

IndusInd Bank

IndusDirect

EPFO Payments

User Manual

Contents

IndusDirect- EPFO Payments	3
Introduction.....	3
Payments Steps Post Challan Generation (Net-Banking Method)	3
EPFO Portal to IndusInd Bank Landing Page	3
Redirection to IndusInd Bank Landing Page.....	7
IndusDirect - Payment Initiation.....	7
IndusDirect - Payment Approval on Portal.....	11
How to Approve transaction(s).....	14
How to Reject Transaction(s).....	15
Payment Acknowledgment from IndusDirect	16
Challan Summary download from EPFO Portal.....	17
Sample Challan Summary from EPFO Portal	18
Abbreviations	18
FAQ (Frequently Asked Questions).....	19
Do's and Don'ts	21
IndusInd Bank Customer Support	21

IndusDirect- EPFO Payments

Introduction

IndusInd Bank is now live with EPFO Portal enabling customers to conveniently make EPF Payments. Customers can make payments for Administrative/Inspection Charges, Miscellaneous payments etc.

IndusInd Bank is now integrated with EPFO Portal for customers to make challan payments via Internet banking. Customer will initiate transactions from EPFO Portal by selecting the challan details and process it by selecting the bank name for online payment and complete the payment. Successful/Final Challan will get generated on EPFO Portal post successful payment.

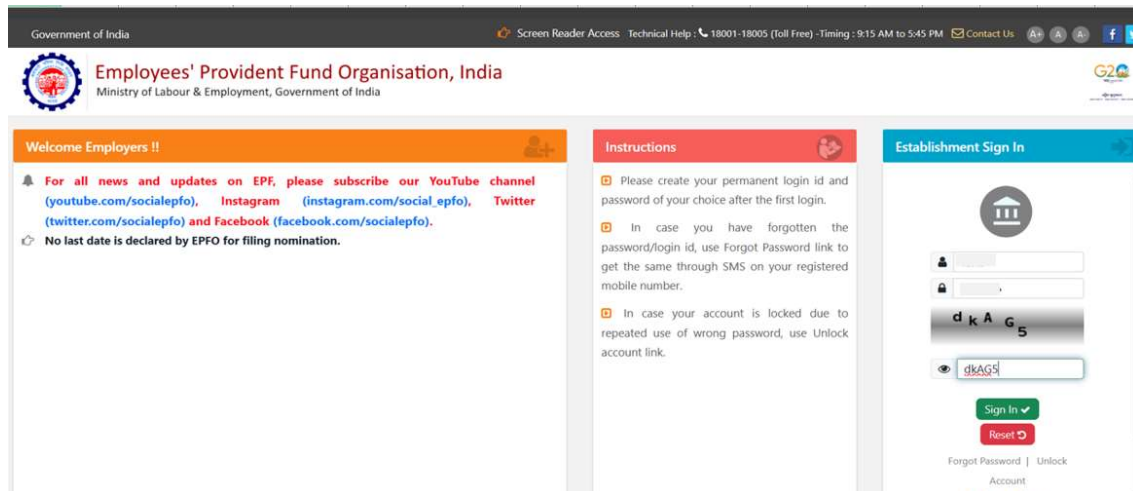
Payments Steps Post Challan Generation (Net-Banking Method)

1. EPFO Portal to IndusInd Bank Landing Page
2. Redirection to IndusInd Bank portal (Indus Direct)
3. Payment Initiation - Maker part
4. Payment Approval – Verifier / Checker / Releaser
5. Payment advice/acknowledgment from IndusDirect
6. Challan download from EPFO Portal

EPFO Portal to IndusInd Bank Landing Page

To make EPF payment, please visit official website of EPFO Portal https://unifiedportal-emp.epfindia.gov.in/epfo/?accesscheck=%2Femployer_home.php

Visit the above mentioned URL for initiating payment. Enter login credentials



Go to Payments and select ECR Return Filing from the menu.

Home Member Establishment Payments Dashboards User Admin Online Services ABRY Past Accum. File Upload Surrender Exemption ELI

Alerts and To Do Tasks

ECR/RETURN FILING

PAYMENT (ECR)

PAYMENT (DIRECT CHALLAN)

NEW! Dear Employers, Recently introduced authentication in employer's login has been temporarily relaxed to enable Employers to update their mobile numbers and logging into Employer Portal for seamless & secure access once the feature is redeployed.

Dear Employer, You are liable to pay damages(14B) on belated payment of dues. To avoid inquiries under section 14B, Click [here](#) to pay.

Dear Employer, You are liable to pay interest(7Q) on belated remittance of contribution, Click [here](#) to pay.

Dear Employer, Kindly note, the existing digital signature process has been changed. Click [here](#) to know the detailed process.

File Monthly ECR in respect of employees who have completed 58 years of age before first week of every month and submit their Pension/PF claim
Employees' attaining 58 years of age in the current Month [PDF](#) | [Excel](#)

Employer Profile

Now click on Challan Entry to generate the challan

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

Welcome: test3
Est. Id: KNSHG0006201000
Name: AGRICULTURAL PROCESS...

employerfeedback[at]epfindia[dot]gov[dot]in
Logout
Tue 27, Jan 2026 (PV 5.1.41)

Home Member Establishment Payments Dashboards User Admin Online Services ABRY Past Accum. File Upload Surrender Exemption ELI

Home / ECR Home Page

To avail the ELI Scheme Ben

ECR Quick Links:

ECR	ECR Upload	Actionable ECR Challans	View ECRs
Direct Challan	Challan Entry	Actionable Direct Challans	
Common Links	Search Challans	View Locked Challans	
Damages and Interest	Prepare 7Q-14B Challan	View/Pay 7Q-14B Challans	Due Summary of Auto-calculated Damages and Interest

[## If you have made payment using SBI Aggregator & payment status is "Awaiting payment confirmation from bank" and amount is not debited from your bank account, In such scenario for unlocking the PAY Button, kindly select the Payment->ECR/Return Filing->View Locked Challan-> (from the menu) then select the TRRN under the head SBI Aggregator Challan List to Unlock: -- TRRN will be available in this list after 1 hour of initiation of payment attempt.]

