

# FAQs on “e-Pay Tax” Functionality



**e-Filing** *Anywhere Anytime*  
Income Tax Department, Government of India

## Question 1

**What are the changes in the new e-Pay Tax service available on e-Filing portal as compared to the “OLTAS e-Payment of Taxes” available on Protean Portal (previously NSDL)?**

### Resolution:

Under the new e-Pay Tax service, the entire chain of activities related to payment of direct taxes, from generation of challan (CRN) to making payment and recording of the payment history is enabled through the e-Filing portal ([Home | Income Tax Department](#)) for selected Authorized Banks. Filing of Form 26QB/26QC/26QD is also available under this functionality.

Taxpayers are offered wide range of modes for payment, including Net Banking, Debit card, Pay at Bank Counter (Over the Counter) in the new functionality. Taxpayers are also given the option to use RTGS/NEFT & Payment Gateway (Net Banking, Debit Card, Credit Card & UPI) modes to make payments through banks which are not authorized to directly collect the taxes. To make payment using this functionality, Challan (CRN) is mandatorily needed to be created on the e-Pay Tax Functionality of the e-Filing Portal and no manual Challans, as available in existing “OLTAS e-Payment of Taxes” system of tax payment, are allowed for the selected Authorized Banks. Moreover, CSI (Challan Status Inquiry) facility has been added in the e-Filing portal. Post-login, TAN users can go to their **Payment History** and download the CSI file for tax payments made through the e-Pay Tax service at e-Filing Portal or Protean Portal (previously NSDL) on or after July 1<sup>st</sup>, 2022.

## Question 2

**Which are Authorized Banks for which tax payments are required to be made through the e-Filing portal?**

### Resolution:

Presently, Axis bank, Bank of India, Bank of Maharashtra, Canara Bank, City Union Bank, Central Bank of India, Federal Bank, ICICI bank, Indian Bank, IDBI Bank, IndusInd Bank, Indian Overseas Bank, Jammu & Kashmir Bank, Karur Vysya Bank, Kotak Mahindra Bank Limited, Punjab National Bank, UCO Bank, Union Bank of India and Bank of Baroda have been enabled for making tax payment through the e-Filing portal, while all others remain intact for payments via NSDL route (HDFC Bank, Punjab & Sind Bank and State Bank of India). All payments through the above (19) Banks are required to be made through the e-Filing portal only. With NEFT/RTGS and Payment Gateway (Canara Bank, Federal Bank & Kotak Bank offers this facility as of now) as the new modes of payment in e-Filing system, there is always an option to make payment through Authorised / Non-Authorised banks.

List of banks for tax payments available at e-Pay Tax service at e-Filing Portal and OLTAS e-Payment of Taxes at Protean (previously NSDL) are below:

Banks available at e-Filing Portal	Banks available at Protean (previously NSDL) Portal
<ol style="list-style-type: none"> <li>1. Axis Bank</li> <li>2. Bank of India</li> <li>3. Bank of Maharashtra</li> <li>4. Canara Bank</li> <li>5. Central Bank of India</li> <li>6. City Union Bank</li> <li>7. Federal Bank</li> <li>8. ICICI Bank</li> <li>9. Indian Bank</li> <li>10. Indian Overseas Bank</li> <li>11. IndusInd Bank</li> <li>12. Karur Vysya Bank</li> <li>13. Kotak Mahindra Bank</li> <li>14. Punjab National Bank</li> <li>15. IDBI Bank</li> <li>16. Jammu &amp; Kashmir Bank</li> <li>17. UCO Bank</li> <li>18. Union Bank of India</li> <li>19. Bank of Baroda</li> </ol>	<ol style="list-style-type: none"> <li>1. HDFC Bank</li> <li>2. Punjab &amp; Sind Bank</li> <li>3. State Bank of India</li> </ol>

With NEFT/RTGS and Payment Gateway as the new modes of payment in e-Filing service, there is always an option to make payment through Authorized/Non-Authorized Banks.

