



# GST Payments Manual (web)

<b>Content</b>	<b>Page</b>
Introduction	3
Payment Steps (web): Without Challan	3
Customer Logs into INDIE for Business Web Portal	3
Initiates GST payment without Challan	3
Create Challan	4
Redirection: GST website to IndusInd Bank Portal	7
Payment Initiation	8

# INDIE FOR BUSINESS GOODS AND SERVICES TAX (GST) PAYMENTS

## 1. Introduction

Like other platforms used by corporates from IndusInd Bank's product portfolio like Indus Direct, INDIE for Business has added statutory payments to its range of features. GST payments being one of the modules under statutory payments on INDIE for Business will further be explained in the following document

GST payments can be initiated with or without challan from INDIE for Business entities

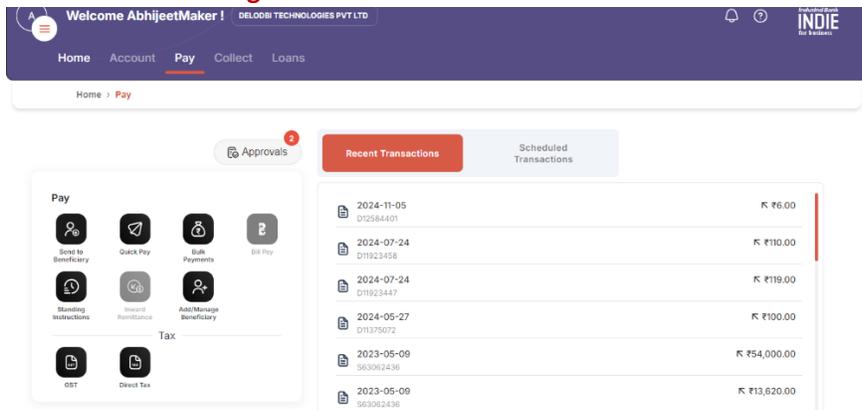
- With Challan: Initiated and completed on mobile app
- Without Challan: Initiated and completed on web platform

Under the document we will dive deeper into the GST payment without challan flow from a user perspective

## 2. Payment Steps (web): Without Challan

1. Customer Logs into INDIE for Business
2. Initiates GST payment without challan
3. Creates a challan
4. GST website to IndusInd Bank Portal
5. Payment Initiation - Maker part
6. Payment Approval – Verifier / Checker / Releaser