Enter the Wage Month and select the Challan Type and enter the amount and click on next

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

Welcome: test3
Est. Id: KNSHG0006201000
Name: AGRICULTURAL PROCESS...

employerfeedback[at]epfindia[dot]gov[dot]in
Logout
Tue 27, Jan 2026 (PV 5.1.41)

Home Member Establishment Payments Dashboards User Admin Online Services ABRY Past Accum. File Upload Surrender Exemption ELI

Home / ECR Home Page / Actionable Direct Challan List / Challan Entry

Direct Challan Entry:

For Wage Month * Select Challan Type

No.	Particulars	A/C No 1(₹)	A/C No 2(₹)	A/C No 10(₹)	A/C No 21(₹)	A/C No 22(₹)	Total(₹)
1	Penal Damages	<input type="text" value="0"/>	<input type="text" value="20"/>	<input type="text" value="0"/>	<input type="text" value="10"/>	<input type="text" value="0"/>	<input type="text" value="30"/>
2	Misc Charges	<input type="text" value="1000"/>	<input type="text" value="0"/>	<input type="text" value="30"/>	<input type="text" value="0"/>	<input type="text" value="50"/>	<input type="text" value="1080"/>
Grand Total(₹)							1110

Click on OK to proceed to save the challan

epfoupstg.epfindia.gov.in says
Final amount is Rs.1110.
Are you sure to proceed ?

OK Cancel

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

Home / ECR Home Page / Actionable Direct Challan List / Challan Entry

Direct Challan Entry:

For Wage Month * Select Challan Type

No.	Particulars	A/C No 1(₹)	A/C No 2(₹)	A/C No 10(₹)	A/C No 21(₹)	A/C No 22(₹)	Total(₹)
1	Penal Damages	0	20	0	10	0	30
2	Misc Charges	1000	0	30	0	50	1080
Grand Total(₹)							1110

Next

Once the challan is saved, click on finalize to make the payment and click on OK

Welcome: next3
Est. Id: KNSHG0006201000
Name: AGRICULTURAL PROCESS...

Home / ECR Home Page / Challan Entry / Direct Challan List

Challan details saved successfully. Kindly verify & finalize the challan details for payment.

Draft Challan List:

S No.	Challan Type	TRRN	Wage Month	Challan Date Time	Status	A/C 1	A/C 2	A/C 10	A/C 21	A/C 22	Total Amount	Edit	Cancel	Finalize
1	Miscellaneous Challan		MAY-2025	11-FEB-2026 16:24	Draft	1,000	20	30	10	50	1,110			

epfoupstg.epfindia.gov.in says
Once finalized, you can't make any changes in challan details.
Are you sure to finalize the challan (TRRN: 2512602000230)?

OK Cancel

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

Home / ECR Home Page / Challan Entry / Direct Challan List

Challan details saved successfully. Kindly verify & finalize the challan details for payment.

Select the TRRN and click on Pay to proceed with the payment

Challan (TRRN: [REDACTED]) finalized successfully. Kindly make the payment.

Draft Challan List:

S No.	Challan Type	TRRN	Wage Month	Challan Date Time	Status	A/C 1	A/C 2	A/C 10	A/C 21	A/C 22	Total Amount	Edit	Cancel	Finalize
1	Miscellaneous Challan	[REDACTED]	JAN-2026	03-FEB-2026 12:49	Draft	10	10	10	10	10	50			
2	Administrative/ Inspection Charges Challan	[REDACTED]	JAN-2026	28-JAN-2026 15:58	Draft	0	272	0	0	274	546			
3	Miscellaneous Challan	[REDACTED]	NOV-2025	07-NOV-2025 13:24	Draft	11	12	13	0	0	36			

3 records found, displaying all records.
1

In-Process Challan List:

S No.	Challan Type	TRRN	Wage Month	Challan Date Time	Status	A/C 1	A/C 2	A/C 10	A/C 21	A/C 22	Total Amount	Receipt	Payment	Cancel
1	Miscellaneous Challan	[REDACTED]	MAY-2025	11-FEB-2026	Due for Payment	1,000	20	30	10	50	1,110		<input type="button" value="Pay"/>	<input type="button" value="Cancel"/>

Select Bank name as IndusInd Bank from the dropdown and click on continue to proceed

Challan Payment:

TRRN: 2512602000230 Payment Amount (₹): 1110/-

Please select your payment bank and click on "Continue" below to initiate payment:

Select Bank :

You have chosen to make an online payment with the IndusInd Bank.

Note: Dear Employer, If you have made the successful payment (Amount is debited from your bank account) do not to re-pay such TRRN's and check for the status on the next day.

Click on OK to proceed with the payment

epfoupstg.epfindia.gov.in/epfo/challan/getPaymentOption/54819512?_HDIV_STATE_=25-92-70CB871DDEE626F64E8E280878A2E225

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

Member - Establishment - Payments - Dashboard

R Home Page / Challan Payment

epfoupstg.epfindia.gov.in says

TRRN : [REDACTED]
Payment Amount : 1110/-
You have chosen to make an online payment with the IndusInd Bank.
Are you sure to proceed?

