



# EQUITAS SMALL FINANCE BANK GST PAYMENTS – User Manual



**CONTENTS**

**Contents**

CONTENTS ..... 2

INTRODUCTION TO ESFB GST PAYMENTS ..... 19

PURPOSE ..... 19

RETAIL BANKING ..... 19

1. LOGIN ..... 20

2. HOME ..... 21

3. GST MENU PAGE ..... 22

4. MANUALTRANSFER ..... 23

5. CHALLAN UPLOAD ..... 27

6. REPORTS ..... 31

CORPORATE BANKING ..... 33

1. LOGIN ..... 34

2. MAKER ..... 35

2.2 MANUAL TRANSFER.....	36
2.6 CHALLAN UPLOAD.....	41
3. CHECKER.....	45
4. REPORTS.....	51
MOBILE BANKING.....	54
1. LOGIN.....	55
2. DASHBOARD.....	56
3. GST MENU PAGE.....	57
4. MANUAL TRANSFER.....	58
5. CHALLAN UPLOAD.....	62
6. REPORTS.....	66
FREQUENTLY ASKED QUESTIONS.....	71
What is GST?.....	72
What is GSTIN?.....	72
What are the GST payments features offered by ESFB?.....	72
What is a CPIN?.....	73
What is the validity of CPIN?.....	73
Can I make payment after Challan expired?.....	73



I made payment after the Challan expiry date and it was accepted by the bank. The payment status is still not updated on the GST Portal. What should I do?  
If the Challan was accepted by bank, the status should be updated..... 73

What is the transaction limits for GST payments? ..... 74

Is it necessary to add beneficiary in GST payments..... 74

What is challan upload? ..... 74

Whom should I contact if transaction failed? ..... 74

## Initials Step to generate GST challan from GST website

1. Login to [www.gst.gov.in](http://www.gst.gov.in)
2. Select services – registration
3. Click on payments
4. Click – create challan
5. Enter GSTIN/UTIN/TMPID#
6. Input captcha code
7. Input amount
8. Select as NEFT/RTGS
9. Select as Equitas Small Finance Bank
10. Click on generate challan
11. Generate OTP and click on proceed
12. Enter OTP
13. Note down IFSC and CPIN#
14. Pay GST amount through ESFB RIB/MB/CIB

Step 1:

The screenshot displays the homepage of the Goods and Services Tax (GST) portal. At the top left, the Equitas Small Finance Bank logo is visible. The main heading reads "GST – Challan & CPIN Generation steps (1/13)". Below this, a browser window shows the "Goods and Services Tax" website with a navigation menu including "Home", "Services", "Notifications & Circulars", "Acts & Rules", and "Downloads". The central banner features a collage of images related to industry and commerce, such as a telecommunications tower, a truck, a factory interior, and a woman working at a computer. Below the banner, there are two main sections: "Taxpayers (Normal)" and "News and updates". At the bottom, a prominent instruction reads "1- LOG ONTO GST.GOV.IN" followed by the website URL "www.gst.gov.in". The Equitas Small Finance Bank logo and the "It's fun banking!" slogan are also present in the bottom right corner of the screenshot.

Step 2

The screenshot shows the GST portal website with the following elements:

- Header: Equitas Small Finance Bank logo and "GST – Challan & CPIN Generation steps (2/13)"
- Navigation: Home, Services, Notifications & Circulars, Acts & Rules, Downloads
- Sub-navigation: Registration, Payments, User Services
- Main Content: A collage of images related to industry and commerce, including a tower, a truck, a factory, and a person.
- Footer: [www.gst.gov.in](http://www.gst.gov.in) and "2- Select Services => Registration"
- Bottom Right: "It's fun banking!" logo

Step 3

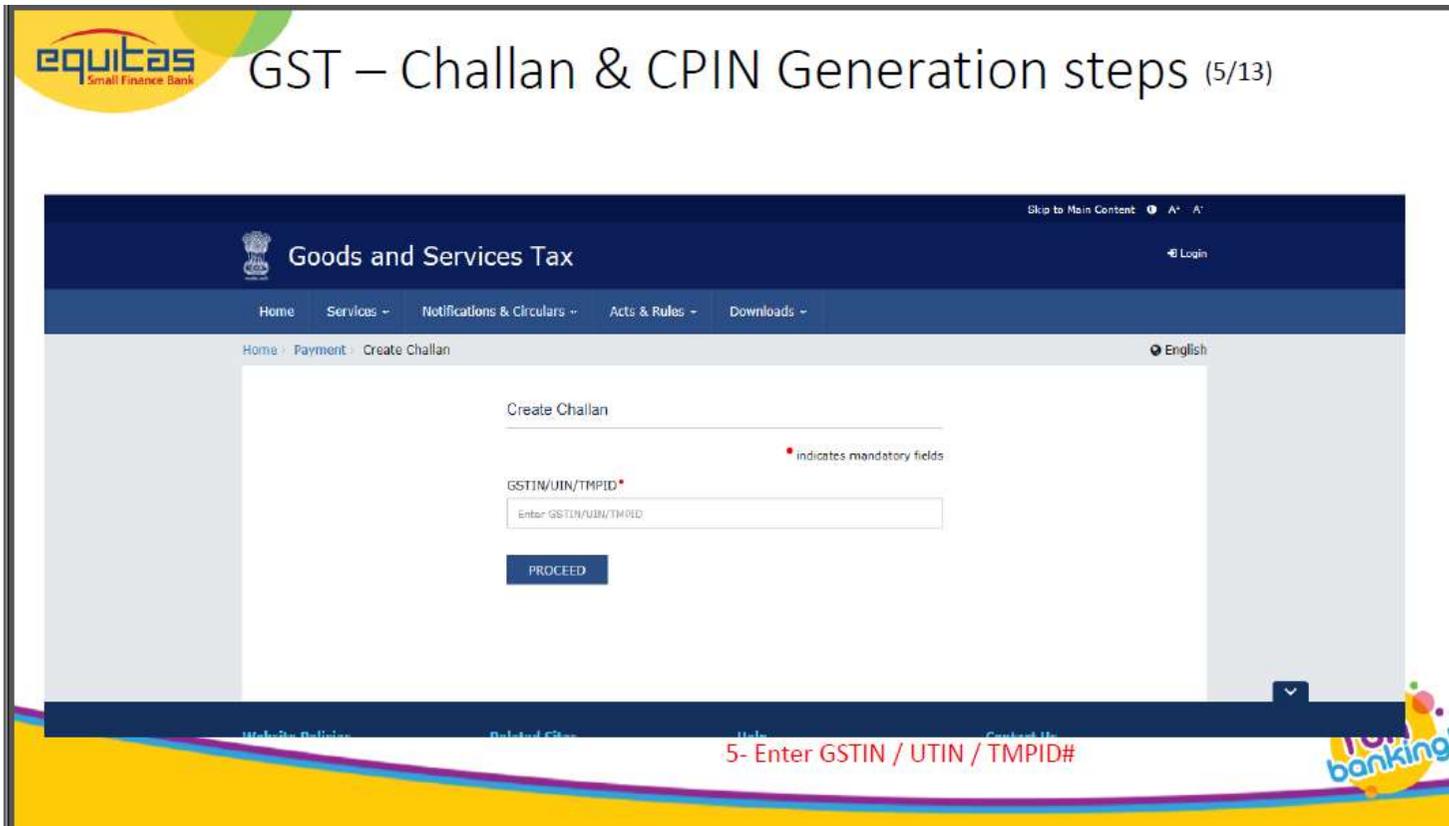


The screenshot displays the GST portal interface. At the top left is the Equitas Small Finance Bank logo. The main header reads "GST – Challan & CPIN Generation steps (3/13)". Below this is the "Goods and Services Tax" header with a "Login" link. A navigation menu includes "Home", "Services", "Notifications & Circulars", "Acts & Rules", and "Downloads". Under "Services", "Registration", "Payments", and "User Services" are listed. A secondary menu shows "Create Challan" and "Track Payment Status". The main content area features a collage of images: a telecommunications tower, a yellow forklift, a white van, a factory interior, and a woman's profile. At the bottom, there are links for "Taxpayers (Normal)" and "News and updates". A red text overlay at the bottom center says "3- Click on Payments". The "fun banking!" logo is in the bottom right corner.

Step 4

The screenshot displays the GST portal interface. At the top, the Equitas Small Finance Bank logo is visible on the left, and the title "GST – Challan & CPIN Generation steps (4/13)" is centered. Below the title, there is a navigation bar with the text "Goods and Services Tax" and a "Login" link. A secondary menu includes "Home", "Services", "Notifications & Circulars", "Acts & Rules", and "Downloads". The "Services" menu is expanded, showing sub-options: "Registration", "Payments", "User Services", "Create Challan", and "Track Payment Status". The main content area features a collage of images related to industry and commerce, including a telecommunications tower, a forklift, a factory interior, a warehouse, and a woman looking at a computer screen. At the bottom of the screenshot, a red text instruction reads "4- Click => Create Challan". The Equitas logo is also present in the bottom right corner of the screenshot.

Step 5

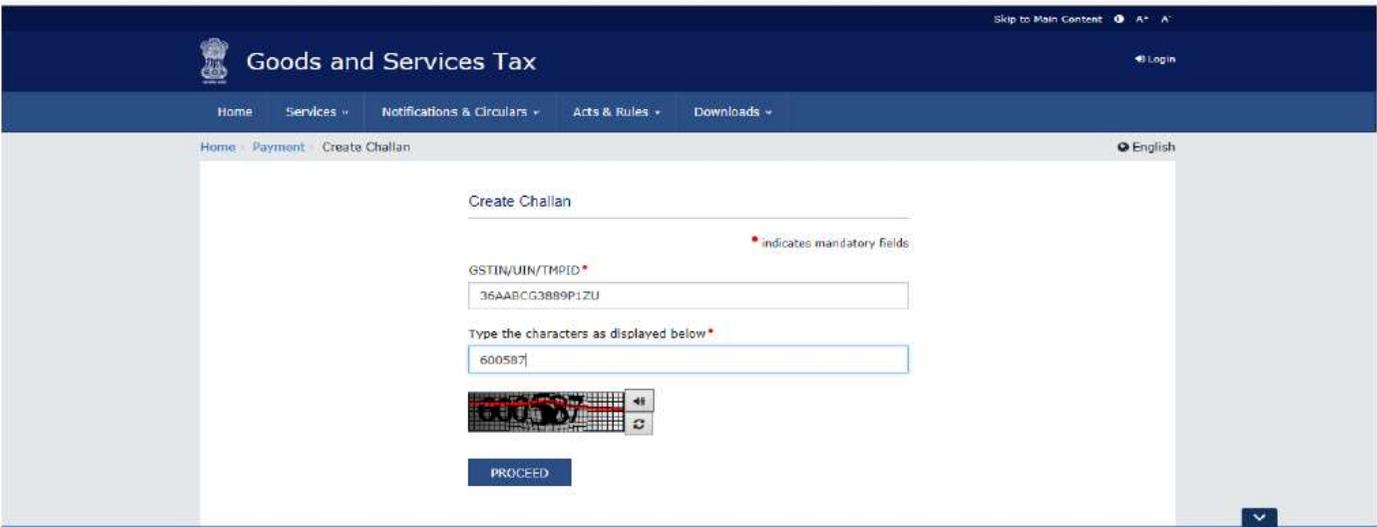


The screenshot displays the 'Goods and Services Tax' portal. The main heading is 'GST – Challan & CPIN Generation steps (5/13)'. The page title is 'Create Challan'. A red asterisk indicates a mandatory field: 'GSTIN/UTIN/TMPID\*'. Below this is a text input field with the placeholder 'Enter GSTIN/UTIN/TMPID'. A blue 'PROCEED' button is located below the input field. A red annotation at the bottom of the screenshot reads '5- Enter GSTIN / UTIN / TMPID#'. The Equitas Small Finance Bank logo and 'It's fun banking!' slogan are visible in the top left and bottom right corners of the screenshot area.

Step 6



## GST – Challan & CPIN Generation steps (6/13)



Goods and Services Tax

Home Services Notifications & Circulars Acts & Rules Downloads

Home Payment Create Challan

Create Challan

indicates mandatory fields

GSTIN/UIN/TMPID \*

36AABCG3889P1ZU

Type the characters as displayed below \*

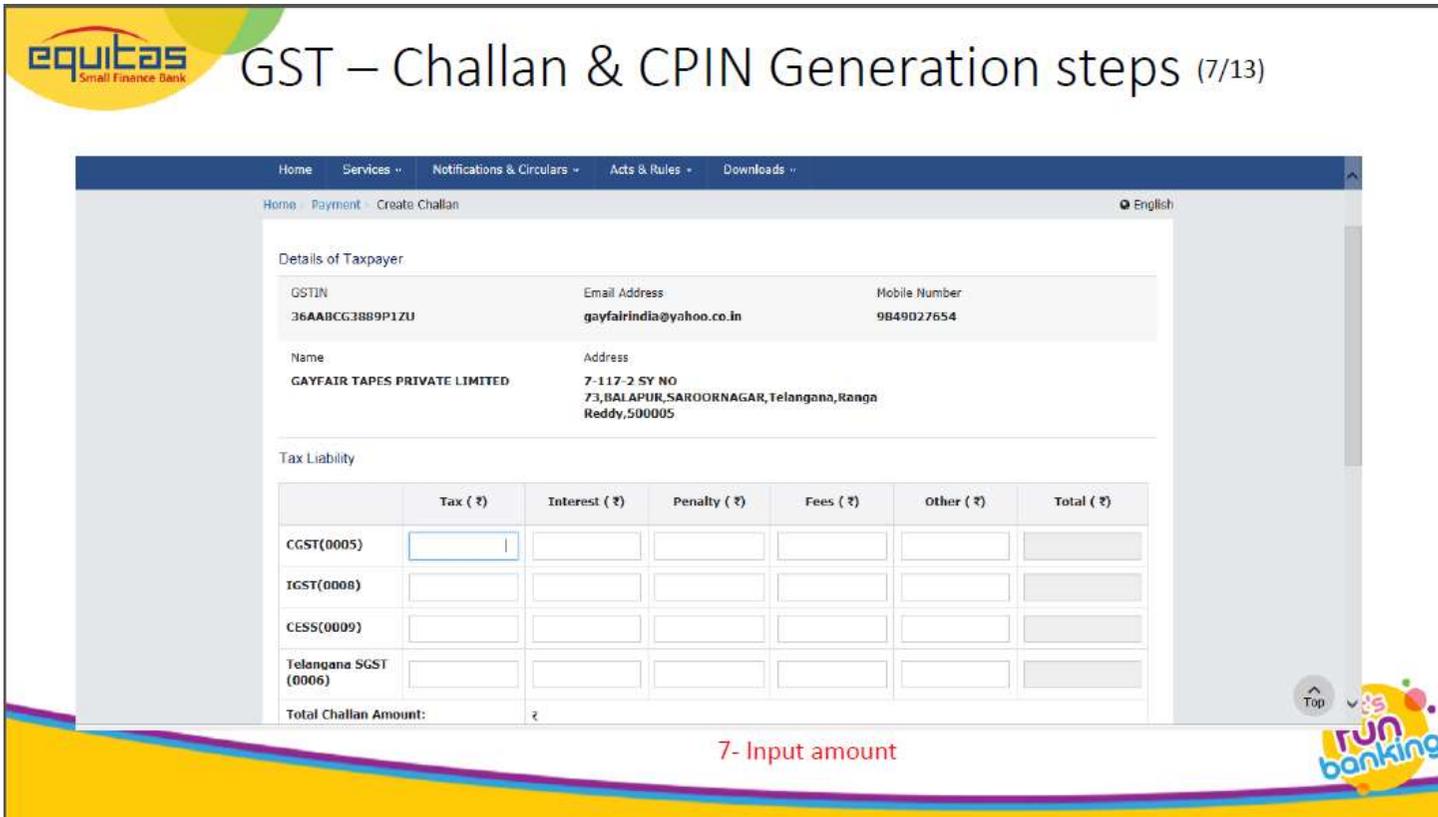
600587

PROCEED

Website Policies Related Sites Help Contact Us

6- Input captcha code

Step 7



**equitas** Small Finance Bank

## GST – Challan & CPIN Generation steps (7/13)

Home | Services | Notifications & Circulars | Acts & Rules | Downloads | English

Home | Payment | Create Challan

**Details of Taxpayer**

GSTIN	Email Address	Mobile Number
36AABCG3889P1ZU	gayfairindia@yahoo.co.in	9849027654
Name	Address	
GAYFAIR TAPES PRIVATE LIMITED	7-117-2 SY NO 73, BALAPUR, SAROORNAGAR, Telangana, Ranga Reddy, 500005	