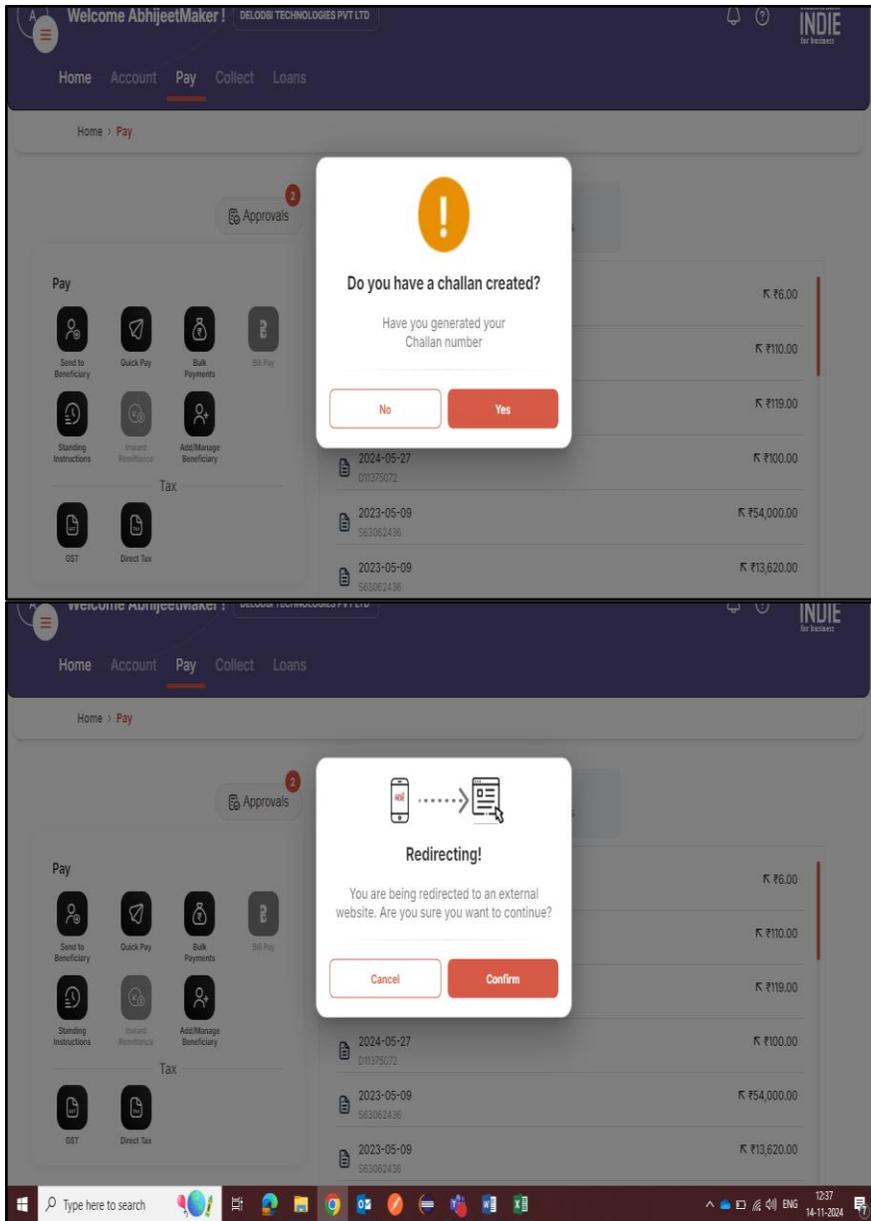
### STEP 1: Customer Logs in to INDIE for Business Web Portal



Existing bank customer logs into INDIE for Business and lands onto INDIE for Business dashboard.

### STEP 2: Initiates GST payment without challan

1. Customer clicks on Pay button on main dashboard.
2. Customer further clicks on GST icon.
3. Pop up appears 'Do you have a challan created' to which customer clicks on 'No'.
4. Customer is redirected to GST portal for Challan generation.