Challan Payment:

Redirection to IndusInd Bank Landing Page

On this page, Indus Direct users will click on **Corporate Banking** button

IndusInd Bank

Welcome to IndusInd Bank Net Banking

Explore the most seamless internet banking experience

IndusNet

Retail Banking

IndusInd Bank's state-of-the-art retail banking portal offers full-fledged banking transactions with 24x7 availability

Toll free: 1860 267 7777

IndusDIRECT

Corporate Banking

IndusInd Bank's cutting edge corporate banking portal brings all your banking needs across domestic payments and trade services in one place

Toll free: 1800 268 0616

IndusInd Bank

Select your IndusInd Bank relationship to proceed further

Indio for Business

Corporate Banking

Cancel

Clicking on **Corporate Banking**, IndusDirect Login page will load to input login credentials

IndusInd Bank

Sign In
Log in to your account

Customer Id*

User Id*

Password*

Enable Virtual Keyboard

Enter Above Captcha

Login

[Forgot Login Password?](#) [Unlock Me](#) [Forgot User Id?](#)

Login to Corporate Internet Banking Portal

If you are logging in through indusdirect.indusind.bank.in for the first time, you will require a new login password. We have emailed your login credentials to your registered email ID from [indusdirect\[at\]indusind\[dot\]com](mailto:indusdirect[at]indusind[dot]com). In case you wish to raise a new password, please click the "Forgot Login Password" on the screen. If you are an authorizer you will have to reset your transaction password as well, once you have logged in to the portal. [Click here](#) for the user manual.

Terms & Conditions

Please read the Terms and Conditions carefully before using IndusInd Bank's Corporate Internet Banking Services and provide your consent.

[Click here to read Terms & Conditions](#)

Use Virtual keyboard for enhanced security

For enhanced security, we strongly encourage you to use our Virtual Keyboard to enter your Customer ID, User Name and Password. Our Virtual keyboard provides an additional online security and eliminates any risk of keystroke logging. You are now browsing in safe mode.

How do I use virtual keyboard?

Please tick the 'Enable Virtual Keyboard' box for your Virtual Keypad to appear.

You can use the virtual keypad as a regular keyboard. Move you mouse on the keypad characters and click to select each character. Use the Caps Buttons for capital letters and the back button to delete characters.

IndusDirect - Payment Initiation

Enter Customer ID Maker user ID and Password. Enter captcha to authenticate as security feature

Sign In

Log in to your account

Customer Id*

User Id*

Password*

Enable Virtual Keyboard



Enter Above Captcha

Login

[Forgot Login Password?](#) [Unlock Me](#) [Forgot User Id?](#)

Login to Corporate Internet Banking Portal

If you are logging in through indusdirect.indusind.bank.in for the first time, you will require a new login password. We have emailed your login credentials to your registered email ID from [indusdirect\[at\]indusind\[dot\]com](mailto:indusdirect[at]indusind[dot]com). In case you wish to raise a new password, please click the "Forgot Login Password" on the screen. If you are an authorizer you will have to reset your transaction password as well, once you have logged in to the portal. [Click here](#) for the user manual.

Terms & Conditions

Please read the Terms and Conditions carefully before using IndusInd Bank's Corporate Internet Banking Services and provide your consent.

[Click here to read Terms & Conditions](#)

Use Virtual keyboard for enhanced security



For enhanced security, we strongly encourage you to use our Virtual Keyboard to enter your Customer ID, User Name and Password. Our Virtual keyboard provides an additional online security and eliminates any risk of keystroke logging. You are now browsing in safe mode.

How do I use virtual keyboard?

Please tick the "Enable Virtual Keyboard" box for your Virtual Keypad to appear.

You can use the virtual keypad as a regular keyboard. Move your mouse on the keypad characters and click to select each character. Use the Caps Buttons for capital letters and the back button to delete characters.

*For security purpose user ID details are masked in screenshot here.

Please select correct Debit account number from drop down box for debiting the transaction from respective account. Maker can put remarks for reference, accept Terms & Conditions and click on Proceed button.

1 Payment Details
2 Confirm Details
3 Payment Summary

Initiate Payment

Account Number* <input type="text" value="XXXXXXXXXX"/>	Available Balance <input type="text" value="XXXXXXXXXX"/>
Total Amount <input type="text" value="XXXXXXXXXX"/>	Amount in Words <input type="text" value="XXXXXXXXXX"/>
Date & Time 06/02/2026 17:46:57	TRRN <input type="text" value="XXXXXXXXXX"/>
Remarks Test	

Transaction details

CRN <input type="text" value="XXXXXXXXXX"/>	Wage Month Sep2025
Challan Type MISC	EPF Amt (AC1) ₹ XXXXXXXX
EPF Admin/ Inspection chg (AC2) ₹ XXXXXXXX	EPS Amt (AC1S) ₹ XXXXXXXX
EDLI Amt (AC1T) ₹ XXXXXXXX	EDLI Admin/Inspection chg (AC2Z) ₹ XXXXXXXX

Note ->
 - Please select debit account number to proceed further
 - Special characters not allowed while entering transaction remarks
 - Challan will expire on same day at 10.30pm. Kindly approve the transaction before expiry.

I accept [Terms & Conditions](#)

[Reset](#) [Cancel](#) [Proceed](#)

*For security purpose account number details are masked in screenshot here.