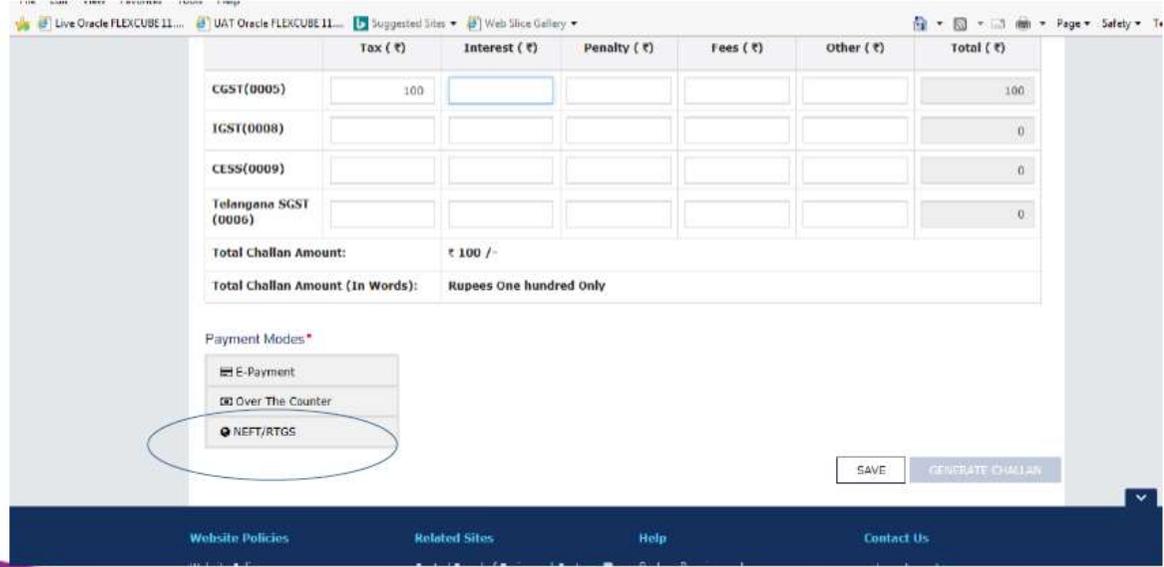
**Tax Liability**

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0005)	<input type="text"/>					
IGST(0008)	<input type="text"/>					
CESS(0009)	<input type="text"/>					
Telangana SGST (0006)	<input type="text"/>					
<b>Total Challan Amount:</b>	₹					

7- Input amount



Step 8



**Equitas Small Finance Bank** GST – Challan & CPIN Generation steps (8/13)

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0005)	100					100
IGST(0008)						0
CESS(0009)						0
Telangana SGST (0006)						0
<b>Total Challan Amount:</b>	₹ 100 /-					
<b>Total Challan Amount (In Words):</b>	Rupees One hundred Only					

Payment Modes

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

SAVE GENERATE CHALLAN

Website Policies Related Sites Help Contact Us

**8 – Select NEFT / RTGS**



Step 9

**equitas** Small Finance Bank **GST – Challan & CPIN Generation steps (9/13)**

	Tax ( ₹ )	Interest ( ₹ )	Penalty ( ₹ )	Fees ( ₹ )	Other ( ₹ )	Total ( ₹ )
CGST(0005)	100					100
IGST(0008)						0
CESS(0009)						0
Telangana SGST (0006)						0
<b>Total Challan Amount:</b>	₹ 100 /-					
<b>Total Challan Amount (In Words):</b>	Rupees One hundred Only					

Payment Modes \*

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

Remitting Bank \*

- Select Bank
- DUPESILLY NAGARI SAHAKARI BANK LIMITED
- EQUITAS SMALL FINANCE BANK LIMITED**
- ESAF SMALL FINANCE BANK LIMITED
- EXPORT IMPORT BANK OF INDIA
- FEDERAL BANK
- FINO PAYMENTS BANK LIMITED

SAVE GENERATE CHALLAN

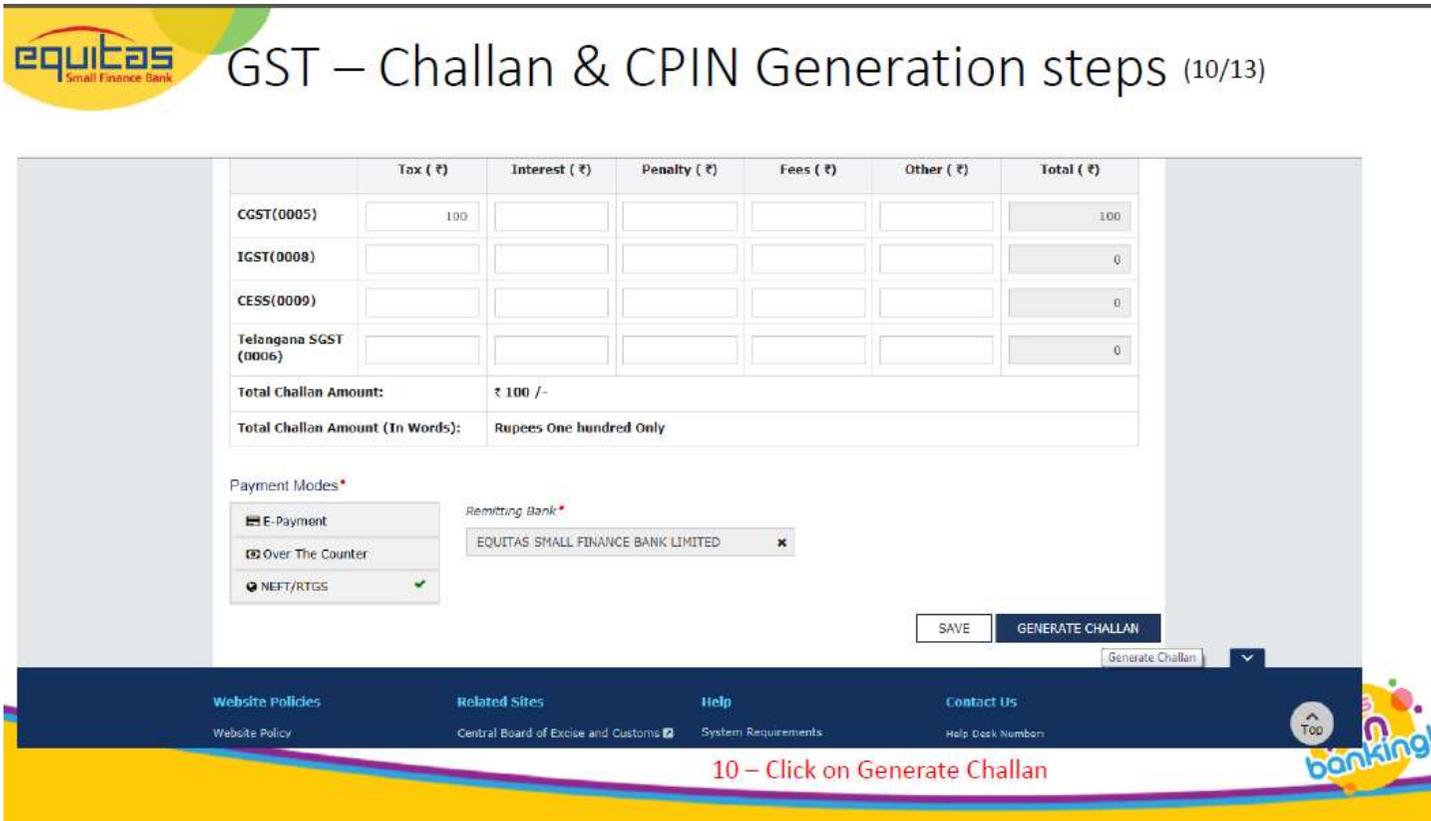
[Website Policies](#)

[Contact Us](#)

9 – Select Equitas Small Finance Bank



Step 10



**Equitas Small Finance Bank** GST – Challan & CPIN Generation steps (10/13)

	Tax ( ₹ )	Interest ( ₹ )	Penalty ( ₹ )	Fees ( ₹ )	Other ( ₹ )	Total ( ₹ )
CGST(0005)	100					100
IGST(0008)						0
CESS(0009)						0
Telangana SGST (0006)						0
<b>Total Challan Amount:</b>	₹ 100 /-					
<b>Total Challan Amount (In Words):</b>	Rupees One hundred Only					

Payment Modes\*

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

Remitting Bank\*

EQUITAS SMALL FINANCE BANK LIMITED

SAVE GENERATE CHALLAN

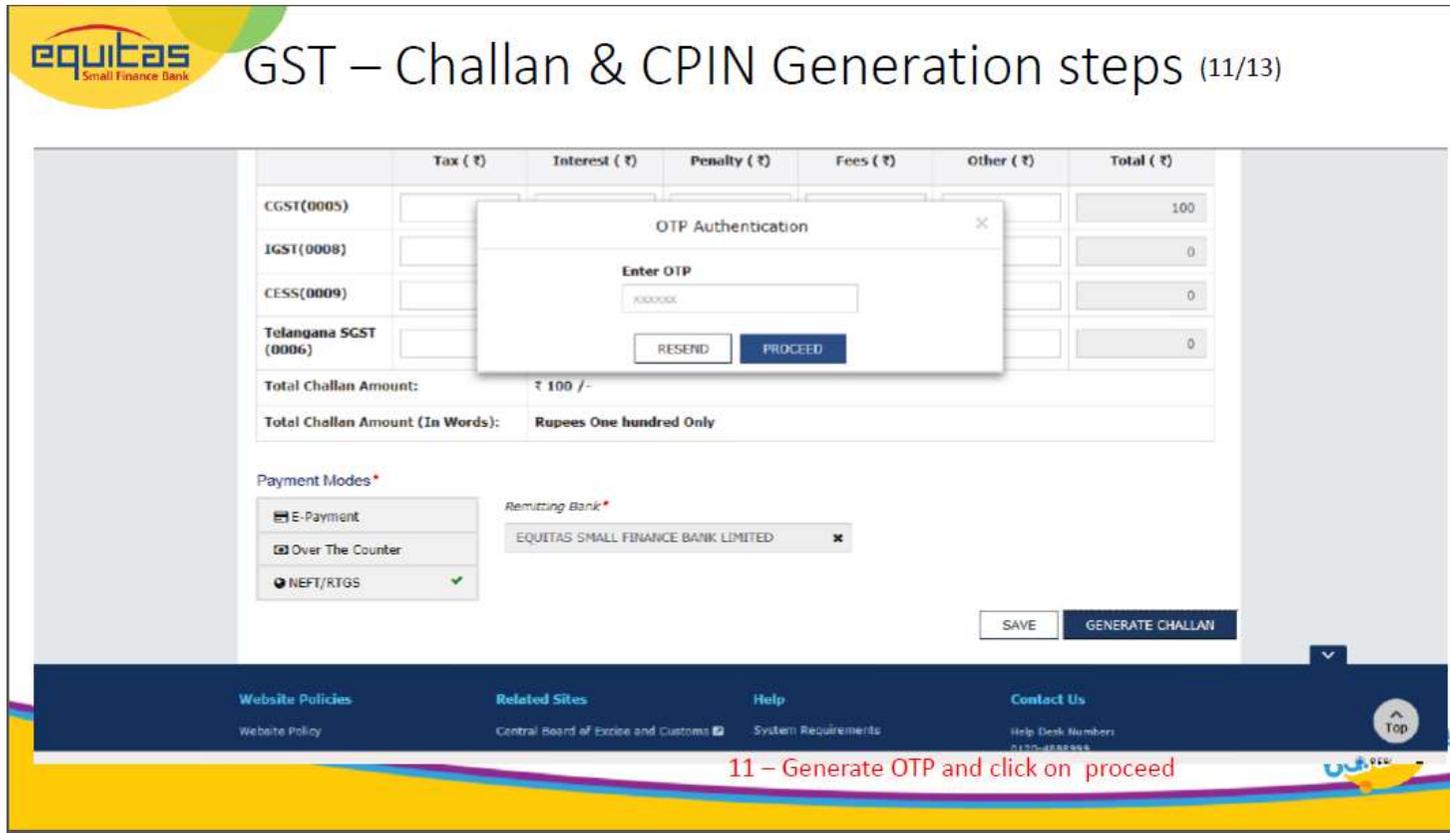
Generate Challan

Website Policies | Related Sites | Help | Contact Us

Website Policy | Central Board of Excise and Customs | System Requirements | Help Desk Number

10 – Click on Generate Challan

Step 11



**Equitas Small Finance Bank** GST – Challan & CPIN Generation steps (11/13)

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0005)						100
IGST(0008)						0
CESS(0009)						0
Telangana SGST (0006)						0
<b>Total Challan Amount:</b>						₹ 100 /-
<b>Total Challan Amount (In Words):</b>						Rupees One hundred Only

**OTP Authentication**

Enter OTP

XXXXXXXX

RESEND PROCEED

**Payment Modes\***

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

**Remitting Bank\***

EQUITAS SMALL FINANCE BANK LIMITED

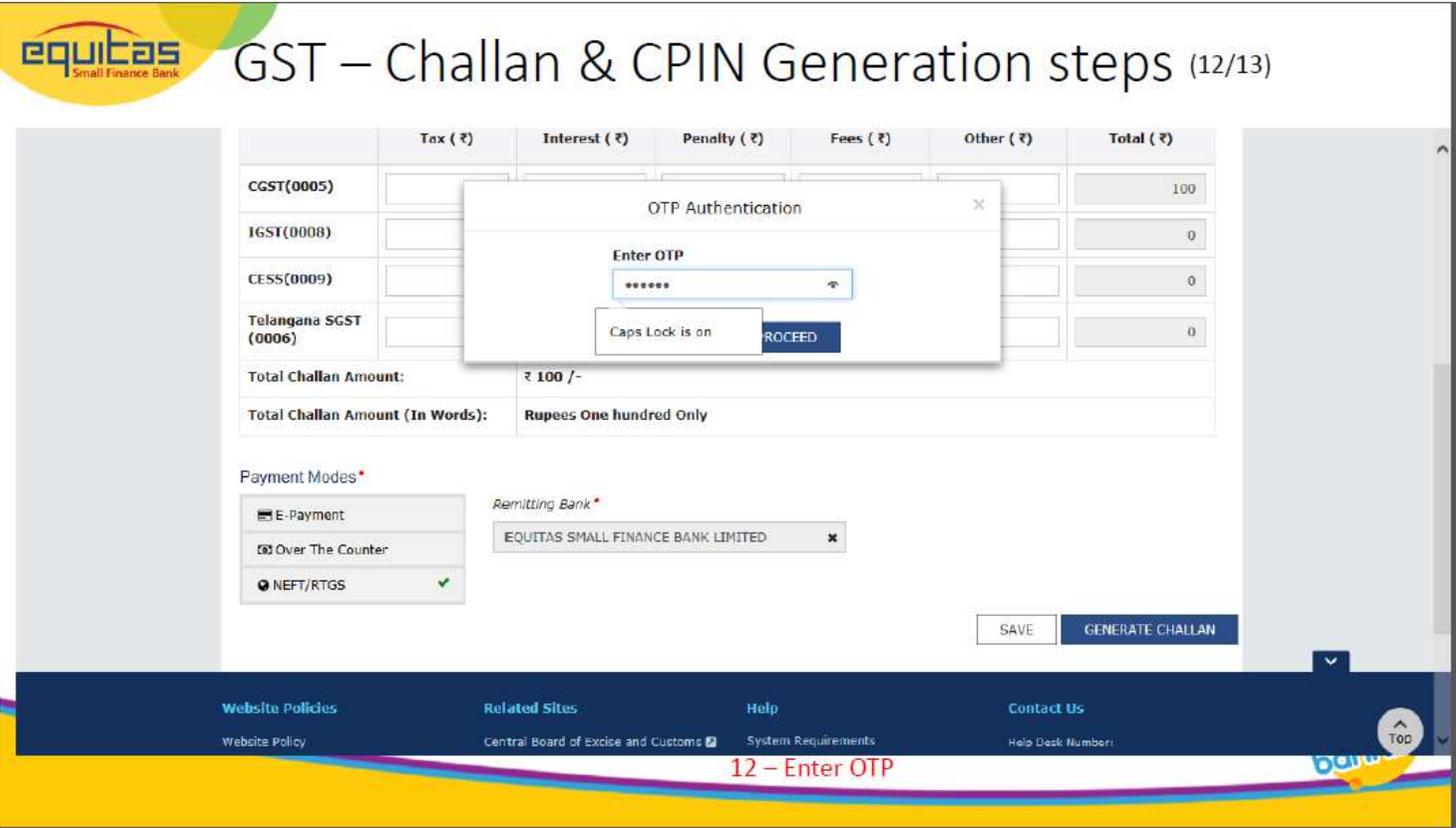
SAVE GENERATE CHALLAN

Website Policies | Related Sites | Help | Contact Us

Website Policy | Central Board of Excise and Customs | System Requirements | Help Desk Numbers: 0170-488888

11 – Generate OTP and click on proceed

Step 12



**GST – Challan & CPIN Generation steps (12/13)**

	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0005)						100
IGST(0008)						0
CESS(0009)						0
Telangana SGST (0006)						0
<b>Total Challan Amount:</b>	<b>₹ 100 /-</b>					
<b>Total Challan Amount (In Words):</b>	<b>Rupees One hundred Only</b>					