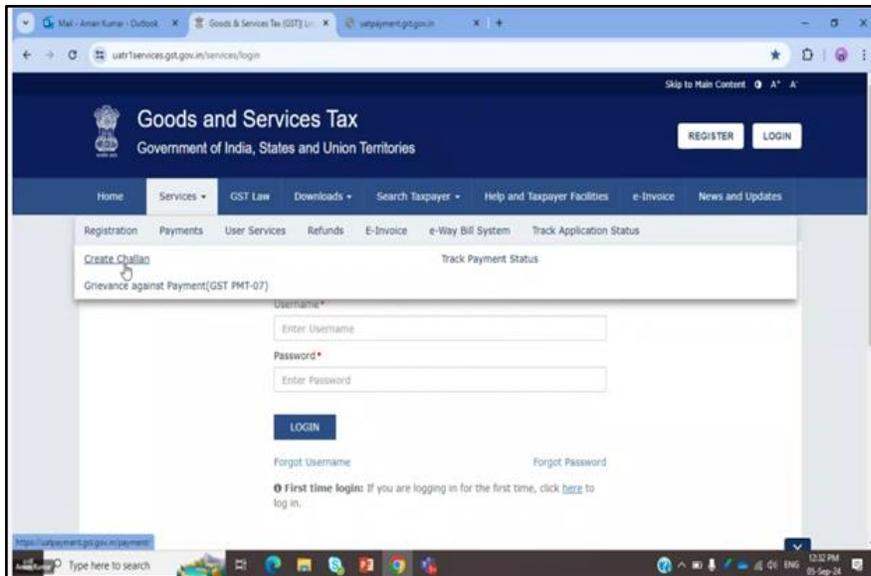


### Step 3: Creates Challan

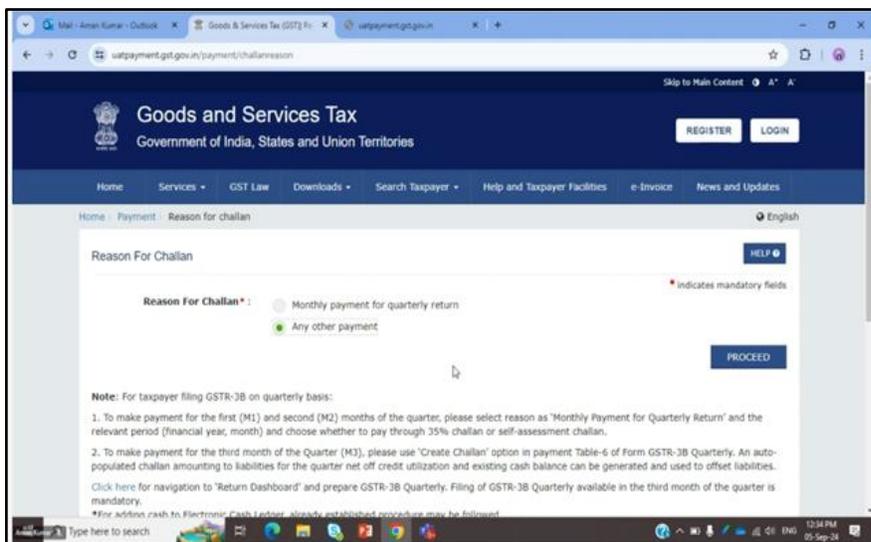
3.1 Visit GST Portal

3.2 Follow the mentioned path to initiate Challan Generation. Services -> Payments -> Create Challan

3.3 Enter GSTIN / UIN / TMPID



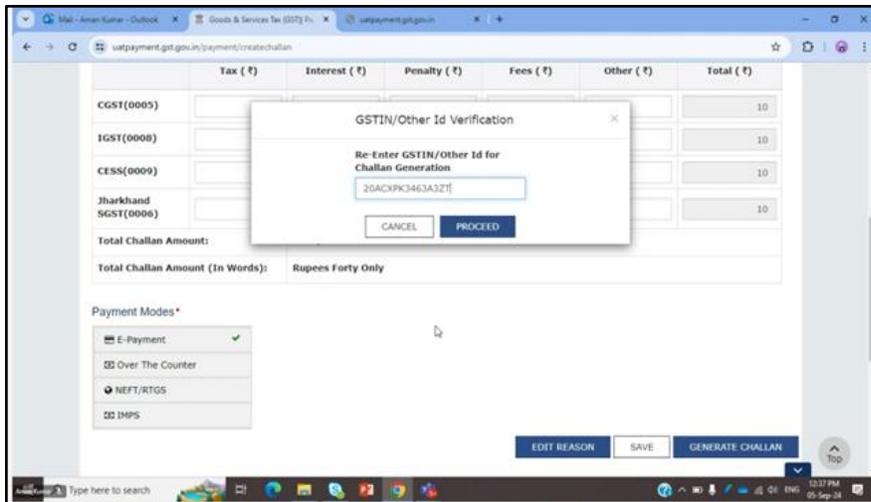
3.4. Select the reason for Challan generation



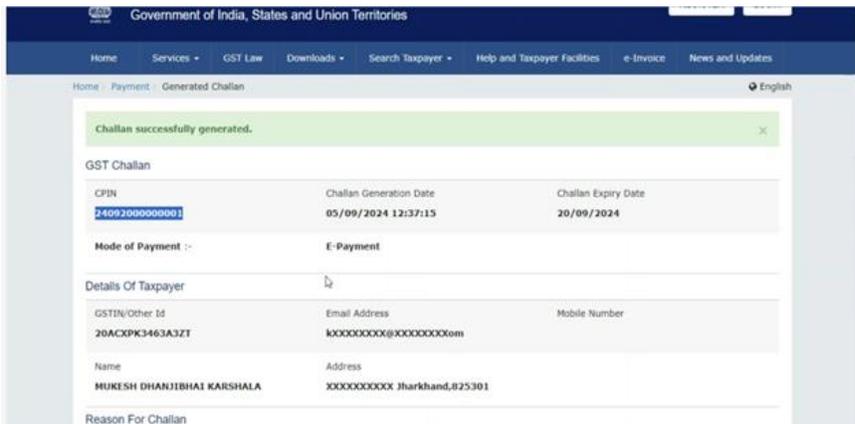
3.5 Enter the tax amount payable under different tax heads (CGST, SGST, IGST and CESS) and the corresponding payment categories (Tax, Interest, Penalty, Fees, Other). Verify the total amount under each Tax Head, and the total Challan amount payable