Review the transaction details and click on Confirm button to submit the transaction for approval

1 Payment Details 2 Confirm Details 3 Payment Summary

Initiate Payment

Account Number	Available Balance
₹	₹
Total Amount	Amount in Words
₹	
Date & Time	TRRN
06/02/2026 17:48:57	
Remarks	
Test	

Transaction details

CRN	Wage Month
	Sep2025
Challan Type	EPF Amount (AC1)
MISC	₹
EPF Admin/ Inspection chg (AC3)	EPF Amn (AC10)
₹	₹
EDLI Amn (AC21)	EDLI Admin/Inspection chg (AC22)
₹	₹

Back **Confirm**

Please do not close the browser in between, page will auto-redirected to EPFO Portal.


1 Payment Details 2 Confirm Details 3 Payment Summary

Transaction initiated successfully with transaction Ref No : [REDACTED]

Please do not close the browser. You will be redirected to EPFO Portal in 10 seconds.

Print **Back**

Page is redirected to EPFO Portal, with transaction status as **Awaiting payment confirmation from Bank**

 Awaiting payment confirmation from bank.

Payment Details:	
Bank	IndusInd Bank
TRRN	[REDACTED]
CRN	[REDACTED]
Paid Amount (₹)	1110
Payment Status	Awaiting payment confirmation from bank

[Click here Home](#) to go to home page.

Payment Re-Initiation for a Successfully Processed TRRN

If the user attempts to initiate a payment for a TRRN that has already been successfully processed, the system will display a pop-up notification indicating that the payment has been made previously. Upon clicking on Close tab, the user will be redirected to the EPFO portal, where the status of the original TRRN will be shown as “Success.”

The screenshot shows the 'Initiate Payment' screen with a modal dialog box in the center. The dialog box contains the text: "Payment for TRRN has already been made – Repayment is not allowed." and a "Close" button. The background form is partially visible, showing fields for Account Number, Available Balance, Total Amount, Amount in Words, Date & Time, TRRN, Remarks, and Transaction details (CRN, Challan Type, EPF Amount (AC1), EPF Admin/Inspection chg (AC2), EDLI Amt (AC21), EPF Amt (AC10), EDLI Admin/Inspection chg (AC22)). A "Note" section at the bottom left provides instructions: "Please select debit account number to proceed further", "Special characters not allowed while entering transaction remarks", and "Challan will expire on same day at 10.30pm. Kindly approve the transaction before expiry". There is a checkbox for "I accept Terms & Conditions" and buttons for "Reset", "Cancel", and "Proceed".

Payment Re-Initiation for a Previously Failed TRRN

If the user attempts to initiate a payment for a TRRN that previously failed, the system displays a pop-up notification indicating that the earlier payment was unsuccessful and asks: “Do you still want to continue?”

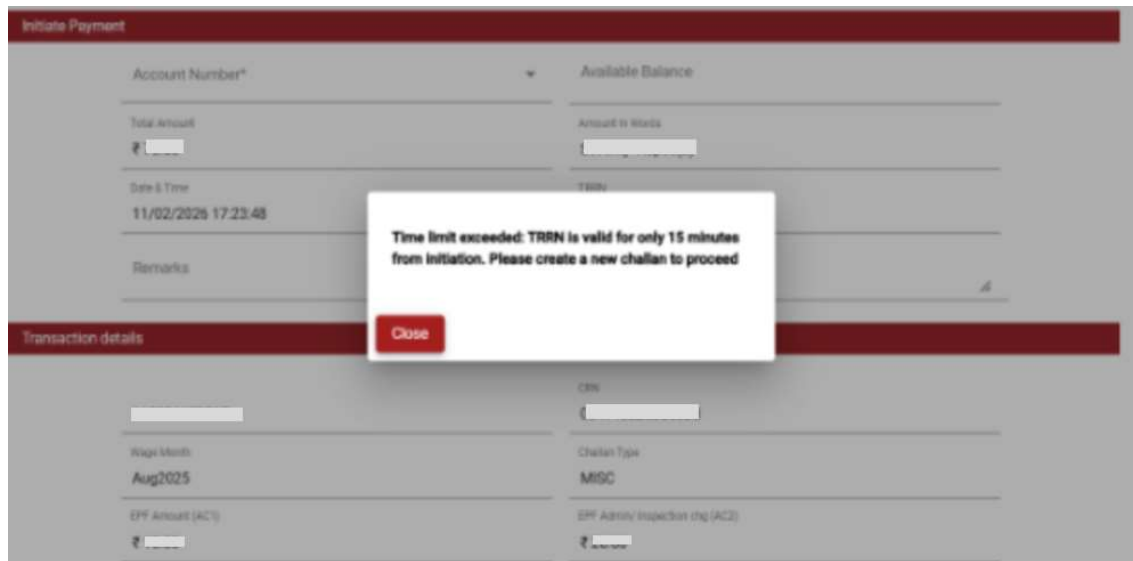
- **If the user selects Yes:** The system proceeds with initiating the payment.
- **If the user selects No:** The transaction is cancelled, and the user is redirected to the EPFO portal with the transaction status of the original TRRN i.e. “Failed”

The screenshot shows the 'Initiate Payment' screen with a modal dialog box in the center. The dialog box contains the text: "Confirm", "Your previous attempt for payment of TRRN was not successful – do you still want to proceed with the payment?", and two buttons: "No" and "Yes". The background form is partially visible, showing fields for Account Number, Available Balance, Total Amount, Amount in Words, Date & Time, TRRN, Remarks, and Transaction details (CRN, Challan Type, EPF Amount (AC1), EPF Admin/Inspection chg (AC2), EDLI Amt (AC21), EPF Amt (AC10), EDLI Admin/Inspection chg (AC22)). A "Note" section at the bottom left provides instructions: "Please select debit account number to proceed further", "Special characters not allowed while entering transaction remarks", and "Challan will expire on same day at 10.30pm. Kindly approve the transaction before expiry". There is a checkbox for "I accept Terms & Conditions" and buttons for "Reset", "Cancel", and "Proceed".