### Question 3

**What is the process of making tax payments through other Authorized Banks?**

#### Resolution:

Tax payments through other authorised Banks can be made via NEFT/RTGS or payment gateway modes at e-Pay Tax service at e-Filing portal. Else, same can be accessed through the Protean (previously NSDL) website at [protean-tinpan.com](http://protean-tinpan.com)

### Question 4

**How to access e-Pay Tax functionality?**

#### Resolution:

To access e-Pay Tax Functionality, taxpayer needs to visit [Home | Income Tax Department](#) , where this functionality is available in pre-login (under Quick Links on homepage) as well as post-login manner.

(For more details, please refer to the e-Pay Tax User Manuals [Tax payment through Payment Gateway User Manual | Income Tax Department](#))

#### Question 5

##### **Why does taxpayer need to create a Challan (CRN)?**

###### **Resolution:**

In e-Pay Tax service at e-Filing portal, it is mandatory to generate the Challan for the payment of direct taxes. Every such generated Challan will have a unique Challan Reference Number (CRN) associated with it.

#### Question 6

##### **Who can generate a Challan (CRN)?**

###### **Resolution:**

Any taxpayer (including tax deductors & collectors) required to make direct tax payment and willing to use e-Pay Tax service at the e-Filing Portal can generate Challan (CRN). Challan (CRN) can also be generated via Post-Login/Pre-Login option available in the service.

#### Question 7

##### **What are the various modes available for making payment after generation of Challan (CRN)?**

###### **Resolution:**

After generation of Challan (CRN), following modes are available for making tax payment:

- Net Banking (of selected Authorised Banks)
- Debit Card (of selected Authorised Banks)
- Pay at Bank Counter (Over the Counter Payment at the Branches of selected Authorised Banks)
- RTGS / NEFT (through any bank having such facility)
- Payment Gateway (using sub-payment modes as Net Banking, Debit Card, Credit Card, and UPI)

*\* RTGS/NEFT and Payment Gateway are newly added payment methods as an upgradation in the e-Pay Tax service on the e-Filing portal.*

#### Question 8

##### **Which banks are categorized as Authorised Banks?**

###### **Resolution:**

Following 22 Banks are authorised to collect Direct Tax:

1. Axis Bank
2. Bank of Baroda
3. Bank of India
4. Bank of Maharashtra
5. Canara Bank
6. Central Bank of India
7. City Union Bank
8. HDFC Bank
9. ICICI Bank
10. IDBI Bank
11. Indian Bank
12. Indian Overseas Bank
13. IndusInd Bank

14. Jammu & Kashmir Bank Ltd
15. Punjab & Sind Bank
16. Punjab National Bank
17. State Bank of India
18. UCO Bank
19. Union Bank of India
20. Federal Bank
21. Kotak Mahindra Bank Limited
22. Karur Vysya Bank

\*This list may undergo changes as per the notifications/directions of the Reserve Bank of India (RBI)/ Principal Chief Controller of Accounts, Central Board of Direct Taxes (Pr. CCA, CBDT)

Out of the above list, Axis bank, Bank of Maharashtra, Bank of India, Canara Bank, City Union Bank, Central Bank of India, Federal Bank, ICICI bank, Indian Bank, IDBI Bank, IndusInd Bank, Indian Overseas Bank, Jammu & Kashmir Bank, Karur Vysya Bank, Kotak Mahindra Bank Limited, Punjab National Bank, UCO Bank, Union Bank of India and Bank of Baroda are the selected Authorised Banks which are available in e-Pay tax service at e-Filing portal and remaining are available at Protean (previously NSDL) Portal.

#### Question 9

**What will happen if no payment is initiated after creation of Challan (CRN)?**

##### Resolution:

A partially created Challan remains in the “Saved Drafts” tab unless it is finally generated along with the Challan Reference Number (CRN). After generation of CRN, it moves to “Generated Challan” tab and is valid for 15 days after the date of generation of CRN. Taxpayer may initiate payment against the CRN within this validity period. If no payment is initiated in the said period, CRN will expire, and taxpayer will have to generate a fresh CRN for making the payment.

In case, Challan (CRN) is generated on or after 16th March for the payment of 'Advance Tax', then the valid till date is by default set as 31st March of that Financial Year.