**OTP Authentication**

Enter OTP

\*\*\*\*\*

Caps Lock is on

PROCEED

**Payment Modes\***

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

**Remitting Bank\***

EQUITAS SMALL FINANCE BANK LIMITED

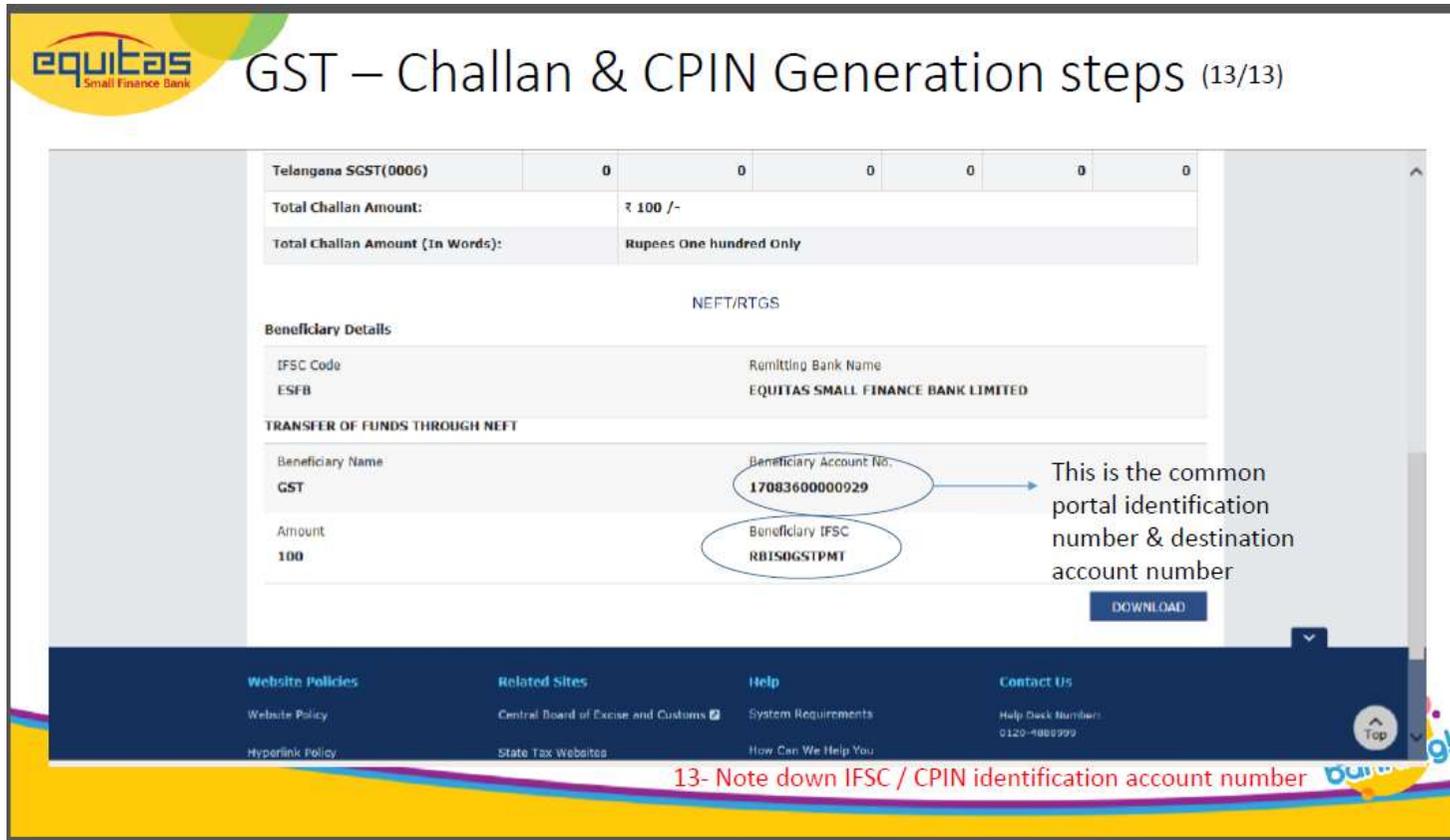
SAVE GENERATE CHALLAN

Website Policies | Related Sites | Help | Contact Us

Website Policy | Central Board of Excise and Customs | System Requirements | Help Desk Number:

12 – Enter OTP

Step 13



**equitas** Small Finance Bank

## GST – Challan & CPIN Generation steps (13/13)

Telangana SGST(0006)	0	0	0	0	0	0
<b>Total Challan Amount:</b>	₹ 100 /-					
<b>Total Challan Amount (In Words):</b>	Rupees One hundred Only					

NEFT/RTGS

**Beneficiary Details**

IFSC Code ESFB	Remitting Bank Name EQUITAS SMALL FINANCE BANK LIMITED
-------------------	---

**TRANSFER OF FUNDS THROUGH NEFT**

Beneficiary Name GST	Beneficiary Account No. 17083600000929
Amount 100	Beneficiary IFSC RBIS0GSPMT

This is the common portal identification number & destination account number

[DOWNLOAD](#)

**13- Note down IFSC / CPIN identification account number**

Website Policies | Related Sites | Help | Contact Us

Website Policy | Central Board of Excise and Customs | System Requirements | Help Desk Numbers: 0120-480999

Hyperlink Policy | State Tax Websites | How Can We Help You

Note: after getting CPIN#, customer should login to RIB/MB/CIB to pay GST amount and come back to same site to update UTR# reference number.

## INTRODUCTION TO ESFB GST PAYMENTS

### PURPOSE

The Retail and Corporate banking applications for Equitas Small Finance bank is an application for a user to manage payments with respect to GST (Goods and Services tax) in a seamless manner.

### RETAIL BANKING

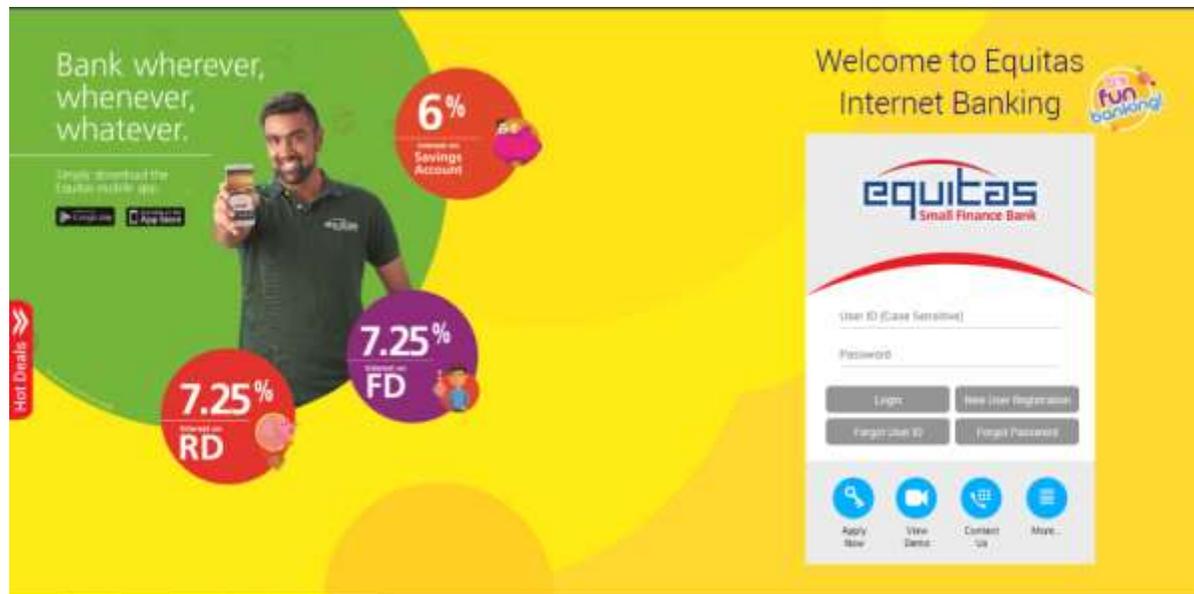
The following are the features covered as part of the Retail Banking application.

	Features
1	Login
2	Home
3	GST Menu Page
4	Manual Transfer
4.1	Confirmation Screen
4.2	OTP Screen
4.3	Transfer Success
5	Challan Upload
5.1	Confirmation Screen
5.2	OTP Screen
5.3	Transfer Success
6	Reports

## 1. LOGIN

The User will prompt for the credentials to use for Retail Internet Banking login page (as displayed below).

URL: <https://inet.equitasbank.com/EquitasConsumerApp/>



- The Application will process the User ID and password for authentication.
- Upon successful authentication, Home page will be displayed.

## 2. HOME

Following options are available to the user and will be explained in detail in the further sections

- GST Payments
- Reports

The User Name, previous log-in log data viz., last log-in date and time are displayed at the top left corner.



### 3. GST MENU PAGE

Following are the options available under GST Payments tab.

- Transfer
- Challan Upload
- Reports



## 4. MANUALTRANSFER



WELCOME KARTHICK RAJA'S  
Last Visited On: 29 Feb, 2018 14:22:56

GST Payments

Beneficiary Account Type \*  
Current

Preferred Mode  
NEFT

CPIN Number \*  
XXXXXXXXXX

Re-Enter CPIN Number \*  
XXXXXXXXXX

Amount \*  
55.00

IFSC Code \*  
RB0008TRMT

Mobile Number \*  
919006143039

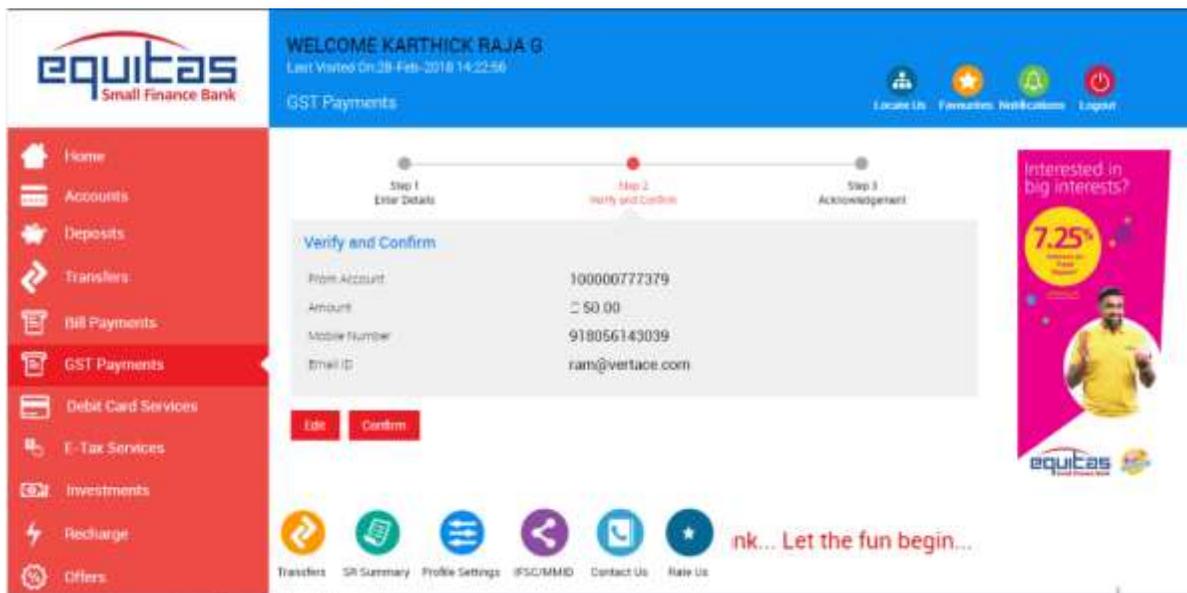
Interested in big interests?  
7.25%

Welcome to Equitas

1. User must click on *Transfer* menu
2. Select *Account number* from Drop down box
  - a. *Beneficiary Account Type* will be displayed by default
3. Select a *Preferred Mode*
  - a. NEFT/RTGS
4. Fill-in the *CPIN Number* and *Re-Enter CPIN Number*
5. Enter the amount in *Amount* field
  - a. IFSC code will be displayed by default

6. Enter *Mobile Number* and *Email ID* to which OTP and successful transaction E-mail will be received later
7. Click *Confirm*

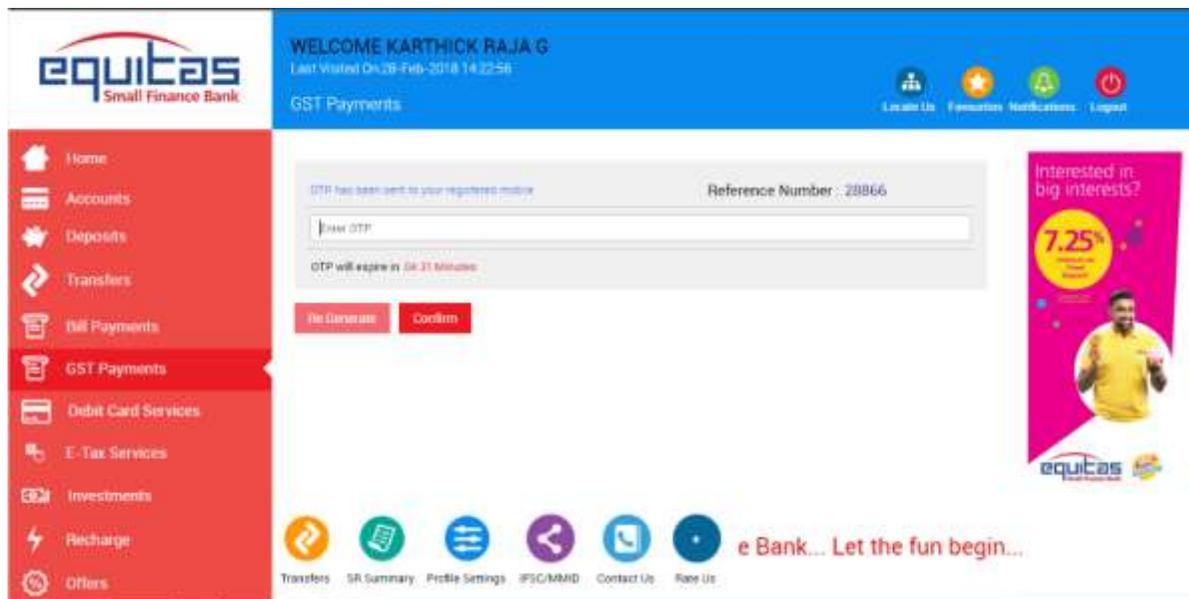
#### 4.1 CONFIRMATION SCREEN



This page consolidates transaction information of the payment to be done, which the user can verify for final confirmation. The User must choose either one of the option below.

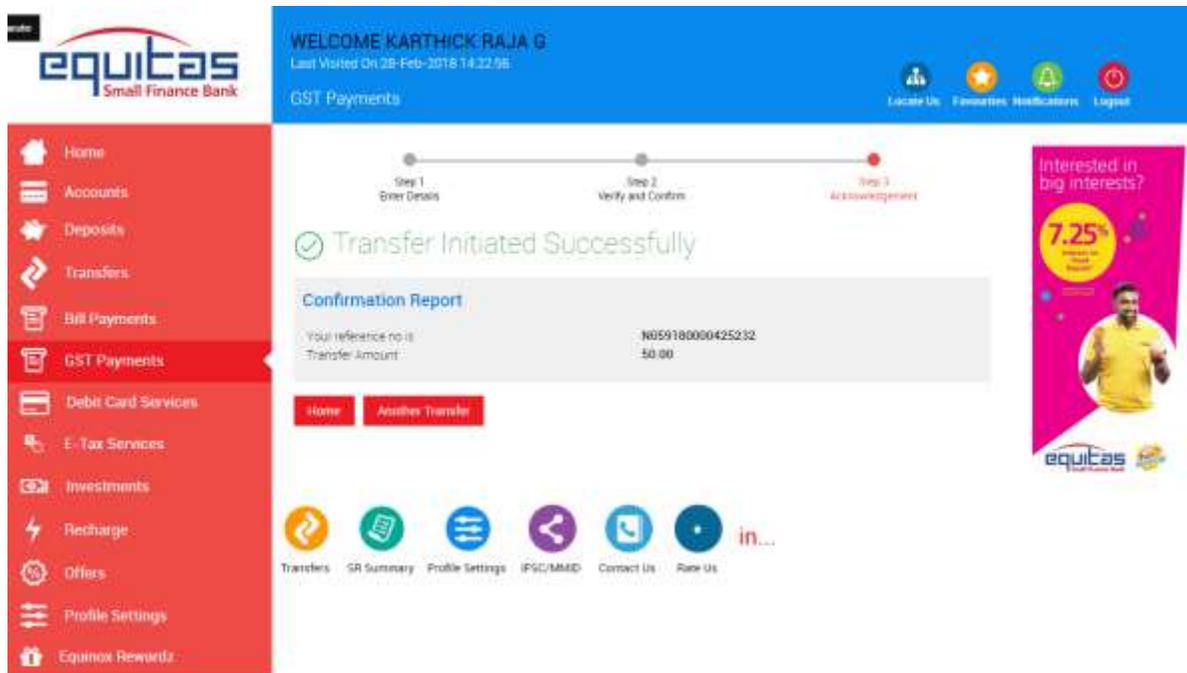
- Click *Edit* to redirect to the *Manual Transfer* entry page for any modifications required.
- Else, Click *Confirm* to proceed with the payment.