3.6 Select 'E-Payment' as the payment mode & click on 'Generate Challan'

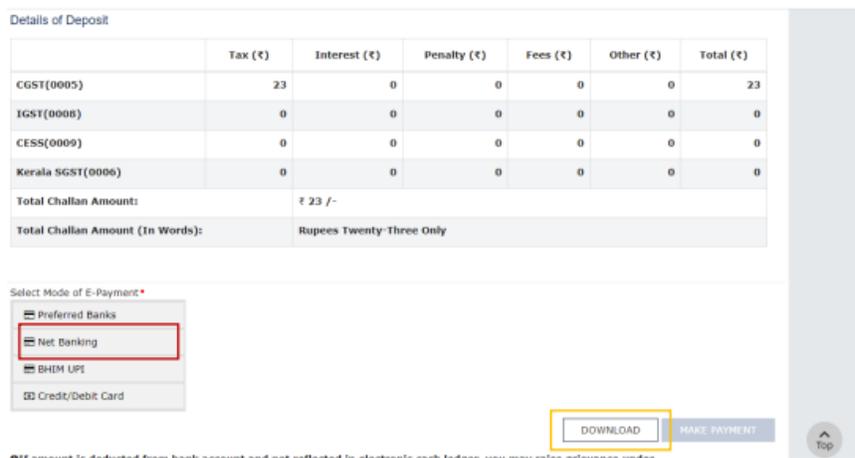
3.7 Enter GSTIN / UIN / TMPID and click on 'Proceed'



3.8 After entering correct GSTIN & clicking on 'Proceed', GST challan as shown in below screen. Please verify the details & make note of the CPIN (Common Portal Identification Number)



3.9 Scroll down on the same page and re-verify total Challan amount. Select Net Banking (marked in Red) as mode of e-payment. You can also download the Challan by clicking on the 'Download' button (marked in Yellow)