#### Question 10

**What is meant by “Valid Till” date printed on the Challan Form (CRN)?**

##### Resolution:

The “Valid Till” date is the date till which Challan Form (CRN) remains valid for making payment. After the expiry of “Valid Till” date, the status of an unused Challan Form (CRN) is changed to Expired. Example, if a CRN is generated on 1st April, then it will remain valid till 16th April and on 17th April the status of CRN will be changed to Expired, if payment is not initiated against that CRN.

If a taxpayer presents the Payment Instrument to the Authorised Bank on or before the “Valid Till” date while using the ‘Cheque’ as the Pay at Bank mode, the Challan “Valid Till” date will be extended by an additional 90 days.

In case, Challan form (CRN) is generated on or after 16th March for the payment of 'Advance Tax', then the valid till date is by default set as 31st March of that Financial Year.

#### Question 11

**Where can taxpayer view generated Challan (CRN)? Will taxpayer be able to view expired Challans (CRN)?**

##### Resolution:

Taxpayer can view generated Challans (CRN) on the **e-Pay Tax** page under the “**Generated Challans**” tab on e-Filing portal post-login. Expired Challan (CRN) will also be available on the **e-Pay Tax** page under the **Generated Challans** tab for 30 days from the "Valid Till" date.

#### Question 12

**Can taxpayer make modifications in the already generated Challan (CRN)?**

##### Resolution:

No. Once a Challan (CRN) is generated, it cannot be modified. However, it can be used to generate a new Challan (CRN) by copying the information from an earlier Challan (CRN).

#### Question 13

**Does a taxpayer need to select the mode of payment during generation of challan (CRN)?**

##### Resolution:

Yes, the taxpayer has to mandatorily select mode of payment at the generation of challan (CRN).

#### Question 14

**Can a taxpayer change the mode of tax payment after generating Challan (CRN)?**

##### Resolution:

Once a Challan (CRN) is generated, the taxpayer cannot change the Mode of Payment.

If the taxpayer wants to make tax payment through some other mode, a new Challan (CRN) needs to be generated and the old challan will expire after 15 days.

#### Question 15

**How will a taxpayer know that tax payment is successful?**

##### Resolution:

The taxpayer will have access to the generated Challan Identification Number (CIN) and other information in the form of Challan Receipt following a successful payment. Simultaneously, the status of the CRN will also be updated as “PAID” under the “Payment History” tab.

Question:	What is meant by:	
16.	<b>Draft Status of Challan?</b>	Challans are saved under the “ <b>Saved Draft</b> ” tab of e-Pay Tax functionality. These can be retrieved for editing and generation of CRN within 15 days from last draft saved.

17.	The status <b>"Payment Not Initiated"</b> available in the <b>"Generated Challans"</b> tab of the Challan (CRN)?	<p>The status <b>"Payment Not Initiated"</b> denotes that although the Challan (CRN) is generated and is valid, payment has not yet been initiated.</p> <ul style="list-style-type: none"> <li>This status is displayed for e-Payments made through Net Banking, Debit Card or Payment Gateway modes until the taxpayer initiates the online transaction from the e-Filing Portal.</li> <li>This status is displayed for Pay at Bank Counter mode until the payment instrument is presented by the taxpayer before the bank branch.</li> <li>This status is displayed for the RTGS/NEFT mode till the tax remittance is received by the Reserve Bank of India (Beneficiary Bank).</li> </ul>
18.	<b>"Initiated"</b> Status of Challan (CRN) available under <b>"Generated Challans"</b> tab?	<p>The status <b>"Initiated"</b> is displayed when the taxpayer initiates payment against a CRN through Net Banking, Debit Card, or Payment Gateway modes from the e-Filing portal. <b>Once a payment has been initiated, taxpayer cannot re-initiate payment against the same CRN irrespective of its status.</b> The taxpayer can use the copy functionality to create a new CRN, if needed.</p>
19.	<b>"No Response from Bank"</b> Status of Challan (CRN) available under <b>"Generated Challans"</b> tab?	<p>The status <b>"No Response from Bank"</b> is displayed if a payment is initiated through Net Banking, Debit Card, or Payment Gateway modes but no response is received from the bank within 30 minutes from the time of payment initiation.</p> <p>In case no response is received from the bank and the account of the taxpayer is debited, taxpayer is advised to wait for one day as the e-Filing Portal will reconcile the CRN with the Bank and update the CRN status accordingly. If status of CRN is still not updated, taxpayer is advised to contact the relevant bank.</p>
20.	<b>"Payment Failed"</b> Status of Challan (CRN) available under <b>"Generated Challans"</b> tab?	<p>The status <b>"Payment Failed"</b> is displayed if a payment is initiated through Net Banking, Debit Card, or Payment Gateway modes, but payment failed status is received from the bank by the e-Filing portal.</p> <p>If the displayed status of CRN is <b>"Payment Failed"</b> and the account of the taxpayer is debited, taxpayer is advised to contact the relevant bank.</p>
21.	<b>"Awaiting Bank Clearance"</b> Status of Challan (CRN) available under <b>"Generated Challans"</b> tab?	<p>The status <b>"Awaiting Bank Clearance"</b> is displayed if a payment is initiated through Pay at Bank Counter mode and the taxpayer presents the payment instrument before the bank's counter. Once the bank confirms the successful realization of the payment instrument, the status will be updated to <b>"Paid"</b>.</p>