## 4.2 OTP SCREEN



1. Enter the OTP received which was sent to the registered mobile number in OTP field
  - Click *Confirm* to confirm and initiate the transaction. If OTP expires
    - Click *Re-Generate* to generate OTP again
    - Repeat Step 1

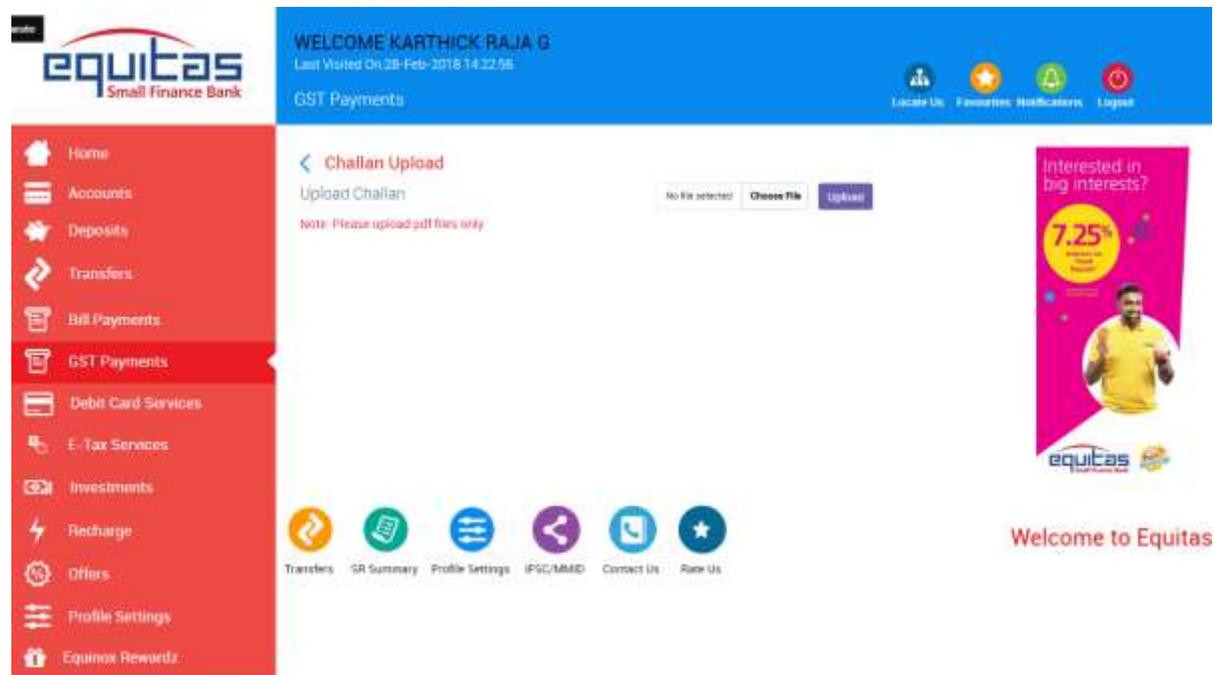
### 4.3 TRANSFER SUCCESS



Upon successful verification of OTP Transfer Initiated successful details displayed

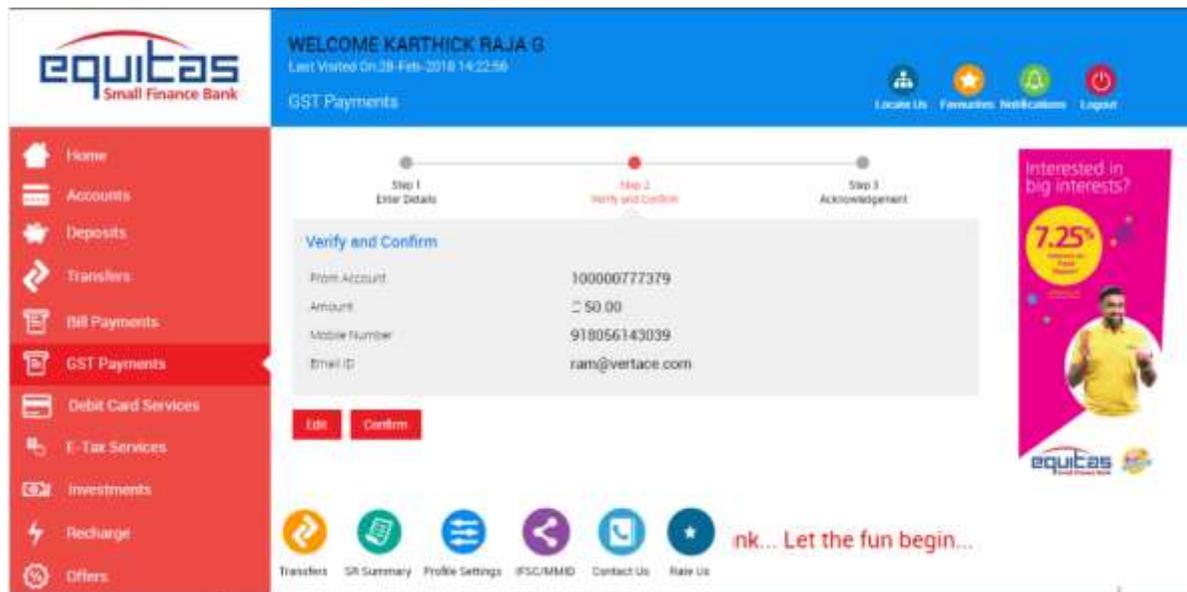
- Click *Home* to return to home page
- To initiate another transfer, click *Another Transfer*.

## 5. CHALLAN UPLOAD



1. Click *Choose File*. Select Challan PDF from your computer
2. Displays file name, Click *Upload* button

## 5.1 CONFIRMATION SCREEN



This page consolidates transaction information of the payment to be done, which the user can verify for final confirmation. The User must choose either one of the option below.

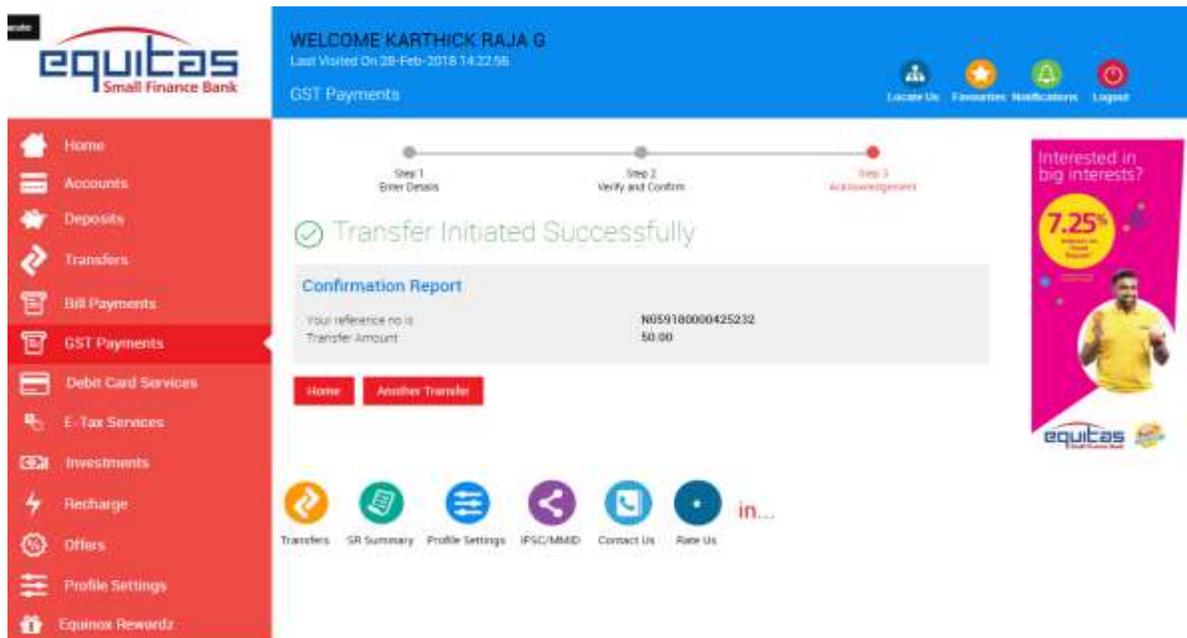
- Click *Edit* to redirect to the *Challan Upload* entry page for any modifications required.
- Else, Click *Confirm* to proceed with the payment.

## 5.2 OTP SCREEN



1. Enter the OTP received which was sent to the registered mobile number in OTP field
2. Click *Confirm* to confirm and initiate the transaction.
  - If OTP expires
    - Click *Re-Generate* to generate OTP again
    - Repeat Step 1

### 5.3 TRANSFER SUCCESS

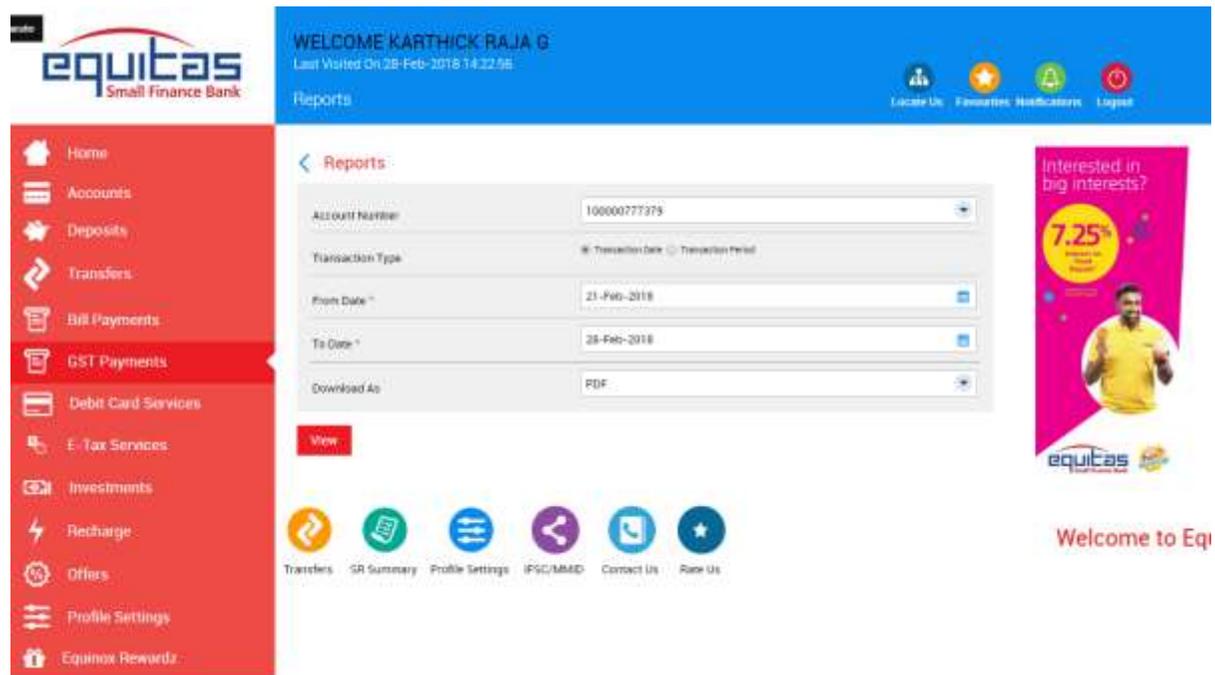


Upon successful verification of OTP Transfer Initiated successful details displayed

- Click *Home* to return to home page
- To initiate another transfer, click *Another Transfer*.

## 6. REPORTS

Reports section helps the user to generate transaction reports based on either a pre-defined month range or a particular period.



- Select *Account Number*
  - If *Transaction Date* is selected
    - Select *From Date* and *To Date*
    - Select File Type PDF/Excel



- Click *View*
- If *Transaction Period* is selected
  - Select *Month range*
  - Select File Type>PDF/Excel
  - Click *View*

#### **REPORT DETAILS**

- Transaction Details displayed> Click Download to view transaction details
- Transaction Details displayed> Click Cancel> Home page.



## CORPORATE BANKING

The following are the services/features covered as part of the Corporate Banking application for the banking user.

	Features
1	Login
2	Maker
2.1	Home

2.2	Manual Transfer
2.3	Confirmation Screen
2.4	OTP Screen
2.5	Transfer Success
3	Checker
3.1	Home Page
3.2	Checker Authorization
3.3	OTP Screen
3.4	Transfer Success
4	Reports

## 1. LOGIN

For login into the application, the User required to enter User ID and Password and click on log-in.



- App would send the User ID and password for authentication.
- On successful authentication, the admin home page would be displayed.

## 2. MAKER

### 2.1 HOME

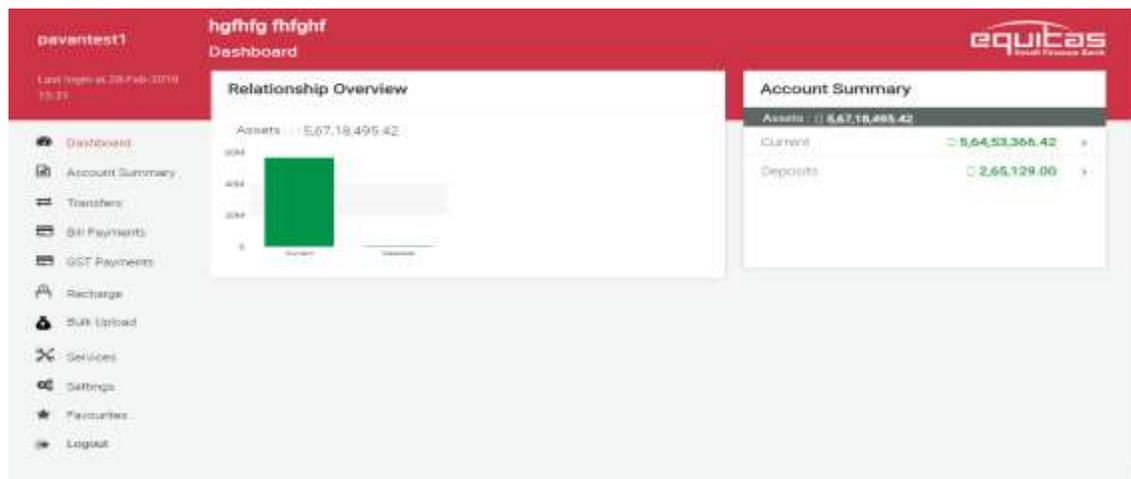
After successfully logging in, you will be directed to the home page of the application.

Following options are available to the user and will be explained in detail in the further sections

- GST Payments
- Reports

The logged in User Name, previous log-in log data viz., last log-in date and time are displayed near the top left corner.

After successfully logging in, you will be directed to the home page of the application.



## 2.2 MANUAL TRANSFER

pavantest1      hgfhfg fhfght      Equitas Small Finance Bank  
 GST Manual Entry

Last login at 28 Feb 2018 15:52

Dashboard  
 Account Summary  
 Transfers  
 Bill Payments  
 GST Payments  
**Manual Transfer**  
 Upload Chalan  
 Reports  
 Recharge  
 Bulk Upload  
 Services  
 Settings

**Transfer**    Cancel

From Account: 200001053061  
 Transaction Type: NEFT  
 Amount: ₹ 50.00  
 Remarks: payment

Account Type: Current  
 Enter CPIN Number: \*\*\*\*\*  
 Mobile Number: +918056143039

IFSC Code: RBIS0GSPMT  
 Re-Enter CPIN Number: 1111111111111111  
 Email ID: ram@vertace.com

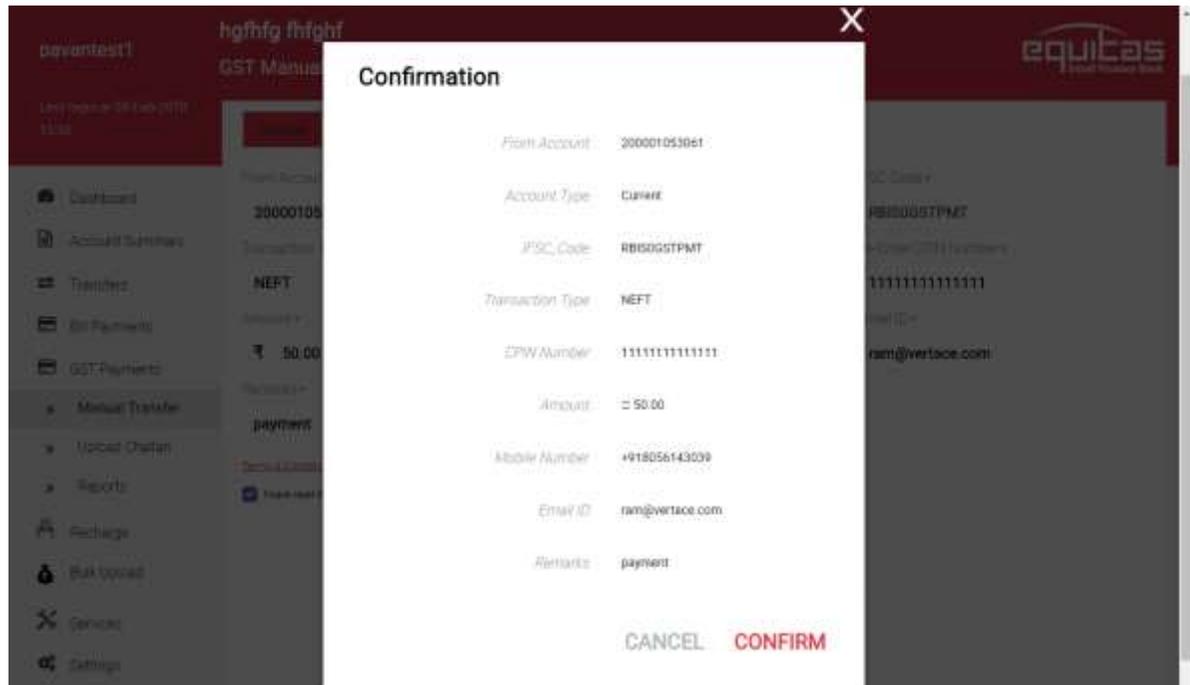
**Terms & Conditions**  
 I have read the above terms and conditions

1. User must click on *Transfer* menu
2. Select *Account number* from Drop down box
  - a. *Beneficiary Account Type* will be displayed by default
3. Select a *Preferred Mode*
  - a. NEFT/RTGS
4. Fill-in the *CPIN Number* and *Re-Enter CPIN Number*
5. Enter the amount in *Amount* field



- a. IFSC code will be displayed by default
6. Enter *Mobile Number* and *Email ID* to which OTP and successful transaction E-mail will be received later
7. Enter *Remarks*.
8. Accept the Terms and Conditions and check the 'I have read the above terms and conditions'
9. Click *Transfer*

## 2.3 CONFIRMATION SCREEN



The Pop-up consolidates transaction information of the payment to be done, which the user can verify for final confirmation. The User must choose either one of the option below.

- Click *Cancel* to redirect to the *Manual Transfer* entry page for any modifications required.
- Else, Click *Confirm* to proceed with the payment.