## Step 4: Redirection: GST website to IndusInd Bank Portal

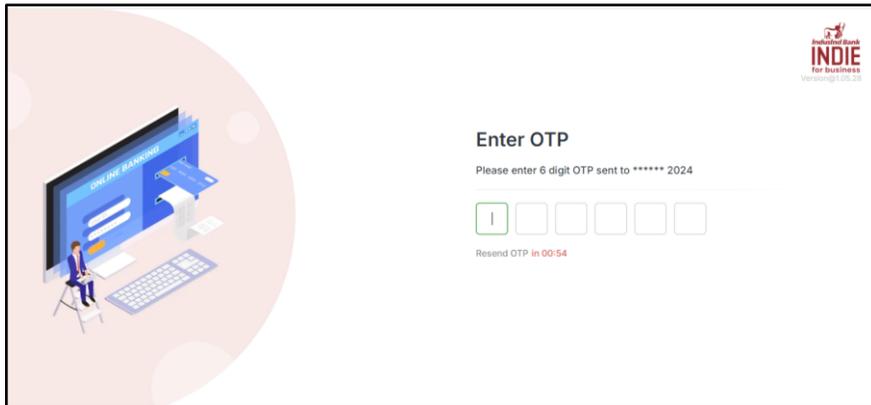
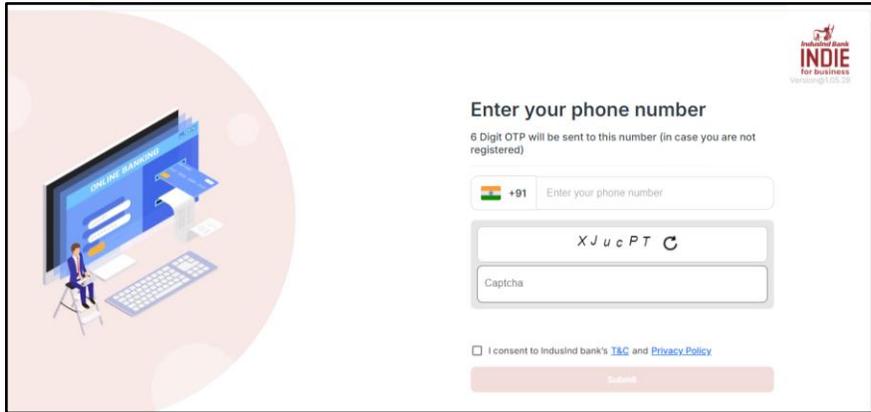
The screenshot shows a web interface for selecting an e-payment mode and a bank. On the left, under "Select Mode of E-Payment\*", "Net Banking" is selected with a green checkmark. Below it are "BHEM UPI" and "Credit/Debit Card". In the center, under "Please select a bank\*", a list of banks is shown with radio buttons. "INDUSIND BANK" is selected and highlighted with a green dot. Other banks listed include AXIS BANK, BANK OF BARODA, BANK OF MAHARASHTRA, CENTRAL BANK OF INDIA, DCB BANK LIMITED, FEDERAL BANK, ICICI BANK LTD, IDFC FIRST BANK LIMITED, INDIAN OVERSEAS BANK, JAMMU AND KASHMIR BANK LIMITED, KARUR VYSYA BANK, PUNJAB AND SINDH BANK, RBL BANK LIMITED, STATE BANK OF INDIA, and UCO BANK. On the right, another list of banks is shown with radio buttons, including BANDHAN BANK LIMITED, BANK OF INDIA, CANARA BANK, CITY UNION BANK LIMITED, DHANLAXMI BANK LIMITED, HDFC BANK, IDBI BANK, INDIAN BANK, INDUSIND BANK (selected), KARNATAKA BANK LIMITED, KOTAK MAHENDRA BANK LIMITED, PUNJAB NATIONAL BANK, SOUTH INDIAN BANK, TAMILNAD MERCANTILE BANK LTD, and UNION BANK OF INDIA. At the bottom, there is a green checkmark for "I agree to the terms and conditions.", a "DOWNLOAD" button, and a blue "MAKE PAYMENT" button.

Customer is redirected back to IndusInd Bank page with three options – Retail Banking, Corporate Banking and INDIE for Business. Customer selects INDIE for Business to proceed ahead.

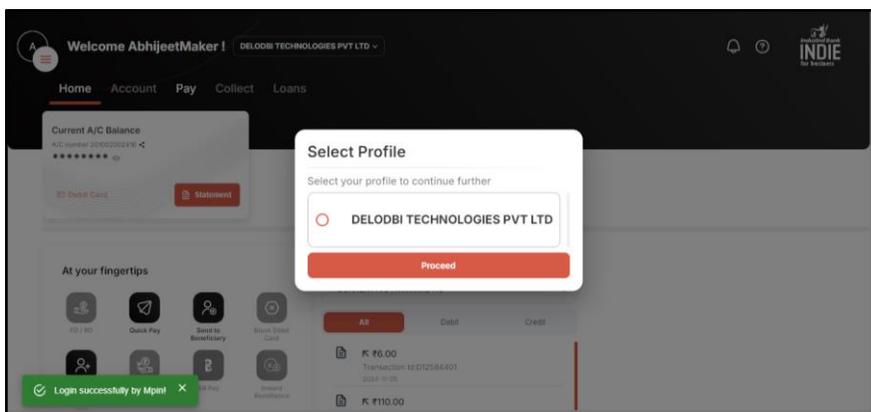
The screenshot shows the IndusInd Bank Net Banking landing page. The header features the "IndusInd Bank" logo. The main heading is "Welcome to IndusInd Bank Net Banking" with the subtext "Explore the most seamless internet banking experience". Below this, there are two informational boxes: "Retail Banking" (IndusNet) and "Corporate Banking" (IndusDIRECT). On the right side, there is a section titled "Select your IndusInd Bank relationship to proceed further" with three red buttons: "Retail Banking", "Corporate Banking", and "Indie for Business".