22.	<b>"Payment Scheduled on DD- MMYYYY" Status of Challan (CRN) available under "Generated Challans" tab?</b>	This status is displayed for pre-authorized debit transactions under Net Banking mode, displaying the scheduled date of payment selected by the taxpayer. This status will be updated on the scheduled date based on the realization of payment.
23.	<b>"Incorrect details from Bank" Status of Challan (CRN) available under "Generated Challans" tab?</b>	This status is displayed for any mode of payment if the CIN details (payment confirmation details) provided by the bank to e-Filing do not match the details available at e-Filing portal. This status will be updated once correct details are received by the e-Filing portal after reconciliation.
24.	<b>"Cheque / DD Dishonored" Status of Challan (CRN) available under "Generated Challans" tab?</b>	This status is displayed if the Demand Draft/Cheque presented by the taxpayer for making payment through Pay at Bank Counter mode is dishonoured.
25.	<b>"Expired" Status of Challan (CRN) available under "Generated Challans" tab?</b>	After generation of Challan (CRN), it is valid for 15 days after the date of generation. Example, if a CRN is generated on 1st April, then it will remain valid till 16th April. The status of unused CRNs is changed to Expired after the expiry of this validity period. Taxpayer may initiate payment against the CRN within this validity period. If a taxpayer presents the Payment Instrument to the Authorised Bank before the expiry of the CRN while using the Pay at Bank Counter mode, the Challan validity period will be extended by an additional 90 days.
26.	<b>"Transaction Aborted" Status of Challan (CRN) available under "Generated Challans" tab?</b>	This status is displayed if the taxpayer aborts the transaction initiated via Net Banking, Debit Card, or Payment Gateway modes/ due to any technical issue (network /connectivity).
27.	<b>"Awaiting Bank Confirmation" Status of Challan (CRN) available under "Generated Challans" tab?</b>	This status is displayed when confirmation of payment is awaited from bank's end for a payment made through Net Banking, Debit Card, or Payment Gateway modes.
28.	<b>"Paid" Status of Challan (CRN)?</b>	This status is displayed when the payment is successfully made by the taxpayer and confirmation is received from the bank.

#### Question 29

**Can a taxpayer request for refund/reversal of the tax amount paid mistakenly?**

##### Resolution:

Any request for a refund/reversal of the challan amount will not be entertained by the e-Filing portal. The taxpayer is advised to claim that amount as a tax credit in the income tax return for the relevant Assessment Year.

#### Question 30

**Can the taxpayer re-initiate payment against a CRN for which tax payment was earlier initiated but could not be completed by any reason.**

##### Resolution:

No, a taxpayer cannot re-initiate a transaction against a CRN for which payment has already been initiated. Payment can only be initiated against a CRN having status as '**Payment Not Initiated**'. The taxpayer can use the copy functionality to create a new CRN, if needed.

