



Webinar: Payment Processes Under GST

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Venue: GSTN
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Agenda : Webinar coverage:



1. Overview of GST Payment

2. Modes of payment in GST

3. Restrictions and eligibility.

4. Creation and saving of challan

5. Generation of Challan (CPIN) and Process of payment on GST portal

6. Electronic cash ledger

7. Track payment status

8. Different type of payment status

Overview of GST Payment

- Chapter – X of the CGST Act -2017 deals with payment process of tax.
 - Section 49 envisages to payment of Goods and Services tax, interest, penalty, fee and other amounts.
 - Section 50 specifies imposition of interest on delayed payment of tax.
 - Section 51 pertains to tax deduction at source.
 - Section 52 pertains to tax collection at source

Process Overview - Payments



- Single challan/payment for CGST, SGST, IGST and Cess
- Challan to include all major heads (IGST, CGST, SGST, Cess and Minor heads (Tax, Interest, Penalty, ,Fee, Others)
- Payment through Debit/Credit Card, Internet Banking, NEFT/RTGS and at the Bank Counter
- Facility to make advance payments (Deposits)
- All deposits will become part of Electronic Cash Ledger and can be utilized in payment of liabilities

Process Overview - Payments



- Pre-Login / Post-Login Facilities available.
- Maximum Time limit **of 15 days** prescribed for making payment by all modes, if challan generated
- In post login- Prefilled Challan except for amounts
- Payment can be made through other than authorized banks also via NEFT and RTGS
- Facility to link UTR(Unique Transaction number) in case of NEFT/RTGS
- Facility to generate challan with pay later option and facility to track payment is also available
- Refund can be claimed for excess payments

Modes Of Payment in GST

- Three Modes of Payment (**Through 25 Authorized Banks**)
 - Mode I: e-Payment including Debit card and Credit card
 - Mode II: Over The Counter (OTC) Payment (for Payments up to Rs. 10,000/-per challan per tax period)
(Mode II) (**Through Other Than Authorized Banks**)
 - Mode III: Payment through RTGS/NEFT
- Cash payment can be accepted by Departmental officers in enforcement and recovery cases only .

Payment through Single Challan



- Payment of CGST, IGST, SGST & Cess can be done through one single challan.
- Challan will have Major heads (CGST, IGST, SGST, Cess) and Minor heads (Tax, Interest, Penalty, Fee, Others).
- No Major-Minor head adjustment will be allowed.
- Cash Ledger & Challan History will be maintained at the GST Portal electronically.

CPIN	<<Auto Generated after submission of information>>	Date <<Current date>>	Challan Expiry Date --
------	--	-----------------------	------------------------

GSTIN	<<Filled in/Auto populated>>	Email address	<<Auto Populated>>
Name	<<Auto Populated>>	Mobile No.	<<Auto Populated>>
Address	<<Auto Populated>>		

Government		Details of Deposit (All Amount in Rs.)					Total
Major Head	Tax	Interest	Penalty	Fee	Others		
Government of India	CGST (---)						
	IGST (---)						
	CESS (---)						
	Sub-Total						
State / UT (Name)	SGST (---)						
Total Challan Amount							
Total Amount in words							

Restrictions and Eligibility


- OTC payment Rs 10,000/-per challan per tax period
- Cheque used For OTC either should be local and if outstation it should be at Par.
- In NeFT/RTGS only Cheque to be used.
- Maker/checker whole process should be completed within validity period of CPIN(15 days).
- No physical copy of challan to be used for payment
- Only electronically generated challan is allowed.

Creation and Saving of Challan

- Please visit www.gst.gov.in
- Please log in using credentials
- Go to Payments
- Go to create challan
- Click create challan
- Fill the amounts as per major Head wise (CGST, SGST,IGST, Cess)
- Fill Minor Head wise details as applicable (Tax, Interest , Penalty, fee and others)
- Save challan for 7 days if required.
- For generation of challan select mode of payment.

