



Hand Book on

VAT e-Payment

**For Corporate / Personal
Accounts**



COMMERCIAL TAXES DEPARTMENT
GOVERNMENT OF KERALA

Introduction

Commercial Taxes Department, Government of Kerala has introduced e-filing facility of VAT Returns to all VAT dealers, from January 2009, thereby we have become the first State in India to introduce electronic filing of tax returns. Yet, another milestone, 'e-Payment', will start from September 2009.

The e-Payment facility uses the modern techniques of Computerization to transfer the Monthly Tax amount due, directly from the Account of the Dealer or Dealer Authorized Account to the Government account. This is a simple and transparent facility which ensures online transactions on safe and secure mode.

In-order to facilitate e-Payment, the Commercial Taxes Department has made a tie with State Bank of India and State Bank of Travancore. This facility is achieved through the Integration of websites of The Commercial Taxes Department and the respective Banks. For ensuring security of the website of the Commercial Taxes Department, site auditing has been completed by **STQC**, a Govt. of India agency. Besides this, the **Verisign SSL Certification** ensures the safety of the monetary transactions.

e-Payment will be mandatory for all the TIN dealers from September 2009. The submission of e>Returns would be complete only if the Monthly Tax amount due has been paid through the e-Payment facility.

Getting an e-Payment account in the Bank

For availing the facility of e-Payment, Internet Banking Account is mandatory for all the TIN Registered dealers. The required User id and Password would be issued by the Bank, to those dealers who possess Internet Banking Account. Those dealers who already have an Account with The State Bank of India or The State Bank of Travancore need not open a new Account, in order to avail the facility of e-Payment. The facility to open a Zero Balance account is available with the SBI & SBT. The dealer can approach the nearest branch for opening the account, if not have the same.

Following types of Accounts can be availed for e-Payment based on the account type and tax amount. They are,

1. **Corporate Account** – Account created for the firms / companies / corporations. There are two types of Corporate Accounts available for e-Payment named as VYAPAR and VISTAR, based on the tax limit of the dealer.
 - A. VYAPAR:** For those dealers having tax amount upto 5 Lakhs can avail this option.
 - B. VISTAR:** For those dealers having tax upto 500 crores can avail this option.
2. **Personal Account** – Account created in the name of a person.

The dealer have to submit application in C1,C3,C5 forms for getting VYAPAR account and C1,C2 C3,C5 for VISTAR account to the nearest SBI / SBT to open any of the mentioned account. Application form can be downloaded from the Bank's site.

SBI- www.onlinesbi.com

SBT- www.sbtonline.in

On receiving the dealer's application, the Bank will issue kits containing the username and password to login to Bank's site.

After logging into the Bank's site, please perform the following configurations before starting e-Payment. Please note that e-Payment will fail if you do not perform these steps.