## **Net Banking**

#### Question 31

**What is the Net banking mode for payment of taxes through the e-Filing portal?**

##### Resolution:

In this mode, payment can be made through Net banking facility of the selected Authorised Banks'. Taxpayers can avail this mode for payment of taxes, if they hold a bank account with any of the selected Authorised Banks. No transaction charge/fee is applicable for making tax payment through this mode.

No relation between Q and A.

#### Question 32

**Can taxpayer schedule payment for a later date in Net Banking mode?**

##### Resolution:

If the bank offers this service, the taxpayer can schedule a debit of tax payment from his/her bank account using Net banking mode. However, the scheduled date of payment must fall on or before the Valid till date mentioned in the Challan (CRN). In case taxpayer selects to schedule a payment for a later date using Net Banking mode, he/she should ensure to have enough balance in the selected Bank Account on the date of tax payment.

#### Question 33

**What to do if taxpayer is not able to see his/her bank in this mode?**

##### Resolution:

In this mode, payment can be made through Net banking facility of the Authorised Banks only. Taxpayers having account in any other bank may choose option of NEFT/RTGS mode or Net Banking under Payment Gateway mode. Bank charges may be applicable in NEFT/RTGS or Payment Gateway mode.

*Taxpayer may also use the Protean (previously NSDL) Portal for tax payment through other Authorised Banks which are at present not available in e-Pay Tax service at e-Filing Portal.*



#### Question 34

**During the payment process, taxpayer's account is debited. However, the status of the CRN hasn't been changed to "PAID". What should a taxpayer do?**

#### Resolution:

The taxpayer may re-check the status of the CRN after 30 minutes as the same may be updated after response is received from bank to e-Filing Portal.

In case, no such response is received during the said time, the taxpayer is advised to wait for one day. If status of CRN is still not updated, taxpayer is advised to contact the bank.

## **Debit Card**

#### Question 35

**What is the Debit Card mode?**

#### Resolution:

In this mode, payment can be made through Debit Card of selected Authorised Banks offering collection through their own debit cards. No transaction charge/fee is applicable for making tax payment through this mode. For other banks' Debit Card, please use "**Payment Gateway**" mode. However, additional payment gateway charges may be applicable under Payment Gateway mode.

Taxpayer may also use the Protean (previously NSDL) Portal for tax payment through debit card of other Authorised Banks which are at present not available on e-Filing portal.

#### Question 36

**Whether Debit Cards of all the selected Authorised Banks can be used for making payment under this mode?**

#### Resolution:

Yes, in this mode, payment can be made through Debit Card of those selected Authorised Banks which are offering collection through their own debit cards. For other banks' Debit Card, please use "**Payment Gateway**" mode.

## **Pay at Bank**

#### Question 37

**Can tax payments be made in offline mode?**

#### Resolution:

Yes, tax payment can be made through Pay at Bank and RTGS/NEFT mode at the Bank counter. However, Challan (CRN) needs to be generated at the e-Pay Tax functionality of e-Filing Portal for all modes of payment for the selected authorised banks which are available on e-Filing portal for making tax payment. No manually filled Challan Forms (CRN) are valid for payment of taxes under any mode for the tax payments made through e-Pay tax functionality at the e-Filing Portal.

Note that Pay at Bank mode of tax payment cannot be used by a taxpayer being a company or a person (other than a company) to whom provisions of Section 44AB of the Income-tax Act, 1961 (taxpayers required to get their account audited) are applicable as per Notification 34/2008 of CBDT (Please refer notification with this link [Home | Income Tax Department](#)).

#### Question 38

**Can a taxpayer make payment under Pay at Bank mode at any branch of any bank?**

##### Resolution:

In Pay at Bank mode, taxpayer can only make tax payment in offline mode (Cheque/Demand Draft/ Cash) at any branch of the Authorised Bank selected at the time of CRN generation only. No transaction charge/fee is applicable for making tax payment through this mode.

For banks other than Authorised Banks, taxpayer have the option of making payment through RTGS/NEFT mode.

#### Question 39

**Can a taxpayer pay direct taxes through cheque or Demand Draft? Is there any limitation on the amount allowed for these instruments?**

##### Resolution:

Yes, taxpayer can make payment through Cheque/Demand Draft using Pay at Bank mode. The Income Tax Department does not impose any limit on the amount of tax payment made through Demand Draft/Cheque. However, there might be a limit for making tax payment through these sub-modes depending upon respective authorised bank's internal policy.

