AjBUBkFrPLc>
- How to pay Direct Taxes via Kotak Payment Gateway on the new Income tax e-Filing portal? - <https://www.youtube.com/watch?v=qsN2vpNUo2Y&t=5s>
- How to Register TAN on the e-Filing portal? - <https://www.youtube.com/watch?v=0eTJfCaGbC4&t=2s>
- How to e-File TDS/TCS Returns? - <https://www.youtube.com/watch?v=9TQAwGxVv0c>

Please contact the helpdesk numbers available on the e-filing portal.

For TAN registration, please call on the below-mentioned e-filing & Centralised Processing Centre helpline numbers:

☎ 1800 103 0025

☎ 1800 419 0025

Keep the following details handy:

- PAN associated with TAN
- TAN
- Date of Incorporation

The CBDT Call centre executives will guide you on the completion of the TAN registration, the generation of the challan receipt/ .CSI file, & return filing.



### e-filing and Centralized Processing Center

e-Filing of Income Tax Return or Forms and other value added services & Intimation, Rectification, Refund and other Income Tax Processing Related Queries.

**08:00 hrs - 20:00 hrs (Monday to Friday)**

**09:00 hrs - 18:00 hrs (Saturday's)**

☎ 1800 103 0025

☎ 1800 419 0025

☎ +91-80-46122000

☎ +91-80-61464700

## Aayakar Sampark Kendra (ASK)

General Queries related to Income Tax

08:00 hrs - 22:00 hrs (Monday to Saturday)

 1800 180 1961

 1961

### 39. How can I make the payment of 26QB/ QC & QD?

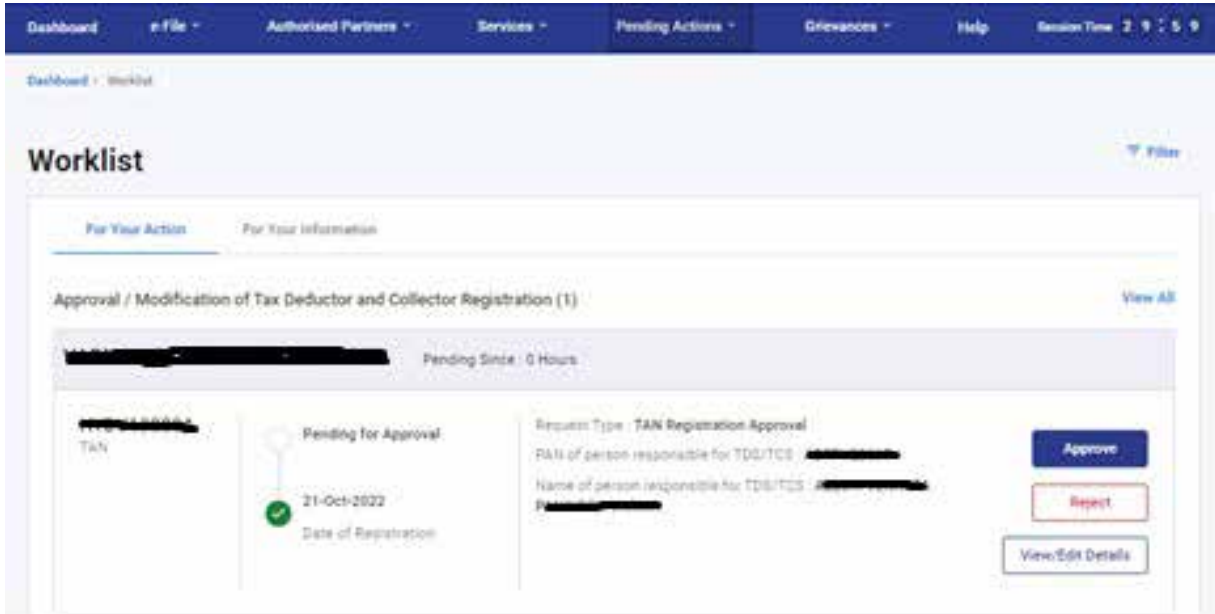
To make 26QB/ QC/ QD payments, you must follow the below steps:

1. Login to the Income tax portal using PAN, not TAN-  
<https://eportal.incometax.gov.in/iec/foervices/#/login>
2. Visit the 'e-File' menu & select 'E-Pay Tax' from the drop-down menu. (E-File=> E-Pay Tax=> New payment)
3. Select 26 QB/ QC/ QD for making the payment.

### 40. I have already completed the TAN registration, but the following error is appearing: The e-filing account associated with the above User Id has not been activated; kindly activate your user ID to log into the e-filing portal"? What should I do?

You must log in with the PAN of the organisation & follow the below steps:

1. Go to the Pending Actions and select Worklist
2. Approve the request
3. Activity Completed
4. Login with TAN



The screenshot displays the 'Worklist' section of the Kotak Mahindra Bank portal. The top navigation bar includes 'Dashboard', 'File', 'Authorized Partners', 'Services', 'Pending Actions', 'Grievances', 'Help', and 'Session Time 2:9:59'. The main heading is 'Worklist' with a 'Filter' button. Below this, there are two tabs: 'For Your Action' (selected) and 'For Your Information'. A specific entry is shown: 'Approval / Modification of Tax Deductor and Collector Registration (1)' with a 'View All' link. The entry details include a redacted TAN, 'Pending Since: 0 Hours', and a status of 'Pending for Approval' with a green checkmark and the date '21-Oct-2022' for 'Date of Registration'. The request type is 'TAN Registration Approval'. Other fields include 'PAN of person responsible for TDS/TCS' and 'Name of person responsible for TDS/TCS', both redacted. Action buttons for 'Approve', 'Reject', and 'View/Edit Details' are visible on the right.

**41. What is the correct major head for making the payment of 92b?**

As per the new validation list from the ITD, the major head 0021 is the correct major head for the payment of 92b, and the payment will be accepted for this combination.