A. FOR VYAPAR ACCOUNT:

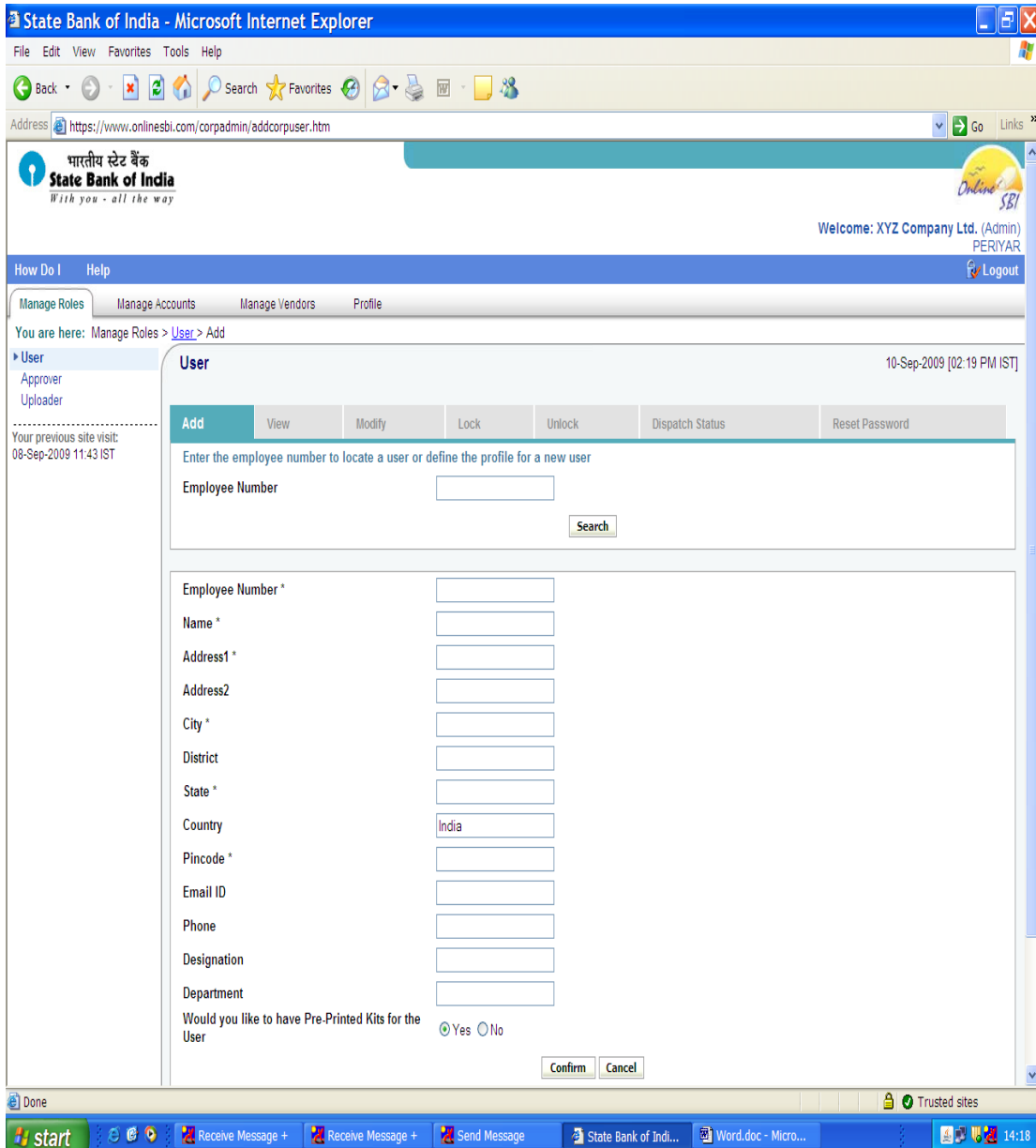
Initially there will be one kit issued by Bank for **VYAPAR ACCOUNT** for the **"Administrator"**.

The Administrator Kit received contains a **user ID** and **password** to **create the user, assigning the user rights** and **setting of rules**.

Please note that this user-id and password is only for administrative propose and cannot be used for e-Payment transactions.