#### Question 40

**Can a taxpayer pay through cash? Is there any limit on cash transaction allowed?**

##### Resolution:

Yes, taxpayer can make payment through Cash using Pay at Bank mode. However, tax payment through cash is limited to a maximum amount of Rs 10,000 per Challan Form (CRN).

#### Question 41

**What is the procedure to make tax payment via Pay at Bank mode?**

##### Resolution:

For making tax payment via Pay at Bank mode, while generating Challan Form (CRN), taxpayer needs to select the bank from the list of Authorised Banks through which payment is proposed to be made. After generation of Challan Form (CRN), taxpayer needs to carry one printed and signed copy of the Challan Form (CRN) at the branch of the selected Authorised Bank along with the Payment Instrument (Cheque/Demand Draft/Cash).

#### Question 42

**What is the validity period of Challan Form (CRN) created under Pay at Bank mode?**

##### Resolution:

Challan Form (CRN) has a validity period of 15 days after the date of its generation i.e. if CRN is generated on 1st April, then it will remain valid till 16th April. Taxpayer needs to present Payment Instrument at the branch of selected authorized bank within this time limit.

#### Question 43

**If taxpayer submits the Cheque/Demand Draft (for Pay at Bank mode) on the last date of Validity period of the Challan Form (CRN), then how tax payment will complete?**

##### Resolution:

If taxpayer submits cheque/ demand draft as Payment Instrument with the Authorised Bank within the validity period mentioned on the Challan Form (CRN), the challan validity date will get extended for a further period of 90 days.

**Question 44**

**If the payment is made through Cheque/Demand Draft via Pay at Bank mode, which date will be considered as the date of payment of taxes?**

**Resolution:**

In case of tax payment through Cheque/Demand Draft via Pay at Bank mode, the date of presentation of the instrument at the bank branch will be considered as the date of tax payment.

## **RTGS/NEFT**

**Question 45**

**Which banks can be used by taxpayer for making tax payment through RTGS/NEFT mode?**

**Resolution:**

In this mode, payment of taxes can be made through any bank that offers RTGS/NEFT services.

**Question 46**

**Is there any extra charge/fee for making tax payment through RTGS/NEFT?**

**Resolution:**

Bank charges, if applicable, will be subject to the terms and conditions prescribed by the respective Originator Bank (bank through which tax remittance will be made to the beneficiary account). Bank Charges will be over and above the tax amount specified in the Mandate Form, and these charges do not in any way benefit the Income Tax Department.

**Question 47**

**Can I pay through cash under RTGS/NEFT mode?**

**Resolution:**

No, taxpayer cannot use Cash for making payment under this mode.

**Question 48**

**What is the procedure of making tax payment under RTGS/NEFT mode?**

**Resolution:**

In this mode, a Mandate Form is generated that contains information on the beneficiary account to which tax remittance needs to be made. Taxpayer needs to take the printed and signed Mandate Form and submit it at the bank along with the Payment Instrument (Cheque/DD).

Taxpayers can also use net banking facility of their bank for remitting the tax payment through this mode, by adding the beneficiary with the information available in the Mandate Form and remitting taxes by transferring the amount to the added account.

#### Question 49

**Can RTGS/NEFT be made for tax payment using net banking facility?**

##### Resolution:

Yes, Taxpayers can also use net banking of their bank account (if such facility is provided by their bank) for making payment under this mode, by adding the beneficiary with the information available in the Mandate Form and remitting taxes by transferring the amount to the added account.

#### Question 50

**What is Mandate Form? When is it required?**

##### Resolution:

Mandate form is generated when a taxpayer chooses RTGS/NEFT as the mode of tax payment. It will have the details about the beneficiary account in which tax remittance has to be made.