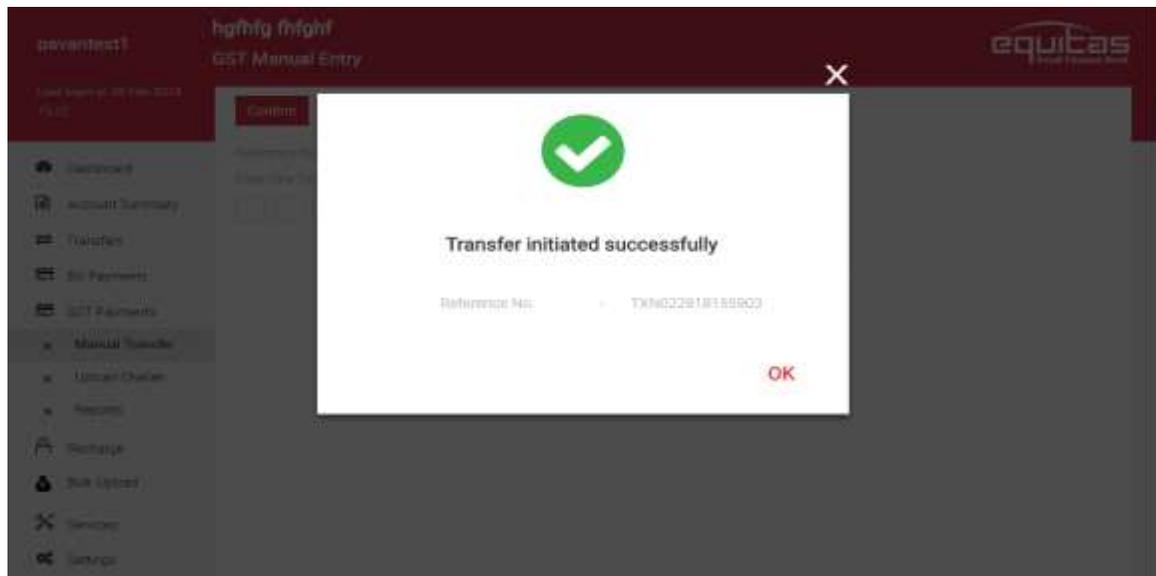
## 2.4 OTP SCREEN



1. Enter the OTP received which was sent to the registered mobile number in OTP field
2. Click *Confirm* to confirm and initiate the transaction.
  - If OTP expires
    - Click *Re-Generate* to generate OTP again
    - Repeat Step 1
  - To cancel the process click *Cancel*.

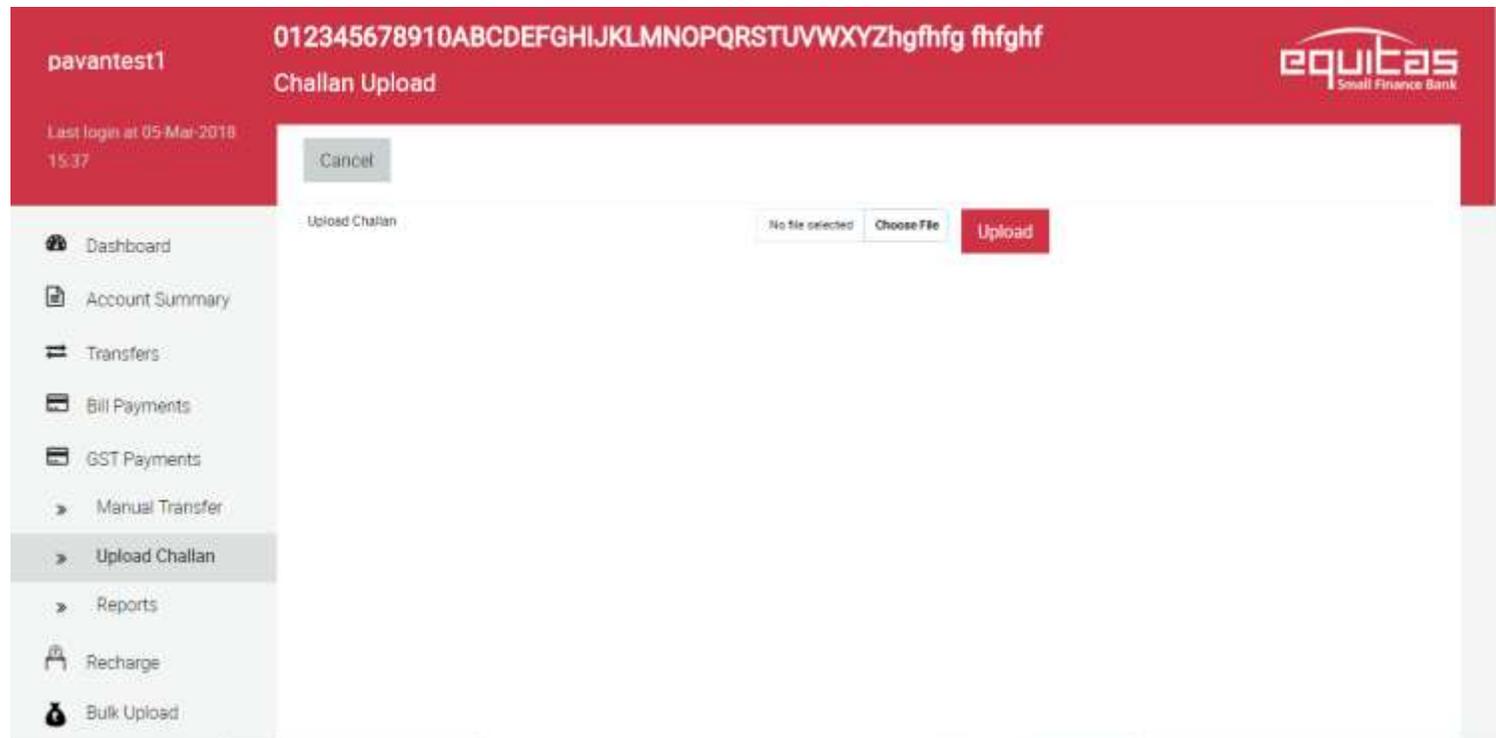
## 2.5 TRANSFER SUCCESS

Upon successful verification of OTP, Transfer initiation success details are displayed



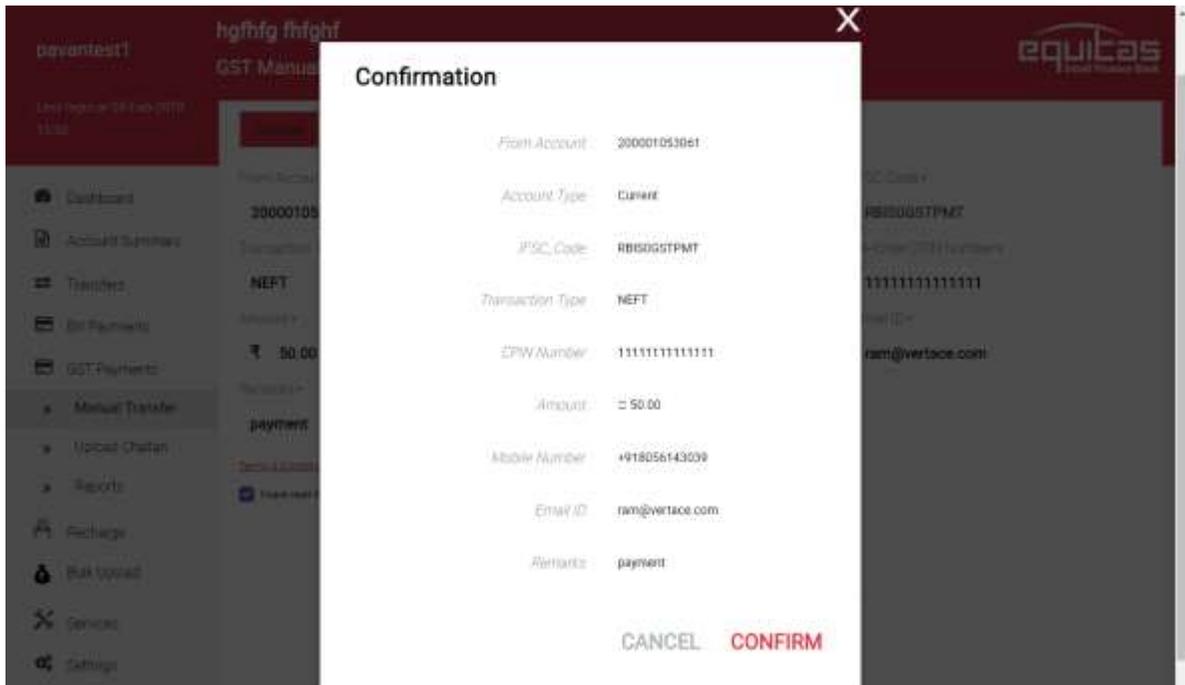
- Click *OK* to return to home page
- The User can make note of the reference number for future references.

## 2.6 CHALLAN UPLOAD



1. Click *Choose File*. Select Challan PDF from your computer
2. Displays file name, Click *Upload* button

## 2.7 CONFIRMATION SCREEN



This page consolidates transaction information of the payment to be done, which the user can verify for final confirmation. The User must choose either one of the option below.

- Click *Edit* to redirect to the *Challan Upload* entry page for any modifications required.
- Else, Click *Confirm* to proceed with the payment.

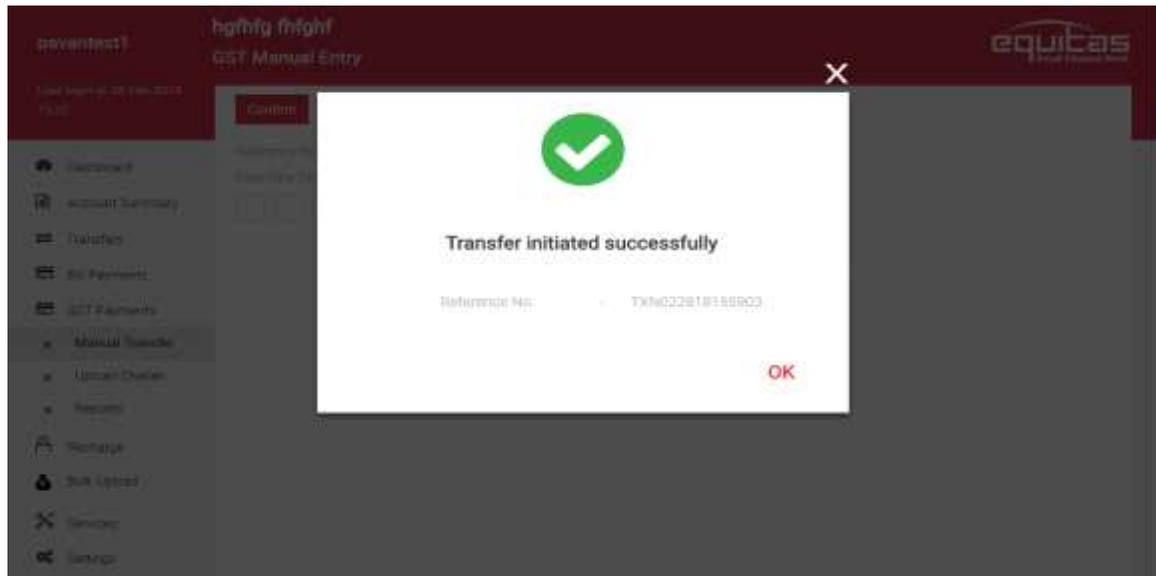
## 2.8 OTP SCREEN



The screenshot shows the 'GST Manual Entry' page in the Equitas Small Finance Bank web portal. The page includes a sidebar with navigation options and a main content area with a 'Confirm' button, a 'Cancel' button, a reference number '28870', and an OTP input field with a 'Re-Generate OTP' link.

3. Enter the OTP received which was sent to the registered mobile number in OTP field
4. Click *Confirm* to confirm and initiate the transaction.
  - If OTP expires
    - Click *Re-Generate* to generate OTP again
    - Repeat Step 1

## 2.9 TRANSFER SUCCESS



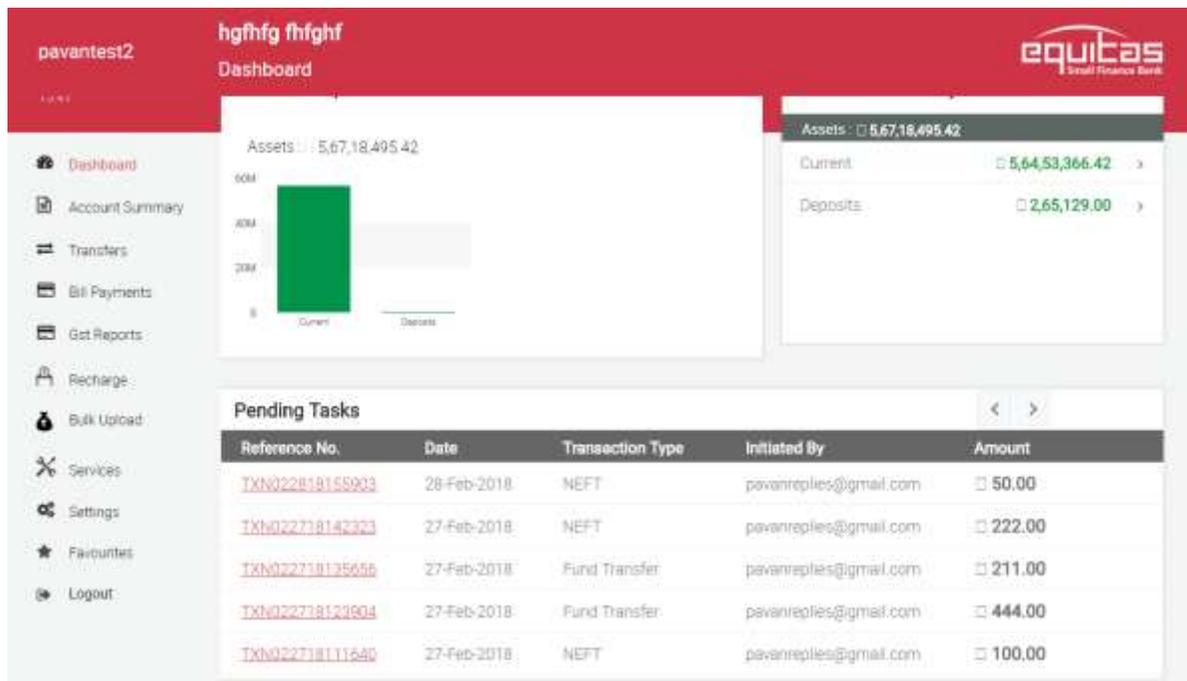
Upon successful verification of OTP Transfer Initiated successful details displayed

- Click *Home* to return to home page
- To initiate another transfer, click *Another Transfer*.

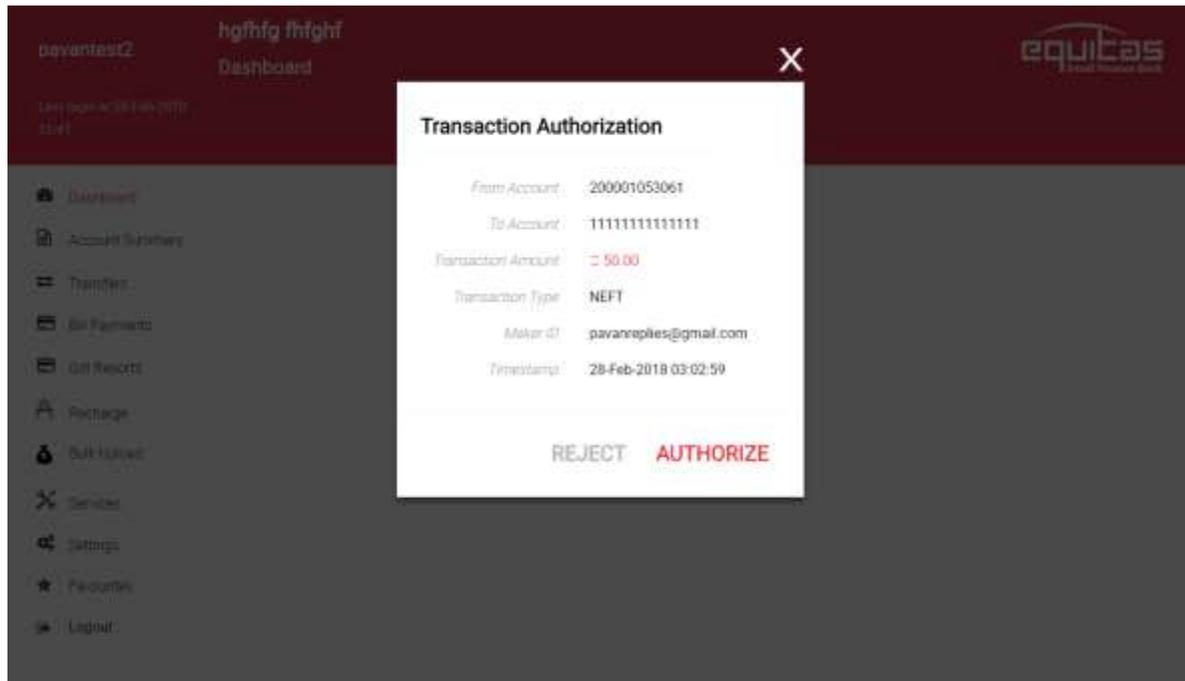
### 3. CHECKER

### 3.1 HOME PAGE

- The initiated transactions by the Maker are received by the Checker.
- The Home page displays those transactions to be validated and approved for successful transaction.