Time Window for Transaction Processing: EPFO Portal to IndusDirect

Once the TRRN is generated on EPFO Portal and the Maker selects the bank and is redirected to bank login page, the transaction must be completed within 15 minutes from the time of redirection.

And if the transaction is initiated post 15 minutes, the user will not be allowed to initiate the transaction and will get an error message as **“Time limit exceeded: TRRN is valid for only 15 minutes from initiation. Please create a new challan to proceed”** and will be redirected to EPFO portal

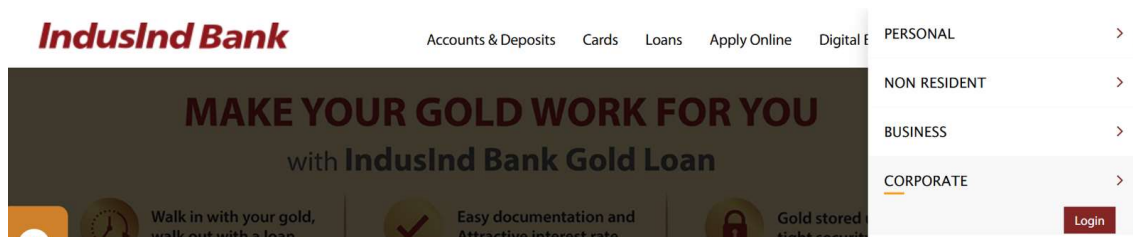


IndusDirect - Payment Approval on Portal

There are different roles in IndusDirect portal.

Verifier, Checker, Releaser as per your role defined in workflow, transaction will be visible in IndusDirect portal

These users will login IndusDirect Portal via web browser using **IndusInd bank > Corporate > Login** or using following link - <https://indusdirect.indusind.bank.in/indusdirect/auth>



Click on **Continue to Login** button

Manage your business on your mobile using the **IndusDIRECT** Corporate Mobile Banking APP

Available on:

[Continue to Login](#)

Enter Customer ID, User ID, Password and CAPTCHA and click on Login

IndusInd Bank

Sign In
Log in to your account

Customer ID*

User ID*

Password*

Enable Virtual Keyboard

Enter Above Captcha

Login

[Forgot Login Password?](#) [Unlock Me](#) [Forgot User Id?](#)

Login to Corporate Internet Banking Portal

If you are logging in through indusdirect.indusind.bank.in for the first time, you will require a new login password. We have emailed your login credentials to your registered email ID from [indusdirect\[at\]indusind\[dot\]com](mailto:indusdirect[at]indusind[dot]com). In case you wish to raise a new password, please click the "Forgot Login Password" on the screen. If you are an authorizer you will have to reset your transaction password as well, once you have logged in to the portal. [Click here](#) for the user manual.

Terms & Conditions

Please read the Terms and Conditions carefully before using IndusInd Bank's Corporate Internet Banking Services and provide your consent.

[Click here to read Terms & Conditions](#)

Use Virtual keyboard for enhanced security

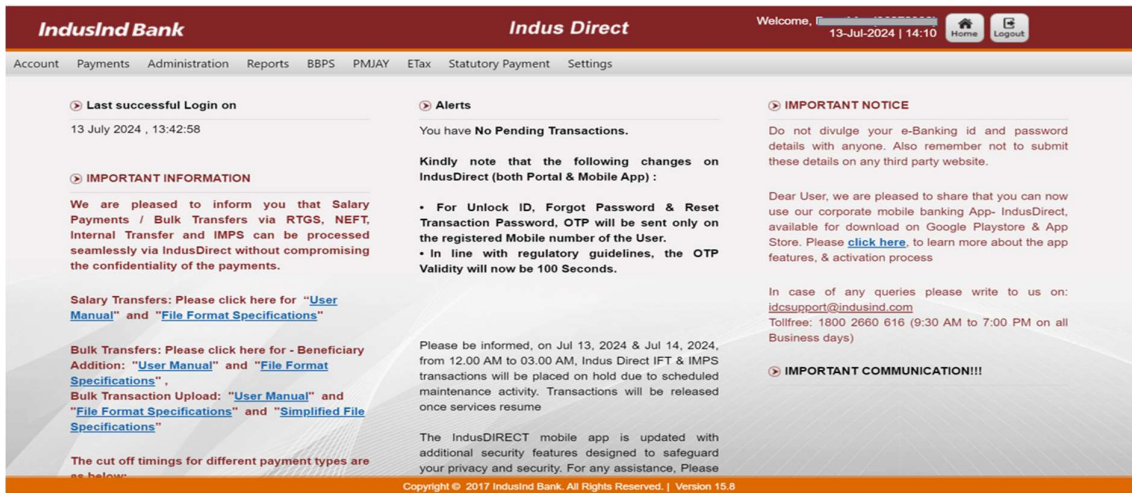
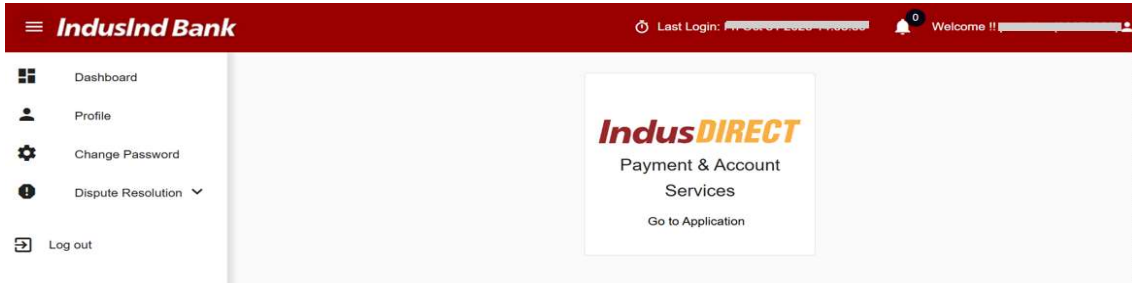
For enhanced security, we strongly encourage you to use our Virtual Keyboard to enter your Customer ID, User Name and Password. Our Virtual keyboard provides an additional online security and eliminates any risk of keystroke logging. You are now browsing in safe mode.