#### Question 51

**What is the validity period of Mandate Form generated by the taxpayer for making payment under RTGS/NEFT mode?**

##### Resolution:

Mandate Form has a validity period of 15 days after the date of its generation. RTGS/ NEFT remittance should reach the destination bank (Reserve Bank of India) on or before the "Valid till" date mentioned on Mandate form. In case of any delay, the RTGS/ NEFT transaction would be returned to the originating account. It will be the responsibility of the originating bank to ensure that the RTGS/ NEFT remittance reaches the beneficiary account well before the "Valid till" date and neither the Income Tax Department nor Reserve Bank of India would be liable for any delay.

#### Question 52

**Does the Originator Bank/taxpayer need to manually enter the details mentioned in the Mandate Form for making tax payment?**

##### Resolution:

Yes, it will be the responsibility of the Originator Bank /taxpayer (in case of online transfer) to enter the correct details as mentioned in the Mandate Form while making RTGS/NEFT Transaction. In case of any discrepancy, the RTGS/ NEFT transaction is liable to be rejected and neither the Income Tax Department nor Reserve Bank of India would be held liable for any outcome arising out of such discrepancy.

## **Payment Gateway**

#### Question 53

**By which instruments taxpayer can make tax payment through payment gateway?**

##### Resolution:

Yes, Payment Gateway is another mode of payment which enables a taxpayer to make tax payment using following instruments of selected banks which are associated with Payment Gateway integrated with the e-Pay Tax service at e-Filing portal:

- i Net Banking
- ii Debit Card

iii Credit Card

iv UPI

**Note:** *It is also possible to pay taxes directly using a Debit Card and Net Banking mode through an Authorised Bank.*

#### Question 54

**What is the fee for making tax payment through payment gateway? Will amount of tax include payment gateway fee?**

##### Resolution:

The fees/service charges for making tax payment through Payment Gateway mode shall be in accordance with the Terms and Conditions of the bank and in line with RBI Guidelines in this regard. It should be noted that e-Filing Portal/Income-tax Department does not charge any such fee. Such charge/fee will go to the bank/Payment Gateway and will be over and above the tax amount. However, as per the government's guidelines, no such fees/Merchant Discount Rate (MDR) charges will be levied on payments made through Debit Card powered by RuPay, Unified Payments Interface (UPI) (BHIM-UPI), and Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code).

*Additionally, the portal's 'Payment Gateway' mode of payment lists the transaction fees for all the banks that offer Payment Gateway services.*

#### Question 55

**How to raise a query for a tax payment made through payment gateway for which no confirmation has been received? Which authority need to be contacted?**

##### Resolution:

If account of the taxpayer is deducted or Credit Card is charged but the status of CRN is not updated to "Paid", the taxpayer may re-check the status of the CRN after 30 minutes as the same may get updated after response received from Payment Gateway to e-Filing Portal. In case, no such response is received during the said time, the taxpayer is advised to wait for a day. If status of CRN is still not updated, taxpayer is advised to contact the relevant bank.

## **Additional FAQs**

### **Question 1**

**Does the e-Pay Tax service on e-Filing portal have a specific window of time for accepting online tax payments?**

#### **Resolution:**

Online payment through e-Pay Tax service at e-Filing portal is available 24/7. However, you are advised to visit the Bank's website for further information.

### **Question 2**

**How can I pay outstanding tax demand for any previous year?**

#### **Resolution:**

All the tax demands outstanding for the combination of PAN and AY would be auto populated in '**Demand Payment as Regular Assessment Tax**' payment tile available in e-Pay Tax service after logging into the income tax portal. Relevant demand can be selected for tax remittance through various modes available.

### **Question 3**

**What is the maximum number of attempts or limits to enter OTP?**

#### **Resolution:**

You have a total of **3 attempts** to enter the correct OTP. If you enter the incorrect OTP for the third time and clicks on "continue" button, a pop-up will be displayed with below message-

***"You have exceeded the number of attempts to enter correct OTP, on click of OK button you will be navigated to the previous screen."***

### **Question 4**

**What if you are not able to edit personal details of the logged in user in Form-26QB Form-26QC and Form-26QD?**

#### **Resolution:**

As post-login functionalities, Form-26QB, Form-26QC and Form-26QD will already have your PAN, category, name, address, email id and mobile number filled-in. In case you wish to update any of these details, the same is required to be edited from '**My Profile**' section.