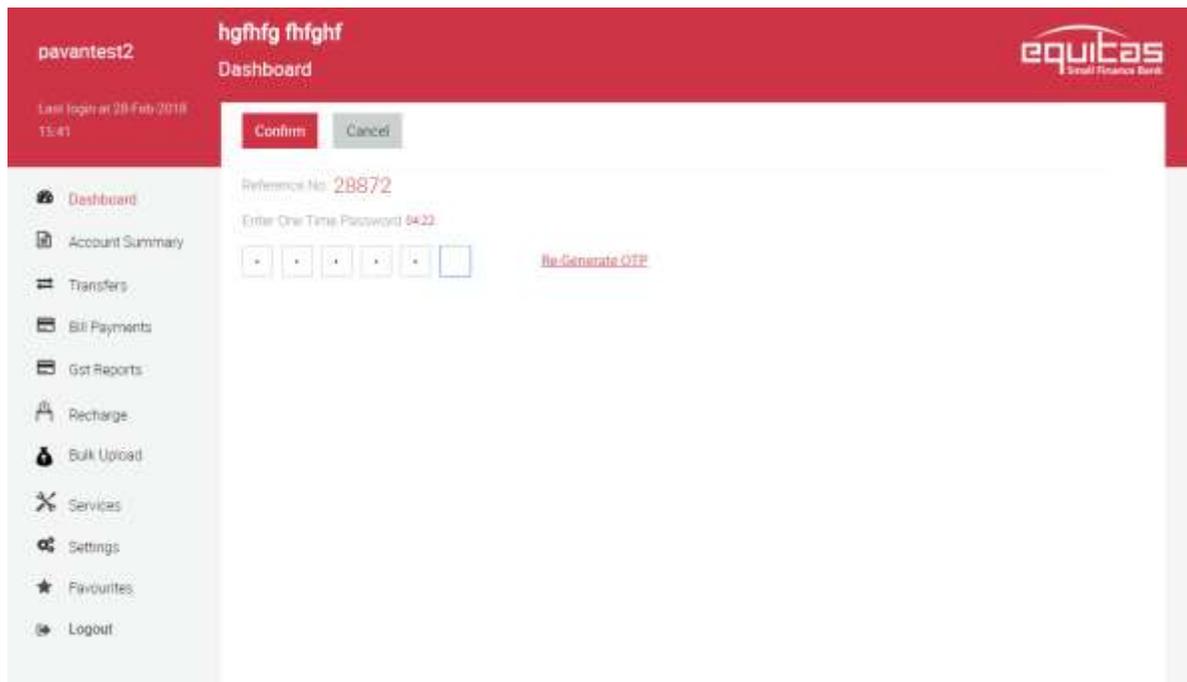


### 3.2 CHECKER AUTHORIZATION



- The User (Checker) must click on a Reference number> Displays Transaction Authorization pop-up
- To Approve, Click Authorize
  - The User is redirected to the OTP confirmation page
- To Reject, Click Reject
  - The User is redirected to the Home page, for further action

### 3.3 OTP SCREEN



pavantest2 hgfhfg fhghf  
Dashboard

Last login at 28 Feb 2018  
15:41

Confirm Cancel

Reference No: 28872

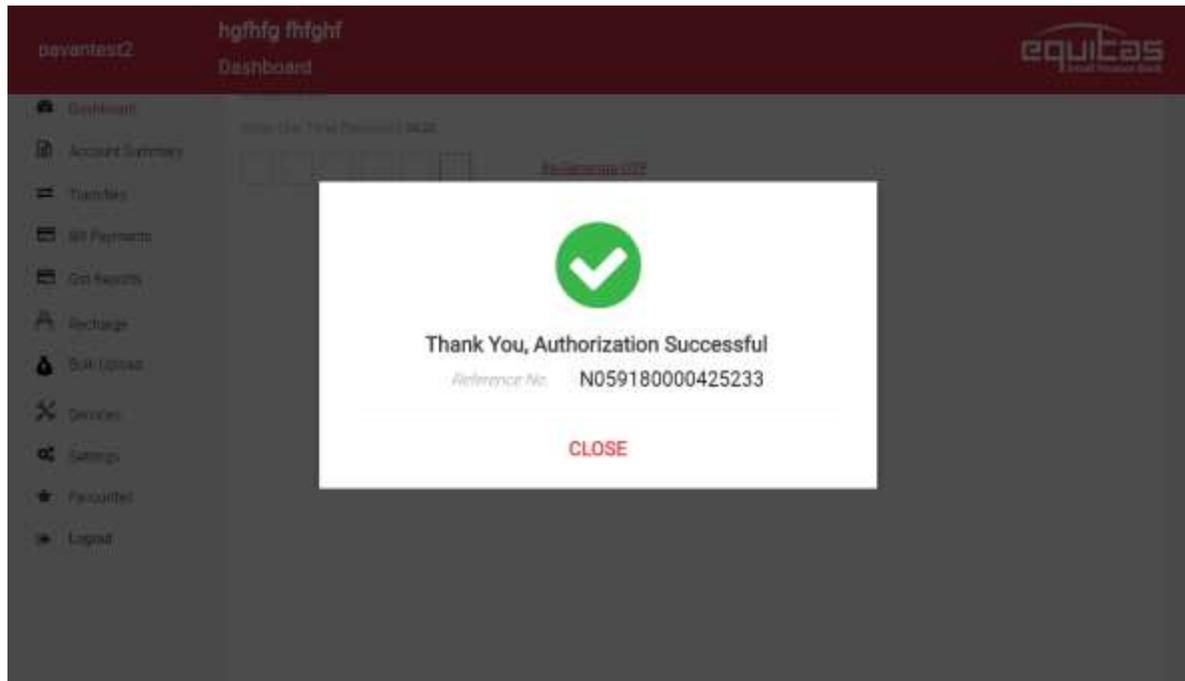
Enter One Time Password: 6422

Re-Generate OTP

- Dashboard
- Account Summary
- Transfers
- Bill Payments
- Gst Reports
- Recharge
- Bulk Upload
- Services
- Settings
- Favourites
- Logout

1. Enter the OTP received which was sent to the registered mobile number in OTP field
2. Click *Confirm* to confirm the details for the transaction.
  - If OTP expires
    - Click *Re-Generate OTP* to generate OTP again
    - Repeat Step 1
  - To cancel the process click *Cancel*.

### 3.4 TRANSFER SUCCESS



Upon successful verification of OTP, Transfer confirmation details are displayed

- Click *CLOSE* to return to home page
- The User (Checker) can make note of the reference number for future references.

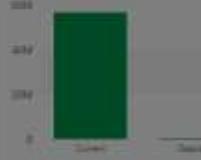
The Transaction procedure is now completed with a message stating that *"Your transaction has been shared successfully"*. Click *OK to proceed*.

pavantest2      hgfhfg fhghf      equitas  
 Dashboard      Small Finance Bank

Last login at 28-Feb-2018 10:11

**Relationship Overview**

Assets: ₹ 5,67,18,445.42



**Account Summary**

Assets: ₹ 5,67,18,445.42

Current: ₹ 5,64,53,316.42

Deposits: ₹ 2,65,129.00

**Information**

i

Your transaction has been shared successfully

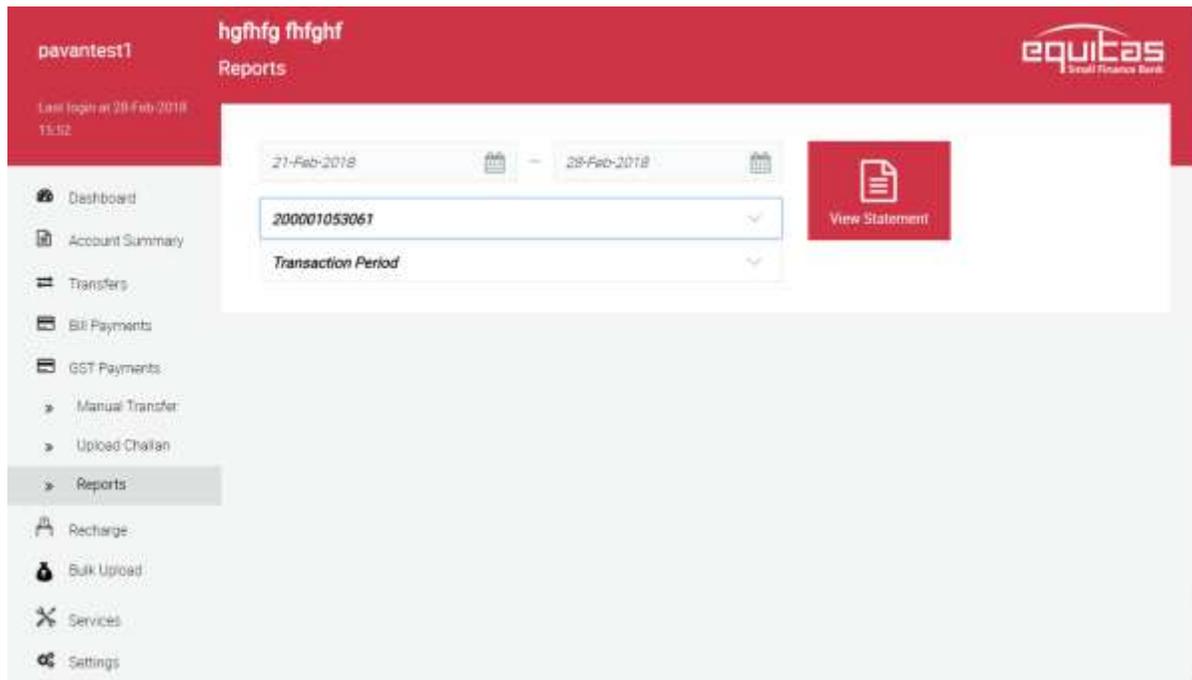
OK

**Pending Tasks**

Reference No.	Date	Transaction Type	Initiated By	Amount
<a href="#">TXN02218116233</a>	27-Feb-2018	NEFT	pavan@plex@gmail.com	₹ 222.00
<a href="#">TXN02218116686</a>	27-Feb-2018	Fund Transfer	pavan@plex@gmail.com	₹ 211.00
<a href="#">TXN02218116924</a>	27-Feb-2018	Fund Transfer	pavan@plex@gmail.com	₹ 444.00
<a href="#">TXN02218117640</a>	27-Feb-2018	NEFT	pavan@plex@gmail.com	₹ 100.00
<a href="#">TXN02218118287</a>	27-Feb-2018	Fund Transfer	pavan@plex@gmail.com	₹ 1.00

## 4. REPORTS

Reports section helps the user to generate transaction reports based on either a pre-defined month range or a particular period.



- Select *Account Number*



- If *Transaction Date* is selected
  - Select *From Date* and *To Date*
  - Select File Type PDF/Excel
  - Click *View*
  
- If *Transaction Period* is selected
  - Select *Month range*
  - Select File Type>PDF/Excel
  - Click *View*

#### REPORT DETAILS

- Select Download file type> PDF/Excel> Click Download
- Click Cancel> Navigates to Home

Account Number 266818281

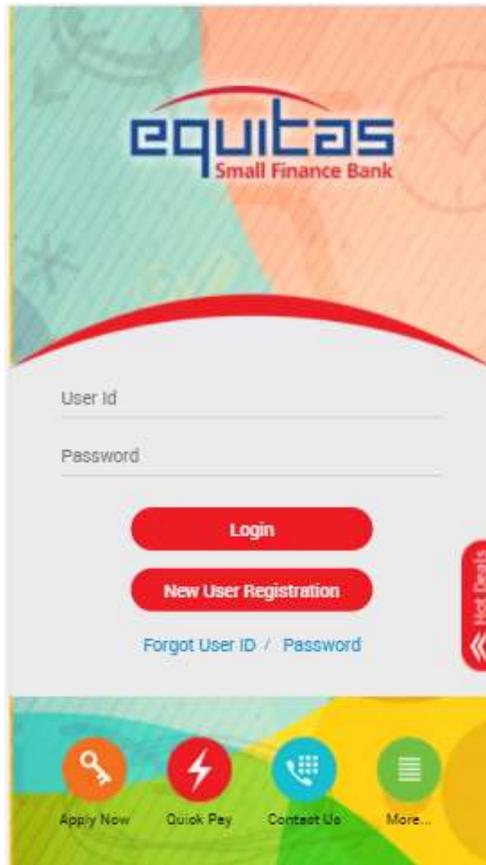
Date	Beneficiary	Mode	Amount	Remarks	Mobile No / Email ID	UTR No
02-Jan-2020	826040066066	RTGS New	₹ 4.50	GST		DIG2017102712283 386600002
02-Mar-2020	111111111111111	NEFT	₹ 1.00	NEFT DR-N3381700003951 91-GST-RBISOGSTPMT-EQU ITAS BANK	919952075336 benita@vertace.co m	N33817000039519 1
02-Mar-2020	111111111111111	NEFT	₹ 1.00	NEFT DR-N3381700003951 92-GST-RBISOGSTPMT-EQU ITAS BANK	919952075336 benita@vertace.co m	N33817000039519 2
02-Mar-2020	111111111111111	RTGS	₹ 2,00,000.00	RTGS DR-RBISOGSTPMT-G ST-EQUITAS BANK-ESFBRS 2017120450002863	919952075336 benita@vertace.co m	ESFBR5201712045 0002863
02-Mar-2020	111111111111111	RTGS	₹ 4.50	GST	919952075336 benita@vertace.co m	ESFBR5201712045 0002863
02-Mar-2020	111111111111111	NEFT	₹ 1.00	NEFT DR-N3401700003952 04-GST-RBISOGSTPMT-EQU ITAS BANK	919952075336 benita@vertace.co m	N34017000039520 4

## MOBILE BANKING

The following are the features covered as part of the Mobile Banking application.

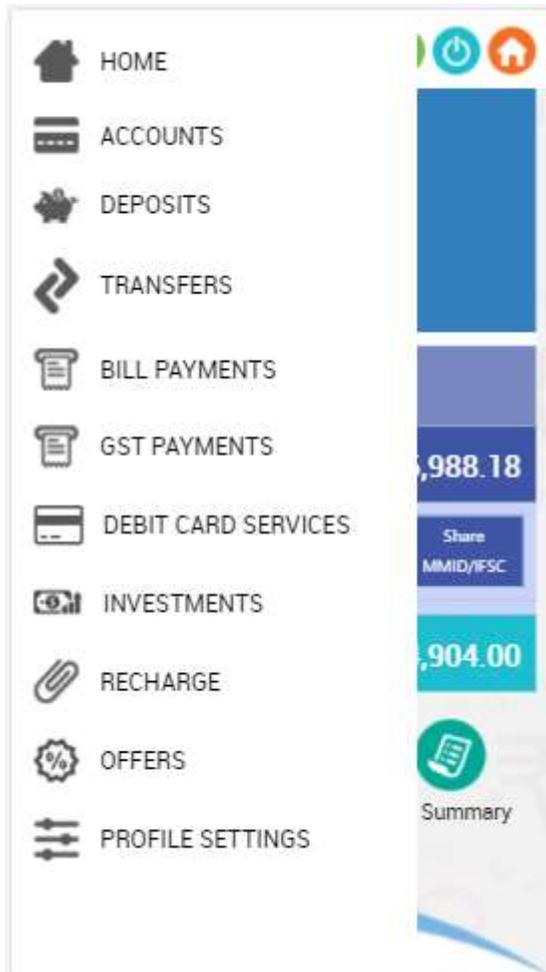
	Features
1	Login
2	Dashboard
3	GST Menu Page
4	Manual Transfer
4.1	Confirmation Screen
4.2	OTP Screen
4.3	Transfer Success
5	Challan Upload
5.1	Confirmation Screen
5.2	OTP Screen
5.3	Transfer Success
6	Reports

## 1. LOGIN



- The User is prompted for the credentials to be used for log-in (as displayed in the left image).
- The App will process the User ID and password for authentication and upon successful authentication the Admin Home page will be displayed.

## 2. DASHBOARD

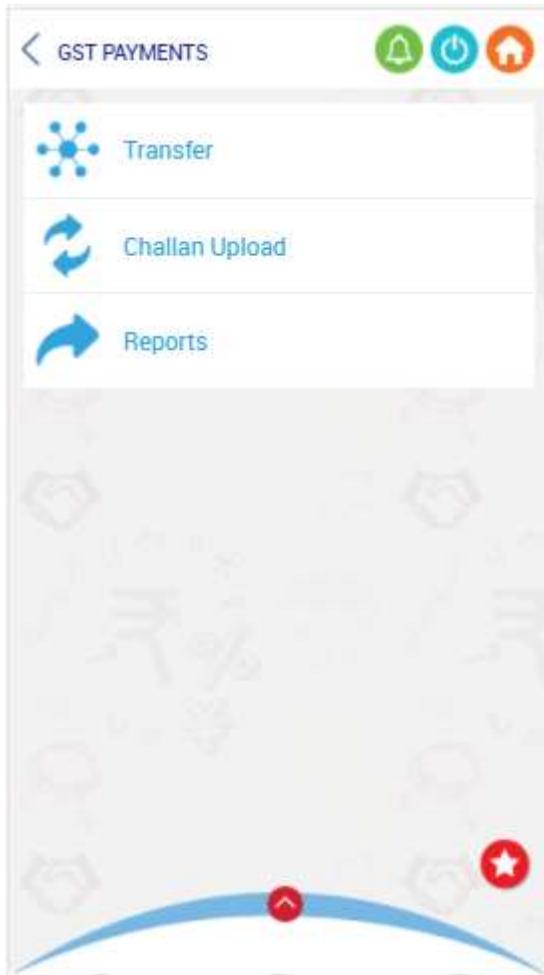


Following options are available to the user and will be explained in detail in the further sections

- GST Payments
- Reports

*The Dashboard is now opened (as shown in the image in the right), and upon swiping the screen from left to the right, the operations which are available for Mobile banking is shown. However, our scope is limited to the 'GST PAYMENTS' section only.*

### 3. GST MENU PAGE

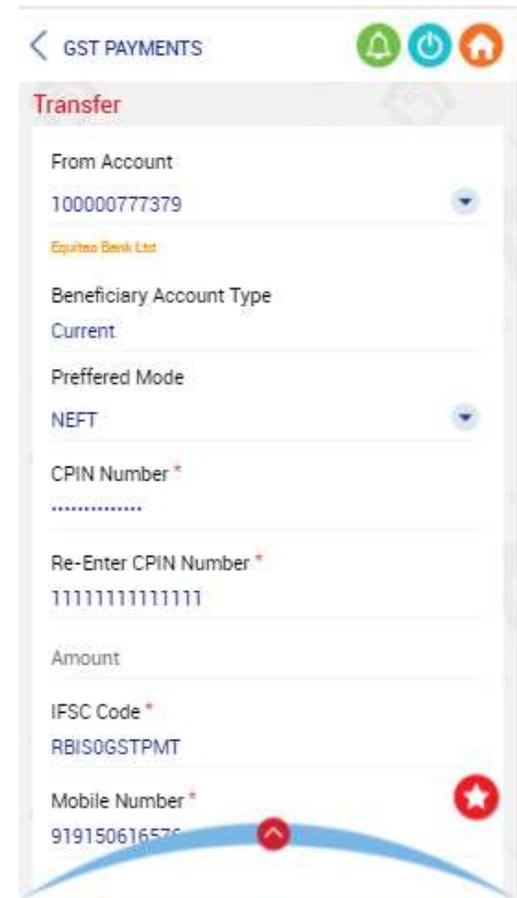


Following are the options available under GST Payments tab.