How do I use virtual keyboard?

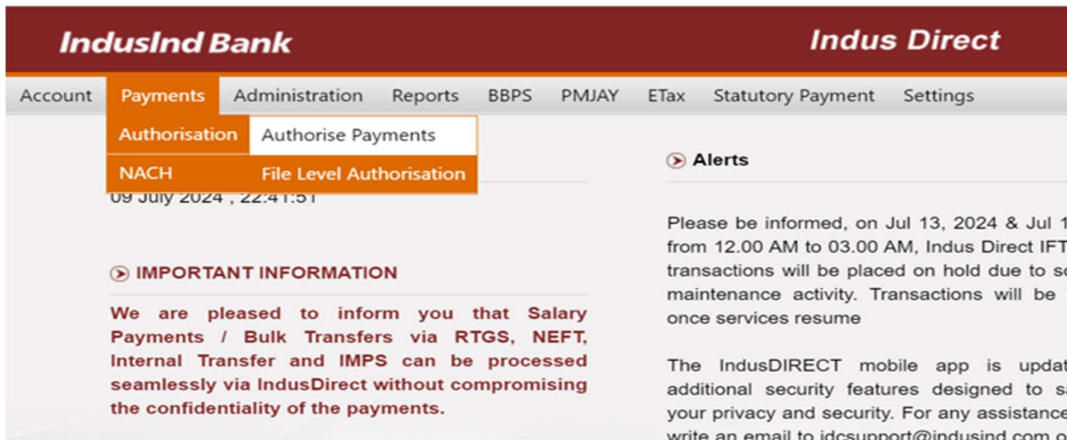
Please tick the "Enable Virtual Keyboard" box for your Virtual Keypad to appear.

You can use the virtual keypad as a regular keyboard. Move you mouse on the keypad characters and click to select each character. Use the Caps Buttons for capital letters and the back button to delete characters.

To continue login in IndusDirect website > Click on **IndusDirect Go to Application** for Next page



Select **Payments > Authorisation > Authorise Payments**



Pending current date transactions will be visible to verifier / checker / releaser by default.

Account Payments Administration Reports Bharat Connect Statutory Payment Settings

Transaction Details

Transaction Type * Other Payments Bill Payment Fixed Deposit

Tran Ref #

Payment Mode

Transaction Date(From) *

Transaction Date(To) *

Amount

1 Records found!!! Selected Transactions :- 0 Selected Transaction's Amount :- 0

Tran Ref #	Beneficiary Name	Cust Ref #	Amount (INR)	Debit A/C Number	Beneficiary A/C Number	Bank Name	Payment Mode	Status	Performed By	Tran Date & Time	Value Date	Debit A/C Number
<input type="checkbox"/>								Partially Authorized				

Please note the transactions to be approved by all the approvers on same day before 10.30 pm. Post which challan status will be updated as Expired in Indus Direct Portal and will no longer be available in approver's queue for approval

User can filter transactions using below fields

Payment mode – Employees Provident Fund Organization

Transaction Date – The date when maker has initiated transaction in IndusDirect Website for approval.

Amount – If you know amount range, enter amount

Transaction Details

Transaction Type * Other Payments Bill Payment Fixed Deposit

Tran Ref #

Payment Mode

Transaction Date(From) *

Transaction Date(To) *

Amount

1 Records found!!! Selected Transactions :- 0 Selected Transaction's Amount :- 0

Tran Ref #	Beneficiary Name	Cust Ref #	Amount (INR)	Debit A/C Number	Beneficiary A/C Number	Bank Name	Payment Mode	Status	Performed By	Tran Date & Time	Value Date	Debit A/C Number
<input type="checkbox"/>	EPFO						EPFO	New				

How to Approve transaction(s)

Select the checkbox(s) and if user wants to approve multiple transactions then select checkbox against multiple transactions. Click on **Authorise** button to approve

Transaction Details

Transaction Type * Other Payments Bill Payment Fixed Deposit

Tran Ref #

Payment Mode

Transaction Date(From) *

Transaction Date(To) *

Amount

1 Records found!!! Selected Transactions :- 1 Selected Transaction's Amount :- 33.00

Tran Ref #	Beneficiary Name	Cust Ref #	Amount (INR)	Debit A/C Number	Beneficiary A/C Number	Bank Name	Payment Mode	Status	Performed By	Tran Date & Time	Value Date	Debit A/C Number
<input checked="" type="checkbox"/>	EPFO						EPFO	New				

System will ask for confirmation and then prompt to enter Transaction password and SMS OTP for authentication

Transaction Details

Transaction Type * Other Payments Bill Payment Fixed Deposit

Tran Ref #

Payment Mode **Confirm**

Transaction Date(From) * Total 1 transaction(s) of value INR 22.00 being Authorized.Are you sure you want to proceed?