### Step 5: Payment Initiation - Maker part

Customer is authenticated on INDIE for Business by entering Mobile Number and OTP followed by MPIN



Customer selects the profile for GST payments.



If the customer clicks on No, the journey does not move ahead. If the customer clicks on Yes, journey moves

ahead. Details fetched through GST are pre-filled in non-editable mode, Customer selects account number, provides remarks and agrees to TnC.

Home > Pay > GST Portal Details

Payment Details | Payment Confirmation | Payment Summary

Account Balance	₹1,26,482.77
Effective Available Balance	₹1,26,482.77

Account Number: XXXXXXXX2416 - DELODBI TECHNOLOGIE...  
 Merchant Name: GSTN  
 Transaction ID: 241114200000193  
 Amount: ₹4  
 CPIN No: 24112000000029  
 GSTIN: 20ACXPK3463A3ZT  
 State Code: 20  
 Remarks for Transaction:

Home > Pay > GST Portal Details > Verify GST Portal Details

Payment Details | Payment Confirmation | Payment Summary

Account Number	XXXX XXXX 2416-DELODBI TECHNOLOGIE'S PV
Merchant Name	GSTN
Transaction ID	241114200000193
Amount	₹4
IGST Amount	₹1
SGST Amount	₹1

Transaction ID: 241114200000193  
 Amount: ₹4  
 IGST Amount: ₹1  
 SGST Amount: ₹1  
 CGST Amount: ₹1  
 CESS: ₹1  
 CPIN No: 24112000000029  
 GSTIN: 20ACXPK3463A3ZT  
 State Code: 20  
 Remark:   
 Total Amount: ₹4

**Enter OTP**  
 Please enter 6 digit OTP sent to \*\*\*\*\* 2024

Resend OTP in 00:56

Submit | Cancel | Confirm

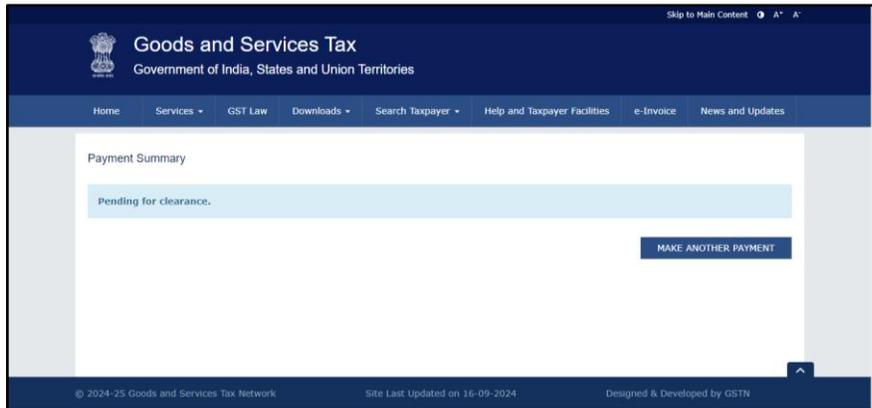
Transaction ID: 241114200000193  
 Amount: ₹4  
 IGST Amount: ₹1  
 SGST Amount: ₹1  
 CGST Amount: ₹1  
 CESS: ₹1  
 CPIN No: 24112000000029  
 GSTIN: 20ACXPK3463A3ZT  
 State Code: 20  
 Remark:   
 Total Amount: ₹4

Payment Details | Payment Confirmation | Payment Summary

**Request processed successfully!**  
 Your request for Etax payment has been processed successfully with ref ID 5605  
 You will be redirected back to merchant site in 00:08

Cancel | Confirm

Customer receives the confirmation page upon successful OTP validation and is redirected back to GST Page.