- Transfer
- Challan Upload
- Reports

## 4. MANUAL TRANSFER

1. User must select *Transfer* button
2. Select *Account number* from Drop down box
  - a. *Beneficiary Account Type* will be displayed by default
3. Select a *Preferred Mode*
  - a. NEFT/RTGS
4. Fill-in the *CPIN Number* and *Re-Enter CPIN Number*
5. Enter the amount in *Amount* field
  - a. IFSC code will be displayed by default
6. Enter *Mobile Number* and *Email ID* to which OTP and successful transaction E-mail will be received later respectively.
7. Select *Confirm*



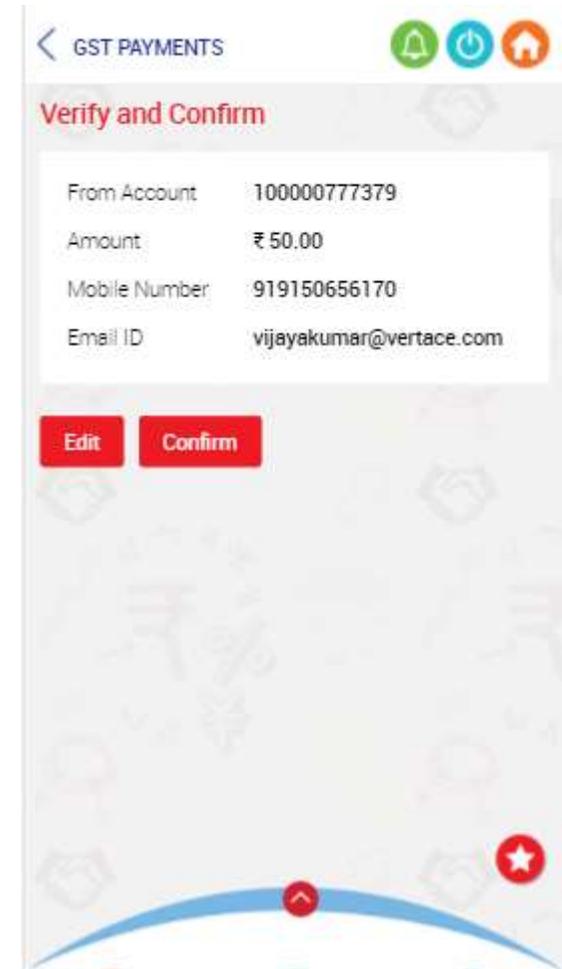
The screenshot shows the 'GST PAYMENTS' screen in the Equitas mobile app. The 'Transfer' section is active, displaying the following fields and values:

- From Account:** 100000777379 (dropdown menu)
- Beneficiary Account Type:** Current
- Preferred Mode:** NEFT (dropdown menu)
- CPIN Number:** .....
- Re-Enter CPIN Number:** 1111111111111111
- Amount:** (empty field)
- IFSC Code:** RBIS0GSPMT
- Mobile Number:** 919150616570 (with a red star icon)

#### 4.1 CONFIRMATION SCREEN

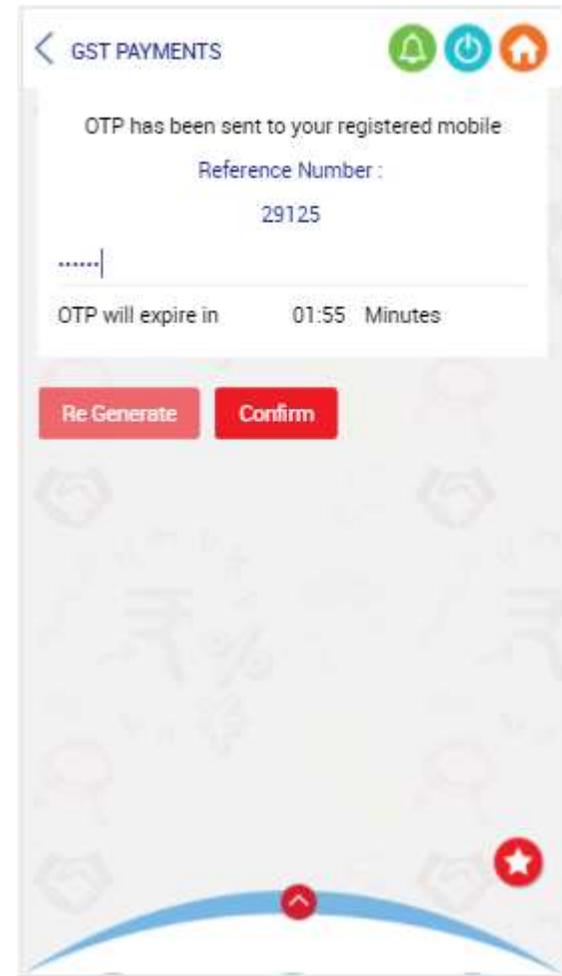
This page consolidates transaction information of the payment to be done, which the user can verify for final confirmation. The User must choose either one of the option below.

- Click *Edit* to redirect to the *Manual Transfer* entry page for any modifications required.
- Else, Click *Confirm* to proceed with the payment.

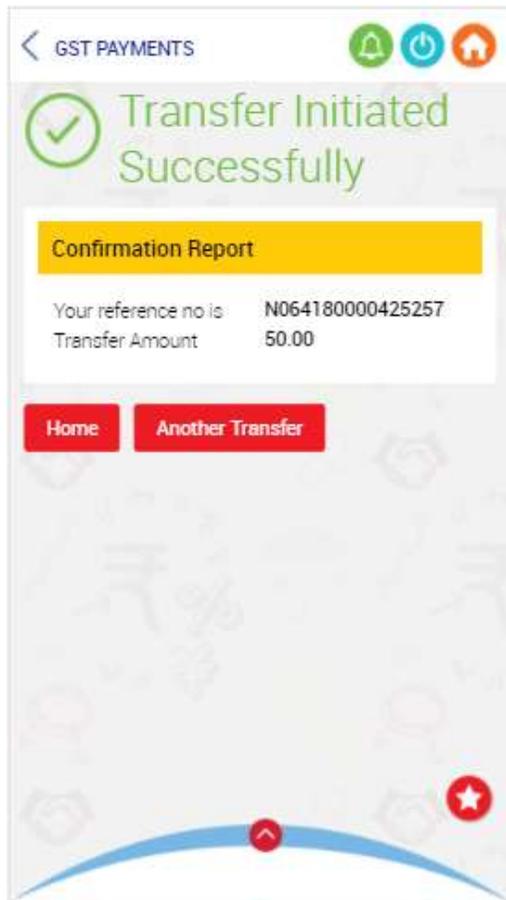


## 4.2 OTP SCREEN

1. Enter the OTP received which was sent to the registered mobile number in OTP field
2. Click *Confirm* to confirm and initiate the transaction.
  - If OTP expires
    - Click *Re-Generate* to generate OTP again
    - Repeat Step 1



### 4.3 TRANSFER SUCCESS

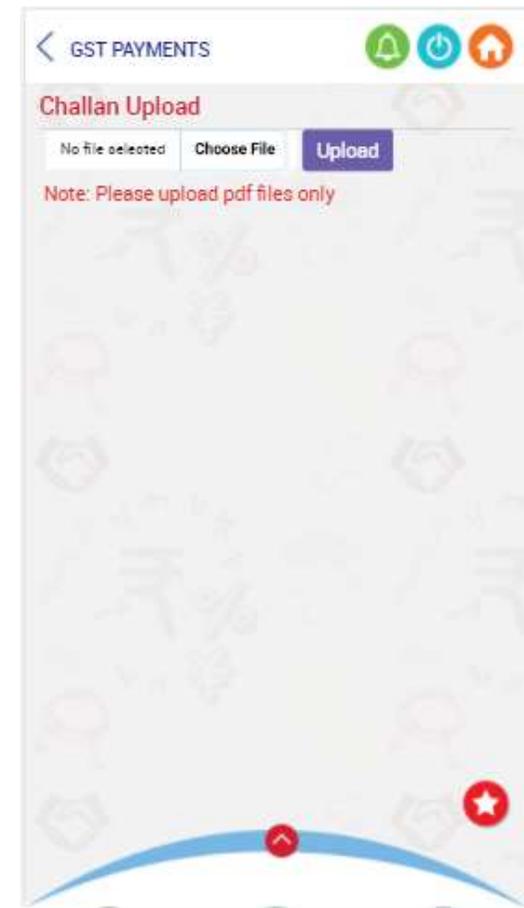


Upon successful verification of OTP Transfer Initiated successful details displayed

- Click *Home* to return to home page
- To initiate another transfer, click *Another Transfer*.

## 5. CHALLAN UPLOAD

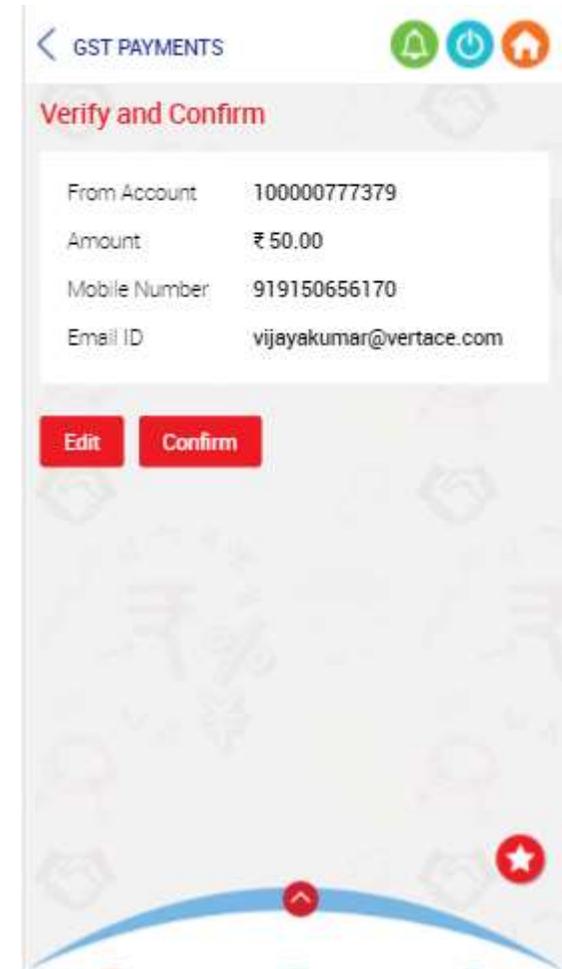
1. Click *Choose File*. Select Challan PDF from your mobile.
2. Displays file name, Click *Upload* button



## 5.1 CONFIRMATION SCREEN

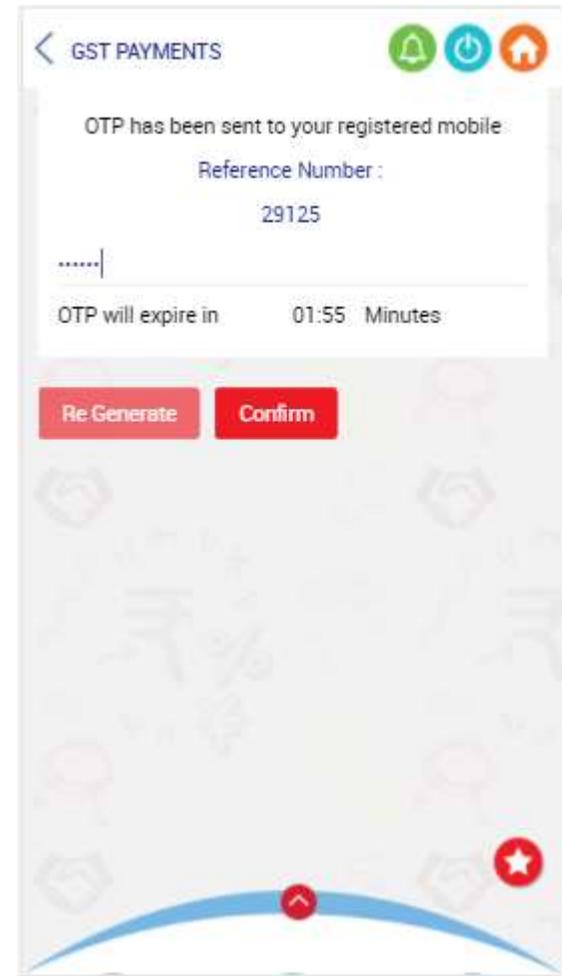
This page consolidates transaction information of the payment to be done, which the user can verify for final confirmation. The User must choose either one of the option below.

- Click *Edit* to redirect to the *Challan Upload* entry page for any modifications required.
- Else, Click *Confirm* to proceed with the payment.



## 5.2 OTP SCREEN

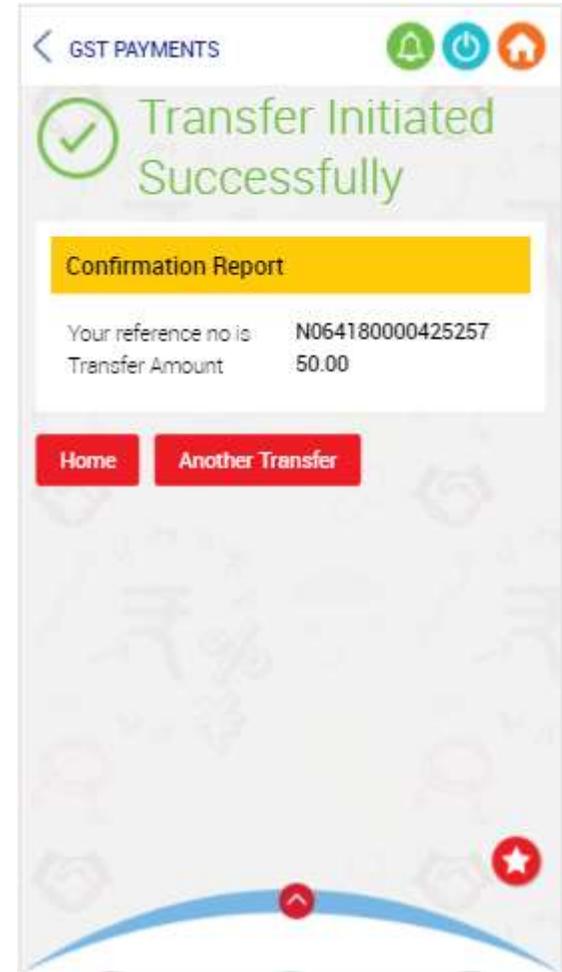
1. Enter the OTP received which was sent to the registered mobile number in OTP field
2. Click *Confirm* to confirm and initiate the transaction.
  - If OTP expires
    - Click *Re-Generate* to generate OTP again
    - Repeat Step 1



### 5.3 TRANSFER SUCCESS

Upon successful verification of OTP Transfer Initiated successful details displayed

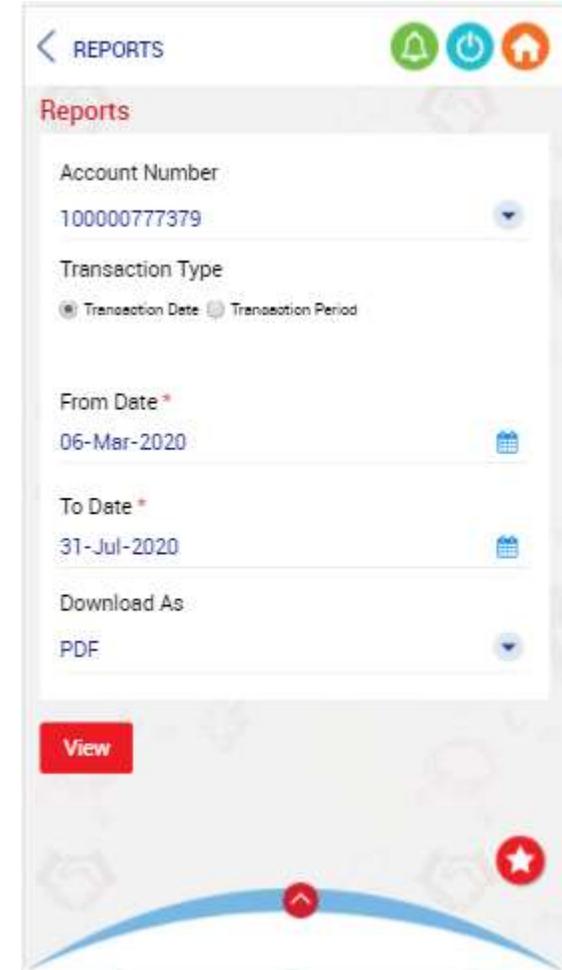
- Click *Home* to return to home page
- To initiate another transfer, click *Another Transfer*.



## 6. REPORTS

Reports section helps the user to generate transaction reports based on either a pre-defined month range or a particular period.