Creation of challan





Goods and Services Tax

A⁺ A⁻ | Kamath Foods Private Limited

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GST Services > Payments English

[Create Challan](#) | [Saved Challan](#) | [Challan History](#)

Challan Details

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0001)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
IGST (0002)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Delhi GST(0004)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Challan Amount: ₹						
Total Challan Amount (In words): Rupees						

Payment Modes


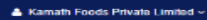
- E-Payment
- Over The Counter
- NEFT/RTGS

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Creation of challan



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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, Kamla 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	500	5,000
Delhi GST (0004)	3,000	1,000	250	250	500	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

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	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	500	5,000
Delhi GST (0004)	3,000	1,000	250	250	500	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

Select Payment Gateway *

HDFC ICICI SBI

70% Success Rate

*Transaction Charges 1.2% of Transaction Amount

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*Transaction Charges as declared by the bank.



GOODS AND SERVICES TAX PAYMENT RECEIPT

CPIN	Payment Date	Payment Time
16020700000001	22/02/2016	10:00:25

Payment Particulars

CIN	Name of Bank	BRN
SBIN16020700000001	State Bank Of India	111222333

Taxpayer Details

GSTIN	Email Address	Mobile Number
07APPCK7465F1Z1	kfood@gmail.com	+91-9876453210
Name	Address	
Kamath Foods Private Limited	C-234, Kamla 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	500	5,000
Delhi GST (0004)	3,000	1,000	250	250	500	5,000

Total Challan Amount: ₹ 15,000/-

Total Challan Amount (In words): Rupees Fifteen Thousand Only

Mode Of Payment: Net Banking

Note:

1. Status of the Transaction can be tracked under 'Track Payment Status' at GST website.
2. Payment status will be set as 'Paid' for this transaction.
3. This is a system generated receipt.

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GOODS AND SERVICES TAX PAYMENT RECEIPT						
CPIN : 16020000000001			Payment Date : 20/02/2016			
			Payment Time : 10:00:00			
Payment Particulars						
CIN : 16020000000001SBIN						
Name of Bank : State Bank of India						
BRN : <111222333>						
Taxpayer Details						
GSTIN : 07ASMCC9477Z1X3						
Name : Kamath Traders Pvt. Ltd.						
Address : 1234, Kamla Nagar, Delhi						
E-mail Id : abc@xyz.com						
Mobile No. : +91-9999999999						
Tax Liability						
	Tax	Interest	Penalty	Fee	Others	Total
CGST	10000	10000	10000	10000	10000	50000
IGST	10000	10000	10000	10000	10000	50000
<Delhi> SGST						
Total						100000
Rupees(In words) : One Lakh Only						
Mode of Payment : Internet Banking - State Bank of India						
Notes:						
1. Status of the transaction can be tracked under 'Track Payment Status' at GST website.						
2. Payment Status will be set as 'Paid' for this transaction.						
3. This is a system generated receipt.						

Generation of challan and process of payment

- E-payment mode through 25 authorized banks (internet banking , CC/DC):
 - ❖ Generation of e-Challan at GST Portal
 - ❖ Tax payer to select e-payment mode
 - Net Banking
 - Credit/Debit Card of any bank
 - Tax Payer to choose Authorized bank in case of Net Banking
 - Payment gateway of authorized bank (or their SPVs) in case of CC/DC

Authorised Banks



Select Mode of E-Payment

Preferred Banks

Net Banking

Credit/Debit Cards

Select Bank *

<input checked="" type="radio"/> ALLAHABAD BANK	<input type="radio"/> ANDHRA BANK	<input type="radio"/> AXIS BANK
<input type="radio"/> BANK OF BARODA	<input type="radio"/> BANK OF INDIA	<input type="radio"/> BANK OF MAHARASHTRA
<input type="radio"/> CANARA BANK	<input type="radio"/> CENTRAL BANK OF INDIA	<input type="radio"/> CORPORATION BANK
<input type="radio"/> DENA BANK	<input type="radio"/> HDFC	<input type="radio"/> ICICI
<input type="radio"/> IDBI BANK	<input type="radio"/> INDIAN BANK	<input type="radio"/> INDIAN OVERSEAS BANK
<input type="radio"/> ORIENTAL BANK OF COMMERCE	<input type="radio"/> PUNJAB AND MAHARASHTRA CO BANK	<input type="radio"/> PUNJAB NATIONAL BANK
<input type="radio"/> PUNJAB & SIND BANK	<input type="radio"/> SBI	<input type="radio"/> STATE BANK OF BIKANER AND JAIPUR
<input type="radio"/> STATE BANK OF HYDERABAD	<input type="radio"/> STATE BANK OF MYSORE	<input type="radio"/> STATE BANK OF PATIALA
<input type="radio"/> STATE BANK OF TRAVANCORE	<input type="radio"/> SYNDICATE BANK	<input type="radio"/> UCO BANK
<input type="radio"/> UNION BANK OF INDIA	<input type="radio"/> UNITED BANK OF INDIA	<input type="radio"/> VIJAYA BANK

Terms and Conditions apply.