Transaction Date(To) *

Amount

1 Records found!!! nt :- 22

Tran Ref #	Beneficiary Name	Cust Ref #	Amount (INR)	Debit A/C Number	Beneficiary A/C Number	Bank Name	Payment Mode	Status	Performed By	Tran Date & Time	Value Date	Debit A/C Number
<input checked="" type="checkbox"/>	EPFO		22.00				EPFO					

Verify Transaction Password

Please enter transaction password to proceed.

Transaction Password * :

Verify OTP

One time password has been sent to your mobile number registered with the bank.
OTP Hint : 6551

Enter OTP * :

Entering valid credentials will submit transaction(s) to next approver or if you are last approver in workflow transaction will be sent to validations and for processing by IndusDirect application.

Confirmation message will be shown to user about authorisation completion. Click on **OK** button



How to Reject Transaction(s)

Select the checkbox(s) against transaction(s) you want to reject. Click on **Reject** button.

Transaction Details

Transaction Type * Other Payments Bill Payment Fixed Deposit

Tran Ref #

Payment Mode

Transaction Date(From) *

Transaction Date(To) *

Amount

1 Records found!!! Selected Transactions :- 1 Selected Transaction's Amount :- 22.00

Tran Ref #	Beneficiary Name	Cust Ref #	Amount (INR)	Debit A/C Number	Beneficiary A/C Number	Bank Name	Payment Mode	Status	Performed By	Tran Date & Time	Value Date	Debit A/C Number
<input checked="" type="checkbox"/>	EPFO						EPFO					

Enter rejection remarks and click **Confirm Rejection** Button

Transaction Details

Transaction Type * Other Payments Bill Payment Fixed Deposit

Tran Ref #

Payment Mode

Transaction Date(From) *

Transaction Date(To) *

Amount

Reject Reason *

1 Records found!!! Selected Transactions :- 1 Selected Transaction's Amount :- 22

<input type="checkbox"/>	Tran Ref #	Beneficiary Name	Cust Ref #	Amount (INR)	Debit A/C Number	Beneficiary A/C Number	Bank Name	Payment Mode	Status	Performed By	Tran Date & Time	Value Date	Debit A/C N
<input checked="" type="checkbox"/>		EPFO						EPFO					

Confirmation message popup will appear on webpage, click **OK** button to continue



Payment Acknowledgment from IndusDirect

IndusDirect Application provides real-time updated status on payment acknowledgment to all users. Maker, Verifier, Checker, Releaser user can login and download the acknowledgment with latest transaction status from below menu.

IndusDirect > Statutory Payment > EPFO > Acknowledgement

At any point of time, if transaction status is approved by any user level, status gets changed on fresh downloaded PDF payment acknowledgment with transaction date time.

Sample PDF Payment acknowledgment for reference

Bank Details

Debit Account Number	
Customer Name	

Transaction Details

EPF Amount (AC1)	₹		Date & Time	11/02/2026 15:45:50
EPF Admin/Inspection chg (AC2)	₹		Challan Type	MISC
EPS Amt (AC10)	₹		Wage Month	May2025
EDLI Amt (AC21)	₹		TRRN	
EDLI Admin/Inspection chg (AC22)	₹		CRN	
Total Amount	₹		Amount In Words	

Transaction Status	Successful	Initiated By	
Transaction Status Date Time		Verified By	
Debit Date Time		Approved By	
Transaction Reference Number		Released By	

Disclaimer: This is system generated Payment Advice. To check final payment confirmation, request you to visit State Tax Official Website.

Transaction Status:

This field value in payment acknowledgment will confirm whether transaction is New, Pending for approval, Rejected, Successful, Expired.

Challan Reference Number (CRN): Reference number generated by bank for all success transactions

Temporary Return Reference Number (TRRN): Unique transaction ID generated by EPFO

Transaction Reference No. – This is internal IndusInd Bank generated reference number for record.

At the bottom of payment advice user can see which user ID has taken action to process/reject the transaction.

Please note, this payment advice is not final challan for EPFO payment, please visit EPFO Portal and download the challan from official website https://unifiedportal-emp.epfindia.gov.in/epfo/?accesscheck=%2Femployer_home.php

Challan Summary download from EPFO Portal

To check the challan status, please visit **EPFO menu > Payments > ECR Filing> Search Challans**

Home Member Establishment Payments Dashboards User Admin Online Services ABRY Past Accum. File Upload Surrender

Home / ECR Home Page / Challan List

Search:

Wage Month	Month YYYY	TRRN	TRRN Number
Challan Type	--Select--	Challan Status	--Select--

Search
Reset

Search challan status using TRRN and generate the challan summary

Sample Challan Summary from EPFO Portal

Search:

Wage Month: TRRN:

Challan Type: Challan Status:

Challan List: Page Size: 10

S No.	Type	TRRN	Status	Wage Month	Challan Date	A/C 1	A/C 2	A/C 10	A/C 21	A/C 22	Total Amount
1	Miscellaneous Challan	-----	Payment Confirmed	-----	11-FEB-2026 12:22						

EMPLOYEES' PROVIDENT FUND ORGANIZATION, INDIA

Challan Summary :

TRRN Number : Challan Type : Miscellaneous Challan

Wage Month : MAY-2025 Status : Payment Confirmed

Challan Details :

Head	A/C 1 (₹)	A/C 2 (₹)	A/C 10 (₹)	A/C 21 (₹)	A/C 22 (₹)
Penal Damages	0		0		0
Misc Charges		0		0	
Total					

Total Amount (₹) :

Abbreviations

EPFO	Employee Provident Fund Organization
IndusDirect	Corporate Internet Banking Portal of IndusInd Bank
TRRN	Temporary Return Reference Number
CRN	Challan Reference Number
Tran Ref #	IndusDirect Portal generated Unique Transaction Number

FAQ (Frequently Asked Questions)

- 1. Which all payment mode will be available for EPF payment through IndusInd bank?**
 - Below payment mode will be available on EPFO Portal for payment through IndusInd Bank
 - Internet banking – Corporate internet banking & Indie for Business.