### 5.1 Payment Approval – Verifier / Checker / Releaser

In case of higher constitution, the transaction is visible to checker once maker submits the transactions.

Transaction is inserted in GBM.

If the checker approves the transaction, GST payments request is processed further. Transaction is inserted in GBM.

If the checker rejects the transaction, GST payments is not processed further. Transaction is inserted in GBM.

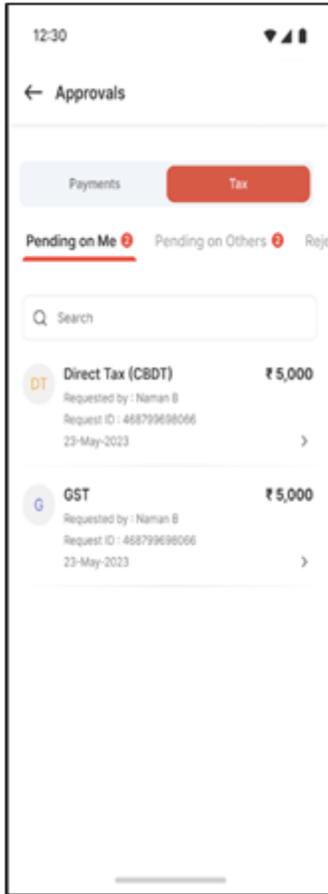
#### *Approving Transactions – Pending on Me:*

This will be applicable for higher constitution. Tax Payments and GST transactions will be visible on Tax tab.

The various tab includes –

1. Pending on me
2. Pending on others
3. Rejected transactions – Transactions rejected by checker can be viewed in this

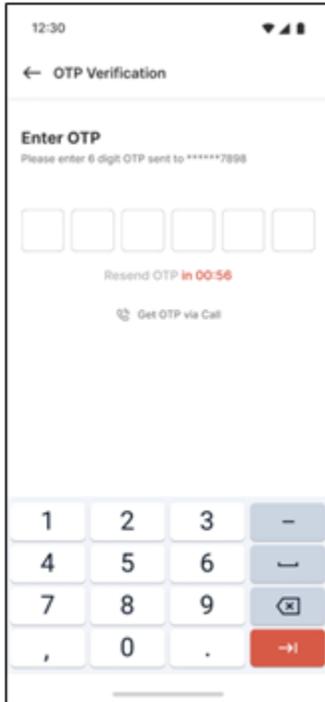
Customer clicks on 'Approvals' on the Payments Landing screen and clicks on 'Tax'



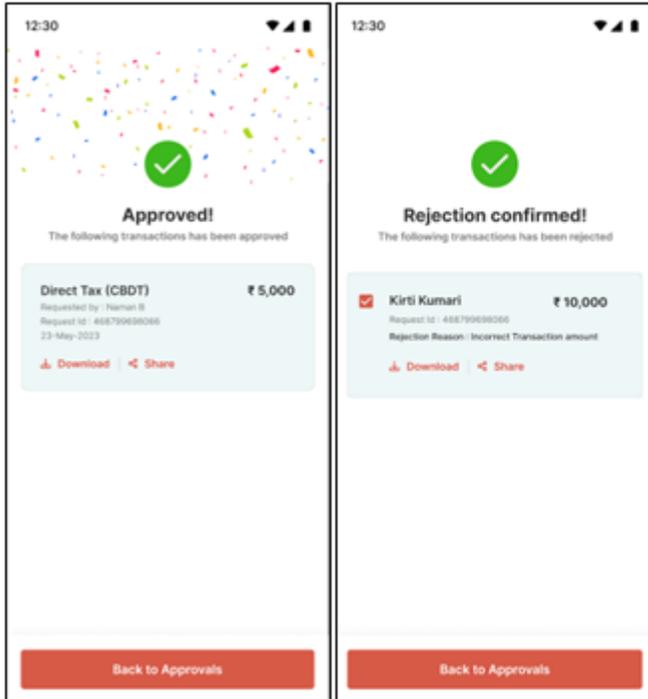
Upon clicking on transactions, the details of the transactions will be visible.