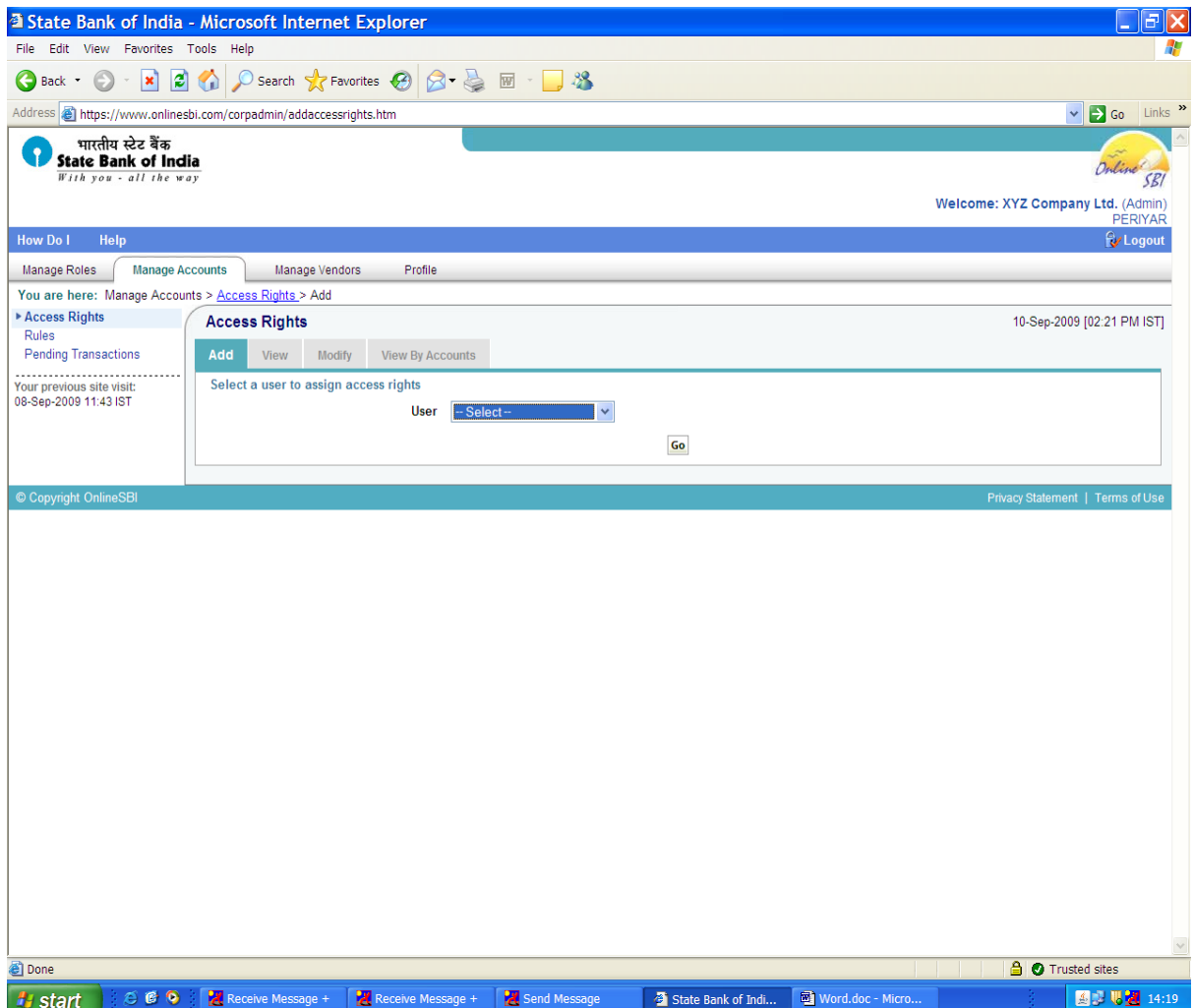
Please perform the following using the first kit.

1. Login to Bank's site using the user id and password available in the Administrative kit.
2. After logging in, it will prompt for changing the **user ID** and **password** as desired by the dealer. (Please save this **user ID** and **password** as **Administrator ID** and **Password**.)
3. Select the menu **Manage Roles** → **User** → **Add**. The following screen will be displayed.



4. Enter the details as per the screen. Please ensure that you have selected **YES** for the field **“Would you like to have pre-printed kits for the user”** (last option in the screen). Fields marked with * are mandatory.
5. Press **Confirm** button and print the **CINB C7** form to submit at the respective bank branch.