- 2. How can a customer login to EPFO portal for initiating the payment?**
 - Customer will have to visit EPFO portal using the below link
https://unifiedportal-emp.epfindia.gov.in/epfo/?accesscheck=%2Femployer_home.php
 - Customer will have to login using their login credentials to initiate the payment

- 3. For how many days' challan will remain active or valid in IndusDirect Portal?**
 - Challan will be available for approval or rejection only on the day it is initiated until 10:30 pm. Post which the challan will expire.

- 4. How to check challan status on EPFO Portal?**
 - Customer can check final challan status on EPFO Portal from the following menu option
EPFO menu > Payments > ECR Filing> Search Challans

- 5. How to check payment status of challan on EPFO Portal?**
 - User can visit official website of EPFO
 - Select Payments > ECR/Return Filing > Search Challans under ECR Quick links
 - Enter the TRRN in the TRRN field
 - Click on Search to view the challan payment status

- 6. Is there any acknowledgment or receipt provided by the bank for the payment processed from EPFO Portal?**
 - Yes, Bank will be providing Payment Acknowledgment for the transactions. Payment Acknowledgement will include Temporary Return Reference Number (TRRN) generated on EPFO Portal & Challan Reference Number (CRN) generated the Bank. Payment Acknowledgment can be downloaded from **Statutory Payment > EPFO > Acknowledgment menu**.

- 7. Is there any provision for reversal of funds of transactions after the payment has been successfully processed?**
 - Yes, for any refund the EPFO department sends a fund reversal instruction to the bank, based on which the refund will be processed

Corporate Internet banking Queries

- 8. IndusDirect Payment advice confirmed transaction status as "Successful", but EPFO Portal is not showing payment status as Successful?**

- Request to wait for 30-45 Minutes to get status updated on EPFO Portal. If after 45 minutes payment status is not updated, please send email to icdsupport@indusind.com or you can call IndusInd Bank toll free number 1800 266 0616 and support team will help you to know the status of transaction. Request to quote TRRN (Temporary Return Reference Number) generated by EPFO Portal in Email or to call centre support team for faster resolution.

9. Is there a time limit for processing the payment after challan generation on EPFO?

- Yes, the payment must be completed within 15 minutes after the user is redirected to the bank's login page. If the payment exceeds 15 minutes, the user will be unable to proceed further with the transaction.

10. What happens if the user attempts to initiate a duplicate transaction for a TRRN that has already been successfully processed?

-The user will not be permitted to initiate a duplicate transaction for a TRRN that has already been successfully processed. In such cases, the system displays an error message "*Payment for TRRN has already been made- Repayment not allowed*" post login to IndusDirect portal.

11. What happened if the user attempts to initiate a transaction for a TRRN that previously failed?

-If the user attempts to initiate a transaction for a TRRN that previously failed, the system displays an exception message: "*Your previous attempt for payment of TRRN was not successful-do you still want to proceed with the payment?*"

If the user selects Yes: The system allows the user to continue and re-initiate the payment

If the user selects No: The payment process is cancelled, and the user is redirected back to the EPFO portal

12. Is the Payment Acknowledgment generated from IndusDirect Portal to be considered as the final Challan confirmation?

- No, payment acknowledgment generated from IndusDirect cannot be considered as final challan. Customer will have to visit EPFO Portal for the final challan summary.

13. Can transaction details be modified after the transaction is successfully processed?

- No modifications/ rectifications, whatsoever, can be done in the transaction details/ challans after the payment has been successfully processed.

14. Can the transaction be cancelled/rejected on bank portal?

- Yes, Transaction can be cancelled/rejected on Indus Direct Portal by following the below steps.

- Transaction can be cancelled at Maker Level by clicking on Cancel button.
- Transaction can be rejected by the approver by clicking on Reject button and entering the rejection remarks
- Transaction can also be cancelled by selecting the "Cancel" option on the page where the user is prompted to choose the Corporate Banking option.

15. Are there any additional documents required for IndusDirect users to make EPF Payments through IndusInd Bank?

- No. Existing customers with IndusDirect access will not require any additional documents to make EPF payments.

Do's and Don'ts

1. Please approve the transactions within challan expiry period i.e. same day before 10:30 pm
2. Please do not treat payment acknowledgment downloaded from IndusDirect as the final challan
3. Please do not close the browser before redirecting to IndusDirect page.
4. Please initiate payment within 15 minutes after redirecting from EPFO Portal to IndusDirect login page

IndusInd Bank Customer Support

Toll Free Number: 1800 266 0616

Customer Support Email: idsupport@indusind.com

Bank Website: <https://www.indusind.bank.in>

Timings- 8.00 AM to 7.00 PM only (All business days)

9.30 AM to 7.00 PM (Non-working Saturday's)