Add as Preferred Bank.

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MAKE PAYMENT

- Filling up the amount in e-challan at GST Portal.
- Selecting mode of payment (e-payment mode) and generating e-challan.
- Triggering payment transaction to the bank's payment gateway.
 - (GST Portal to transmit challans particulars - safe data sharing protocols)
- Taxpayer to make payment using their credentials provided by banks.
- On successful completion of transaction, the bank will provide confirmation to GST Portal.
- GST Portal will credit the Taxpayer's ledger.
- Payment particulars challan-wise will be available on GST Portal for download/print.

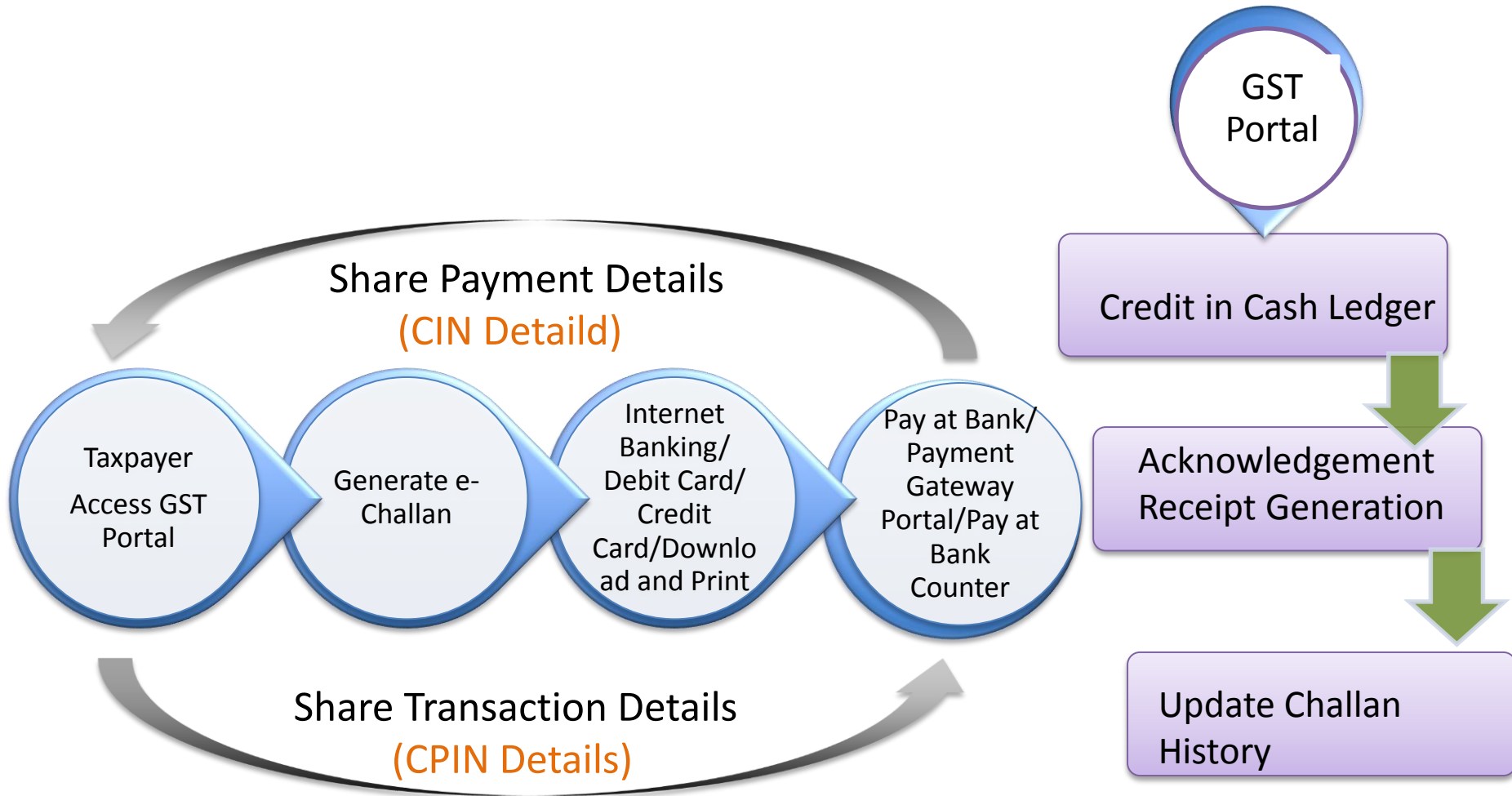
- For payment up to Rs 10000 per challan per tax period.
- Electronic Challan from GST portal.
- OTC payment at any branch of authorised bank through.
 - ❖ Cheque(local / Payable at par at all branches of bank having presence at that location only)
 - ❖ Cash
 - ❖ Demand Draft.