### **Question 5**

**Where can I view generated Challan (CRN)? Can the taxpayer view expired Challans (CRN)?**

#### **Resolution:**

Taxpayer can view generated Challan (CRN) on the e-Pay Tax page under 'Generated Challans' tab. In addition, Expired Challan will also be available on the e-Pay Tax page under 'Generated Challans' tab for period of 30 days from 'Valid till' date. Copy functionality is also available for pre-filling the same information during the mentioned 30 days.

### **Question 6**

**Whom should I contact if not able to download Challan Receipt counterfoil after successful payment?**

#### **Resolution:**

After each successful payment, Challan Identification Number (CIN) is generated for challan and its Challan Receipt is available for immediate download on the successful payment screen once redirected to e-Pay Tax

service from Bank website. If it is not downloaded, the same Challan Receipt is available for download in the Payment History tab of the e-Pay Tax service post login.

#### Question 7

**Which form is required to be filed by a Deductor in case of TDS on Sale of Property/TDS on Rent and TDS on Payment to Resident Contractors and Professionals, if Deductee is a Non-Resident?**

##### Resolution:

Form 26QB, Form-26QC and Form-26QD are only available to Resident Deductees. If Seller/Landlord/Deductee is a **Non-Resident, applicable form is Form 27Q.**

#### Question 8

**Do I need to obtain a TAN for the purpose of reporting payment for Form 26QB, Form 26QC and Form 26QD?**

##### Resolution:

No, Payer/ Deductor is not required to obtain Tax Deduction and Collection Account Number (TAN). The challan cum statement for the aforementioned forms is PAN based and available in e-Pay Tax service after logging into the income tax portal.

#### Question 9

**Can I pay due taxes directly while filing online ITR instead of making payment through e-Pay Tax flow?**

##### Resolution:

Yes, You can directly pay due taxes while filing ITR. The details are auto-populated in e-Pay Tax service when redirected from online ITR flow.

#### Question 10

**How long will successfully paid challans be displayed under the Payment History tab?**

##### Resolution:

There is no such time limit as of now. However, you are advised to download the challans for your records immediately.

#### Question 11

**If the Bank name does not appear in Debit Card mode of payment?**

##### Resolution:

In this case, the taxpayer can select other modes of tax payment available or visit NSDL Portal to pay using a Debit Card mode of the other Authorised Bank as per the availability.

#### Question 12

**In which scenarios, it is mandatory to pay tax online?**

##### Resolution

As per CBDT Notification 34/2008, it is mandatory for the following categories of taxpayers to make tax payment online with effect from April 1st, 2008:

1. Every Company
2. A person (other than company) who are subject to the provisions of Section 44AB of the Income-tax Act, 1961

### Question 13

**If I have misplaced my counterfoil for offline payment, who do I contact?**

#### Resolution

If the payment is successful, the Challan Receipt is always available for download in the Payment History tab of the e-Pay Tax service after logging into the income tax portal.

### Question 14

**How does a taxpayer obtain a refund if payment is made under Minor head 500 mistakenly?**

#### Resolution

As per the existing legal framework, there is no provision for refund of payments made under the minor head 500.

### Question 15

**If I need to pay TDS/TCS, should I use my PAN or TAN?**

#### Resolution

Taxpayers are advised to use Deductor's TAN for making TDS/TCS payments.

### Question 16

**If I have made TDS/TCS payment but forgot to download the challan immediately after payment, would the Challan Receipt be available through my PAN or TAN login?**

#### Resolution

You can obtain a Challan Receipt for TDS/TCS payment by logging into your TAN account on the income tax portal.

### Question 17

**What should I do if I experience a problem using the e-pay Tax service to pay my taxes?**

#### Resolution

If you experience any issue with the e-Pay Tax service on e-Filing portal, either send an email at [epay.helpdesk@incometax.gov.in](mailto:epay.helpdesk@incometax.gov.in) or [efilingwebmanager@incometax.gov.in](mailto:efilingwebmanager@incometax.gov.in) or call the e-Filing Center at one of the numbers listed below:

1. 1800 103 0025
2. 1800 419 0025
3. +91-80-46122000
4. +91-80-61464700

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