Customer authenticates the transaction through OTP.

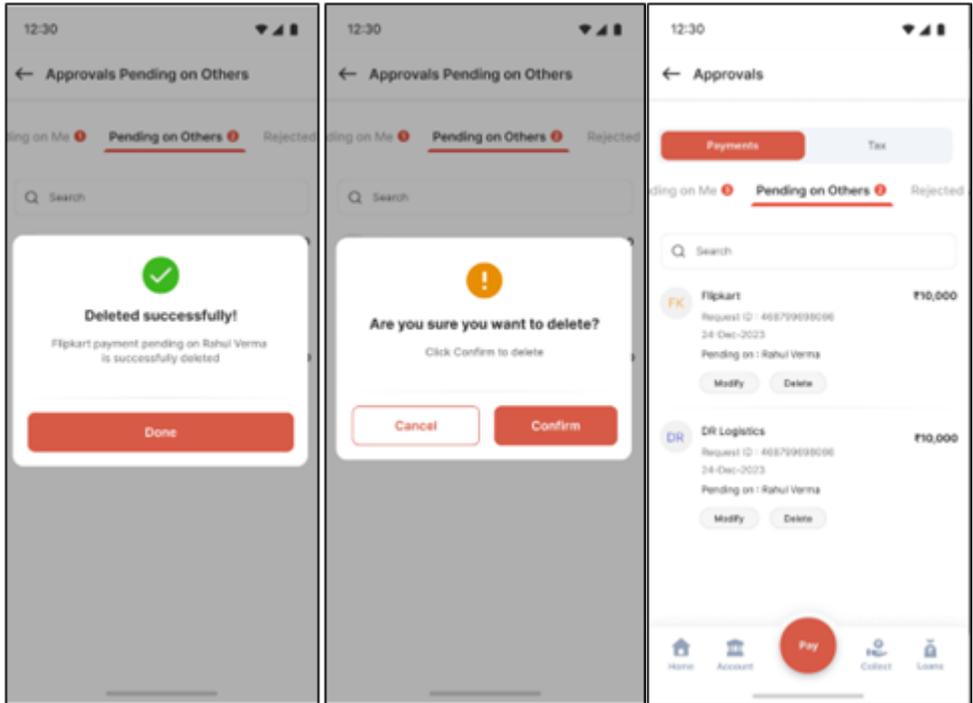


Customer will see the status approval screen.



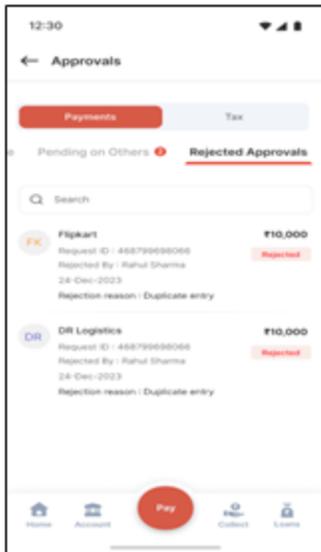
*Pending on others:*

Customer clicks on 'Approvals' on the Payments Landing screen and arrives at the 'Payments – Pending on Others' screen by clicking on it.



**Rejected Approvals:**

Customer clicks on 'Approvals' on the Payments Landing screen and arrives at the 'Rejected Transaction' screen by clicking on it under the 'Tax' tabs



**Approver Screens (Web):**

This will be similar to the app. Please find below the same screens for reference.

Home
Accounts
Pay
Collect
Loans

Home
Leads
Approvals

Payments
Tax

Pending on Me
Pending on Others
Rejected Approvals

0/0 selected
Select All

Entity Name	Requested by	Request ID	Requested Date	Amount	Action
K39 Kumar	Vendor-B	41870800000	22-May-2023	₹18,000	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
<b>100000.00</b>	Vendor-B	41870800000	22-May-2023	₹18,000	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
K39 Kumar	Vendor-B	41870800000	22-May-2023	₹18,000	<input type="button" value="Approve"/> <input type="button" value="Reject"/>

0/0 selected
Select All

You're approving payment of ₹ 36,000