- Generation of e-Challan at GST Portal
- For cheque payment, name of authorised bank , where instrument/cash is to be presented ,to be mandatorily filled in challan
- Taxpayer to approach the branch of the authorised bank for payment of taxes along with the instrument [only one instrument (cheque or draft) to pay all taxes] or cash

- GSTIN, Name of the Taxpayer and amount have to be entered by teller before retrieving CPIN information from GST portal,
- On real time basis GST Portal to share challan details with core banking system (CBS) of the chosen authorised bank.
- Payment in cash or by same bank cheque:
a unique transaction number (**BTR/ BRN**) will be generated by the authorised bank's system and given to taxpayer.
authorised bank to send receipt information (CIN) after deducting amount from taxpayer's account to GST Portal on real time basis.

- Payment by cheque drawn on another bank :
 - ❖ Bank to inform GST Portal on real time basis in two stages-
 - When the instrument is given OTC
 - Second acknowledgement once the cheque is realized.
 - ❖ Bank to issue acknowledgement to taxpayer in two stages-
 - Acknowledgement of cheque immediately
 - Upon realization of cheque, issuance of BTR/BTN.
- GST Portal to credit the taxpayer's ledger.

Process flow of e-Payment/OTC

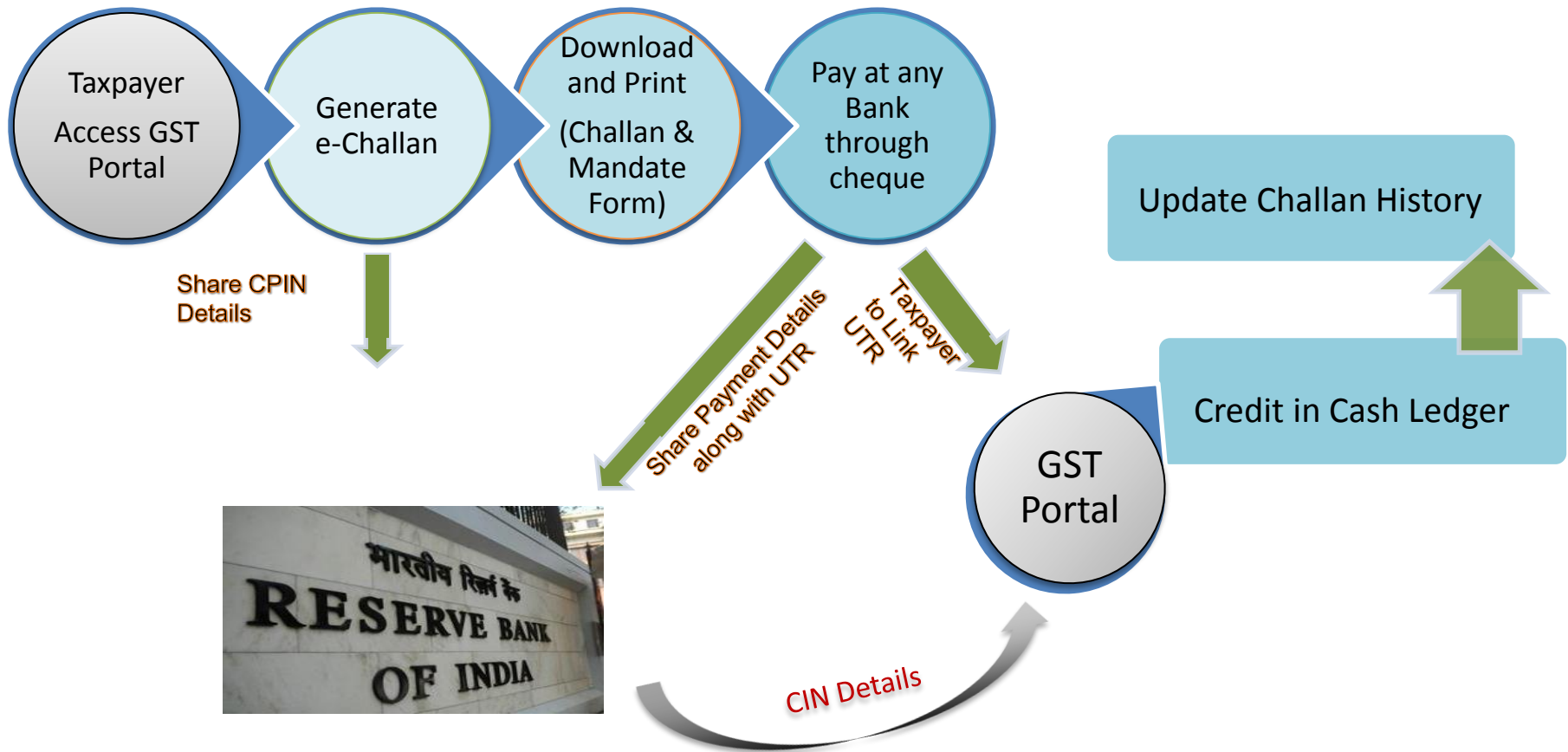


- Flexibility to taxpayer to pay from his own bank without any monetary limit
- This bank can be a bank other than an authorised bank
- Government responsibility to start when the remittance is received in RBI
- Till then, it is a service provided by the bank to own customer

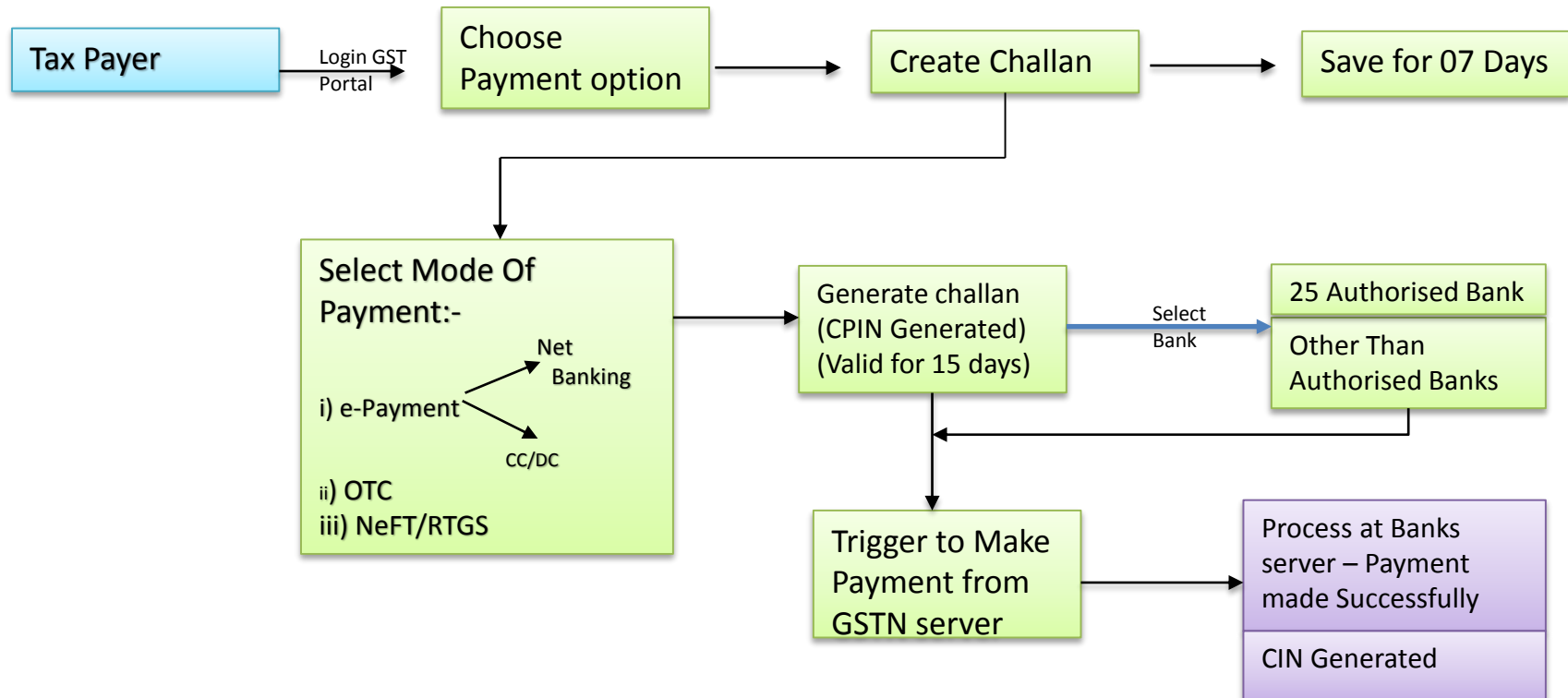
- Generation of e-challan at GST Portal.
- Generation of NEFT/RTGS mandate at GSTN with key fields auto-populated.
- NEFT/RTGS **charges** to be paid by taxpayers.
- Communication of details to RBI by GST Portal on real time basis.
- Taxpayer to print **e-challan and NEFT/RTGS mandate** and approach his bank for payment.
- Payment would be permitted only against **cheque** or by **debiting the taxpayer's account**.
- No **cash** payments would be permitted to initiate NEFT / RTGS transaction.