- Select *Account Number*
  - If *Transaction Date* is selected
    - Select *From Date* and *To Date*
    - Select File Type PDF/Excel
    - Click *View*
  - If *Transaction Period* is selected
    - Select *Month range*
    - Select File Type>PDF/Excel
    - Click *View*



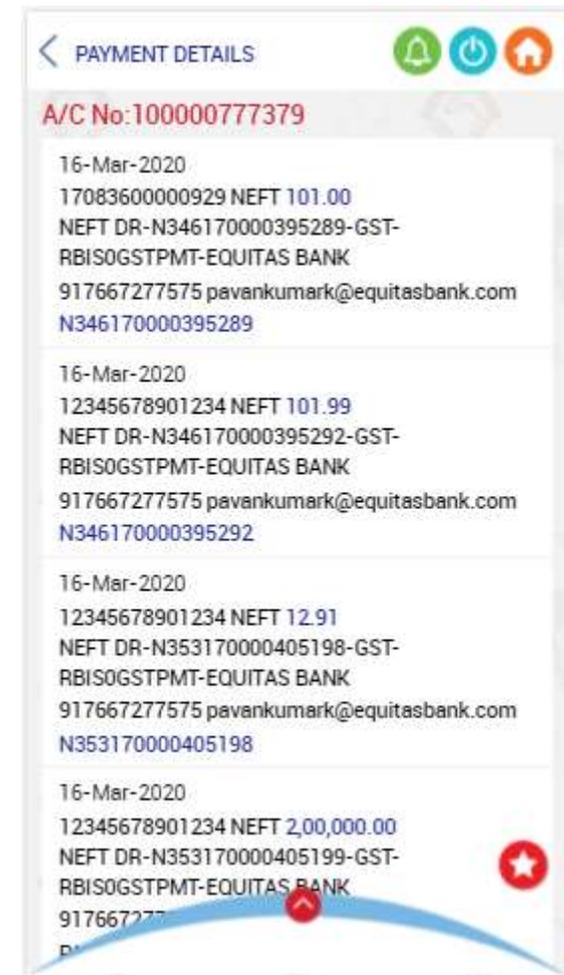
The screenshot shows the 'REPORTS' screen in the Equitas mobile app. At the top, there is a navigation bar with a back arrow, the word 'REPORTS', and three icons: a bell, a power button, and a home button. Below the navigation bar, the word 'Reports' is displayed in red. The main content area contains several input fields:
 

- Account Number:** A dropdown menu showing '100000777379'.
- Transaction Type:** Two radio buttons, 'Transaction Date' (selected) and 'Transaction Period'.
- From Date \*:** A date field showing '06-Mar-2020' with a calendar icon.
- To Date \*:** A date field showing '31-Jul-2020' with a calendar icon.
- Download As:** A dropdown menu showing 'PDF'.

 At the bottom of the form, there is a prominent red 'View' button. The bottom of the screen features a blue curved bar with a red star icon on the right and a red arrow icon in the center.

## REPORT DETAILS

- Transaction Details displayed>Now the user can view transaction details
- Transaction Details displayed>Select “<PAYMENT DETAILS” in the top left corner to get back to the dashboard.

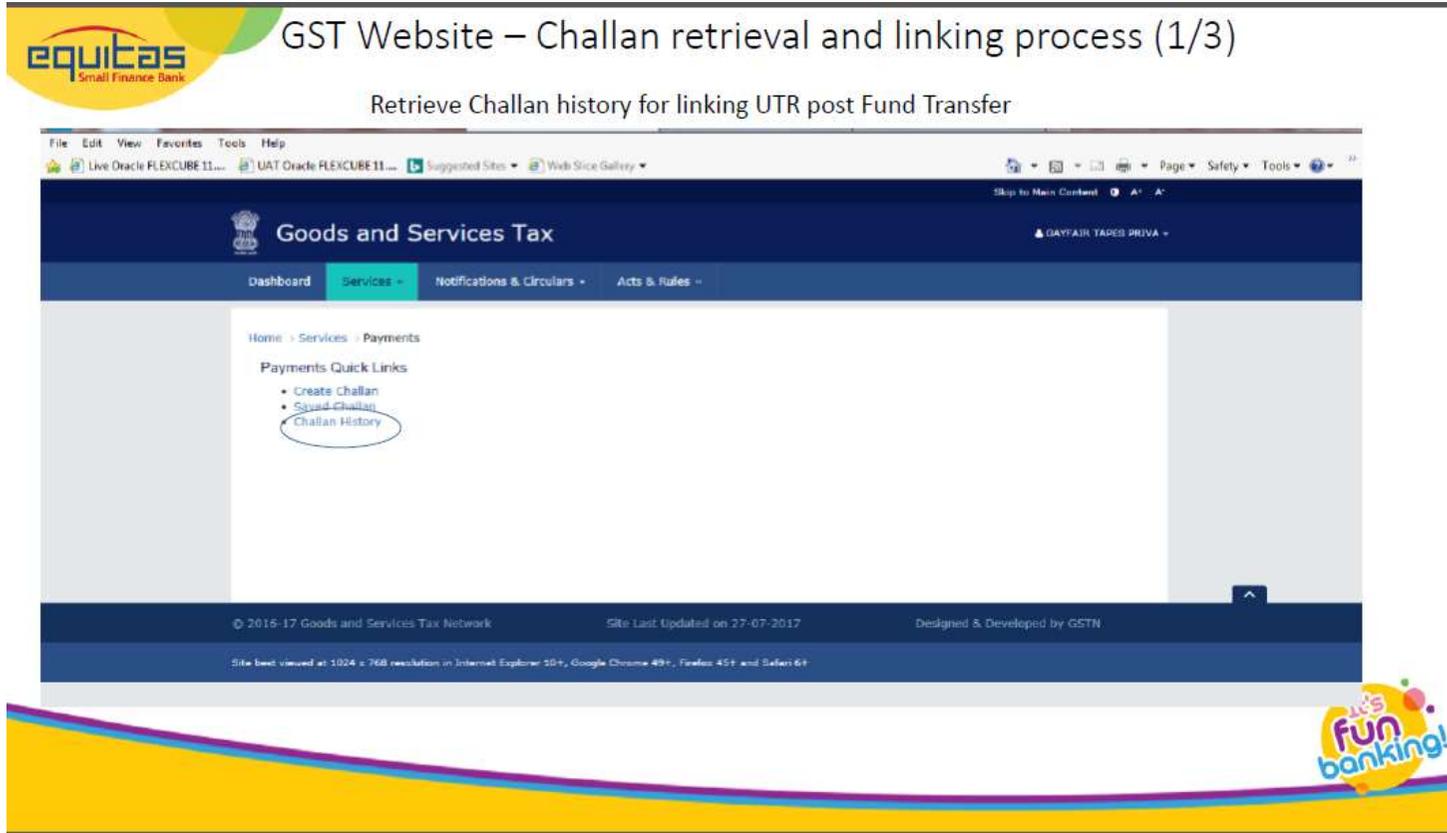




Post Payment via Internet  
banking – Proceed to input UTR  
GST Portal

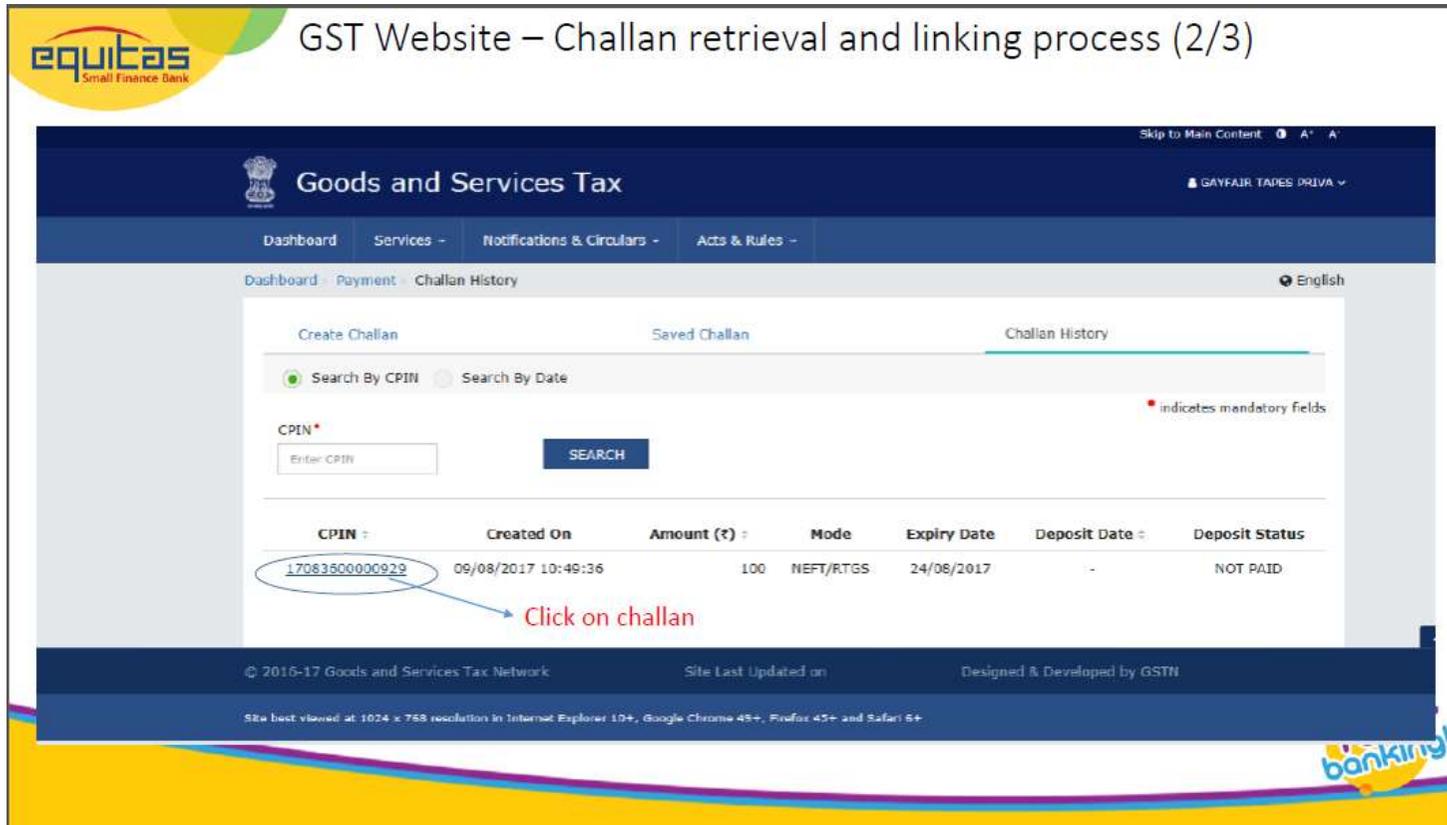


Step 1



The screenshot displays the GST Website interface. At the top left, the Equitas Small Finance Bank logo is visible. The main heading reads "GST Website – Challan retrieval and linking process (1/3)". Below this, the sub-heading is "Retrieve Challan history for linking UTR post Fund Transfer". The browser window shows the "Goods and Services Tax" portal with a navigation menu including "Dashboard", "Services", "Notifications & Circulars", and "Acts & Rules". The "Services" menu is expanded, showing "Payments Quick Links" with options: "Create Challan", "View Challan", and "Challan History". The "Challan History" link is circled in red. The footer contains copyright information for 2016-17, the GSTN logo, and a note that the site is best viewed at 1024 x 768 resolution.

Step 2



Goods and Services Tax

Dashboard | Services - | Notifications & Circulars - | Acts & Rules -

Dashboard | Payment | Challan History

English

Create Challan | Saved Challan | **Challan History**

Search By CPIN
  Search By Date

CPIN\* \* indicates mandatory fields

Enter CPIN

CPIN	Created On	Amount (₹)	Mode	Expiry Date	Deposit Date	Deposit Status
17083500000929	09/08/2017 10:49:36	100	NEFT/RTGS	24/08/2017	-	NOT PAID

Click on challan

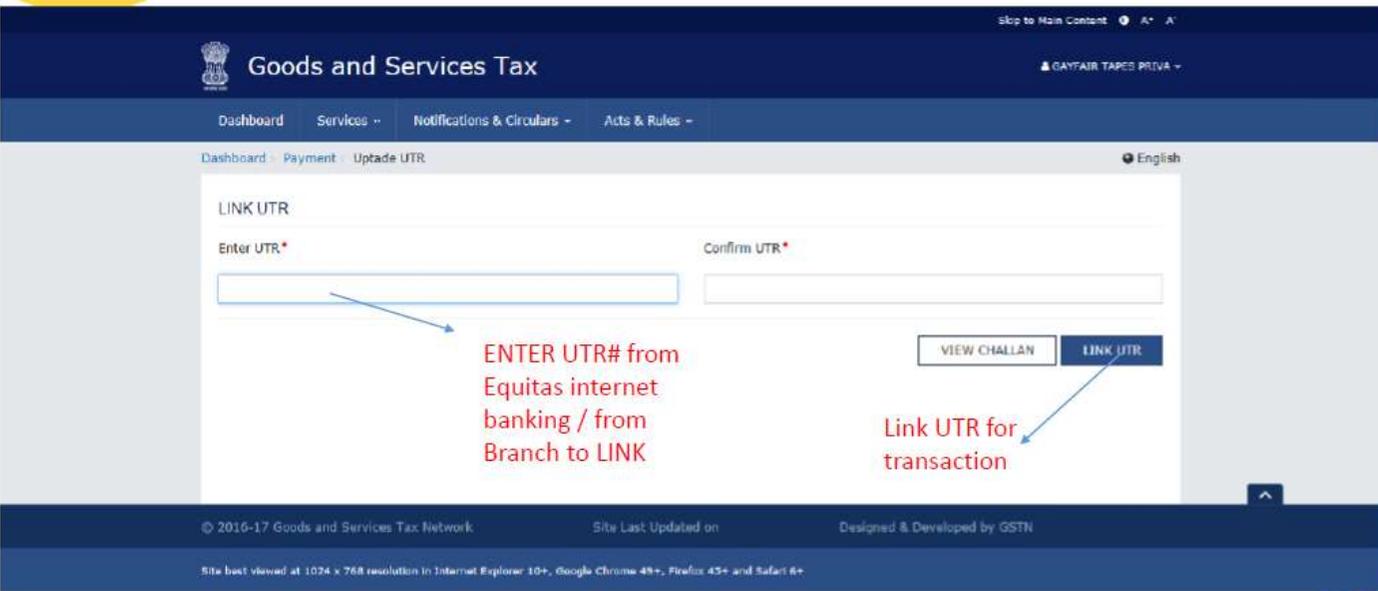
© 2016-17 Goods and Services Tax Network | Site Last Updated on | Designed & Developed by GSTN

Site best viewed at 1024 x 768 resolution in Internet Explorer 10+, Google Chrome 45+, Firefox 45+ and Safari 6+

Step 3

**equitas** Small Finance Bank

## GST Website – Challan retrieval and linking process (3/3)



LINK UTR

Enter UTR\*

Confirm UTR\*

VIEW CHALLAN LINK UTR

ENTER UTR# from Equitas internet banking / from Branch to LINK

Link UTR for transaction

© 2016-17 Goods and Services Tax Network. Site Last Updated on. Designed & Developed by GSTN. Site best viewed at 1024 x 768 resolution in Internet Explorer 10+, Google Chrome 49+, Firefox 43+ and Safari 6+.

**It's fun banking!**

### FREQUENTLY ASKED QUESTIONS

## What is GST?

The Goods and Services Tax, or GST, is a new tax that will be levied on the sale and purchase of goods and services. Unlike existing taxes in India, the GST will be applied to the value added at each stage of the supply chain of a product, rather than on the total value of the product at each stage. Buyers will get input tax credits for the tax paid on the purchase of goods and services, which they can offset with the tax to be paid on the supply of goods and services. As a result, the customer who purchases the product at the end of the supply chain process will pay only the tax applied by the last seller in the supply chain.

## What is GSTIN?

Good and Service Tax Identification Number (GSTIN) is a 15 – digits state-wise PAN based number to be used to identify businesses registered under GST.

## What are the GST payments features offered by ESFB?

Our GST payments modules offered following features: -

1. Hassle –Free payments: - can pay their GST regardless of their location.
2. Ease of revenue remittance to the Government’s account
3. Allowing challan to upload to reduce typo errors
4. GST payments enabled in Equitas RIB/CIB/MB
5. No need to add CPIN as beneficiary
6. Details report for GST payments which can use for reconciliation
7. No need to stand in long queues or write cheques or fill challans in two copies
8. No Need to visit our branches

9. Details reports on payments made through GST menu

### What is a CPIN?

CPIN stands for Common Portal Identification Number (CPIN) given at the time of generation of challan. It's a 14 digits unique number to identify the challan.

### What is the validity of CPIN?

CPIN valid for 15 calendar days.

### Can I make payment after Challan expired?

NO, always check Challan expiry date and pay before expiry date.

### **I made payment after the Challan expiry date and it was accepted by the bank. The payment status is still not updated on the GST Portal. What should I do? If the Challan was accepted by bank, the status should be updated.**

Since the payment was made after the expiry date, it cannot be updated. If the bank has accepted the payment, it would be rejected by GST portal. In such a scenario, approach the bank branch where you made the payment and seek a refund for the same if it is not reverse to your account.

**Offline Payment Tip:** Always verify that the Challan has not expired before leaving for making the payment at the bank.



### **What is the transaction limits for GST payments?**

It will follow NEFT/RTGS transaction limits only

### **Is it necessary to add beneficiary in GST payments**

No, Adding CPIN as beneficiary is not required

### **What is challan upload?**

For your convenience and to avoid error, ESFB offering to upload GST challan where CPIN, Amt will be auto populated and customer should just click on submit.

### **Whom should I contact if transaction failed?**

Please call to our customer care 1800 3000 1222 or write to [customerservice@equitasbank.com](mailto:customerservice@equitasbank.com)



Thank you