- Remittance amount to be transferred by bank to the Government account in RBI along with challan details and UTR number.
- Bank to give **UTR to the taxpayer.**
- Taxpayer to communicate UTR to GST Portal (SMS or update e-challan).
- RBI to validate payments against each challan with UTR received from remitter bank.
- RBI to report receipt of payment (CIN) to GST portal on real time basis.
- GST Portal to credit the taxpayer's electronic cash ledger.

Process flow for NeFT/ RTGS Mode



Payment Flow Chart



Contd.

- Taxpayers will be intimated regarding the payment status by SMS, E-mail and the same will also be updated on the GST Portal. In the pre-login mode, taxpayers can track their payment/s using the Track Payment Status facility on the GST portal under Services > Payments > Track Payment Status
- In the post-login mode, taxpayers can access their Challan History under Services > Payments > Challan History

Different types of payment status

Not Paid

- Till the payment is not made by the user and the CPIN is **not** marked as Expired (if user doesn't make the payment).

Initiated

- GST System has not received any Payment confirmation (in case of e-Payment) and the On-Demand cycle is started with bank for 15 mins.
- Even after re-pinging cycle is over, if no response received from bank, status will remain INITIATED.
- **Make Payment will remain disabled.**

Transaction failed

- On failure of transaction initiated through Internet Banking or Credit Card / Debit Card.

PAID

- Once the payment confirmation (i.e. CIN) reached GST System from Bank.
- When tax official deposits the challan and bank informs the CIN to GST System.
- When MoE decision is in favour of taxpayer. (MOE flag will be removed)

Paid at Tax Office

- When taxpayer makes payment at Commercial Tax Office counter (Enforcement Activity).

Awaiting Bank Confirmation

- In case of Internet Banking (Maker-Checker), till the Checker Approves the transaction.
- In case of transaction is successful through Credit/ Debit Card but CIN has not reached GST System.

Awaiting Bank Clearance

- If instrument (Cheque/ Demand Draft) is deposited in case of Over the Counter mode.(Bank communicated acknowledgement to GST Portal)

Expired

- If CPIN remains unused
- For NeFT / RTGS: 15 days
- For E-payment/ OTC: 15 days
- In case of OTC, if Taxpayer cancels a valid / not paid Challan

Cheque/ DD Dishonored

- If instrument (Cheque/ DD) is dishonored in case of Over the Counter mode.

MoE Reversal

- Memorandum of Error- Not in Favour of taxpayer

Cash Received at Counter

- When Payment is received by tax official

Payment deposited at Bank

- When Payment is deposited by tax official

CPIN Mismatch (Neft/RTGS)

- In case of NeFT/RTGS transactions, if RBI reports in e-scroll, that CPIN is flagged for CPIN Mismatch, then Transaction status should change to CPIN MISMATCH and Electronic Cash Ledger should not be updated until RBI sends correct CPIN details in e-scroll.



Thank You!