6. On receiving the CINB C7 form from the dealer, the bank will issue a second kit (**USER Kit**) containing **user ID** and **password** for the **user**.
7. Again, login to the Bank's site using the changed **user id** and **password**, created for the **Administrator** (first kit).
8. Select the menu **Manage Accounts → Access Right** as shown below and **Select the user from the list-> Go**



9. Select the access right as **“Authorizer”** as shown below, and press the **Confirm** button to proceed further.

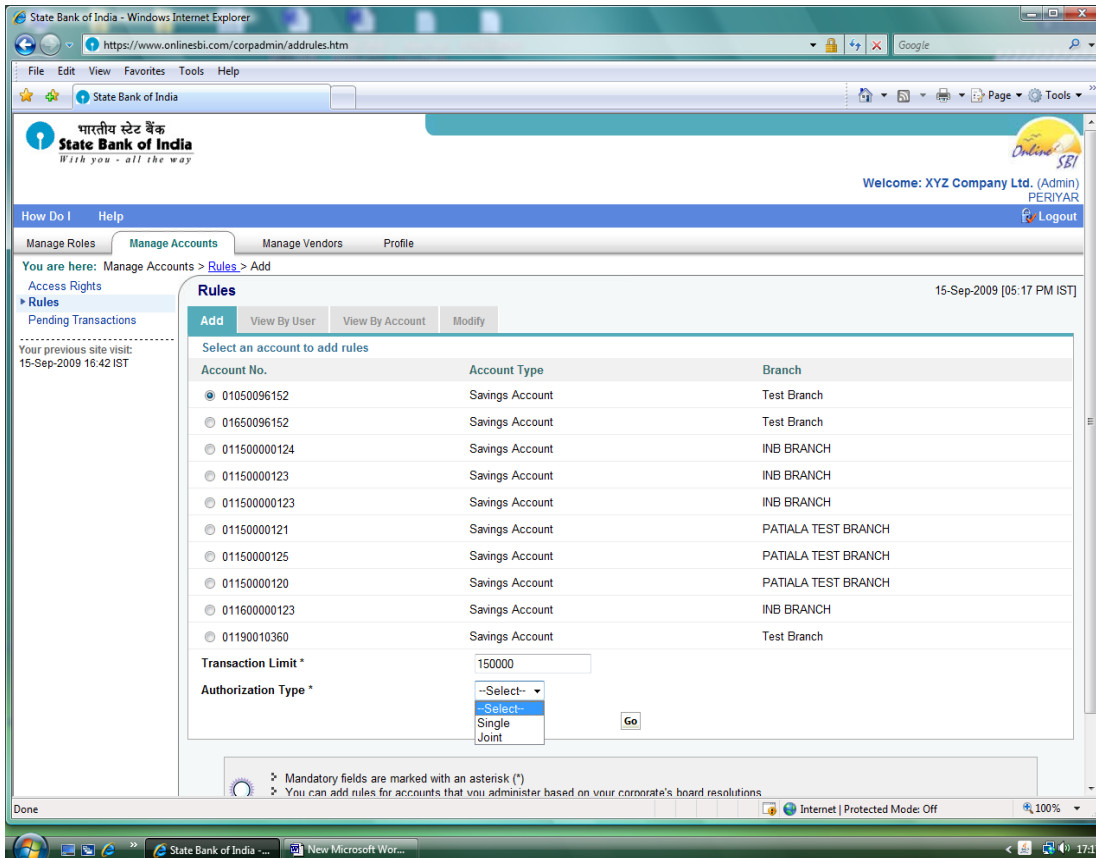
The screenshot shows the State Bank of India online banking interface. The user is logged in as XYZ Company Ltd. (Admin) PERIYAR. The page title is "Access Rights" and it is part of the "Manage Accounts" section. The table below lists various accounts and their current access rights. The "Authorizer" option is selected for the account 01150000124.

Account No.	Branch	Access Rights
01650096152	Test Branch	None
01050096152	Test Branch	None
01150000123	INB BRANCH	Enquiry only
01150000124	INB BRANCH	Authorizer
01150000123	INB BRANCH	None
01150000121	PATIALA TEST BRANCH	None
01150000125	PATIALA TEST BRANCH	None
01150000120	PATIALA TEST BRANCH	None
01160000123	INB BRANCH	None
01190010360	Test Branch	None

Buttons: Confirm, Cancel

Message: You may grant 'Enquiry only', 'Maker' or 'Authorizer' rights to corporate accounts administered by you

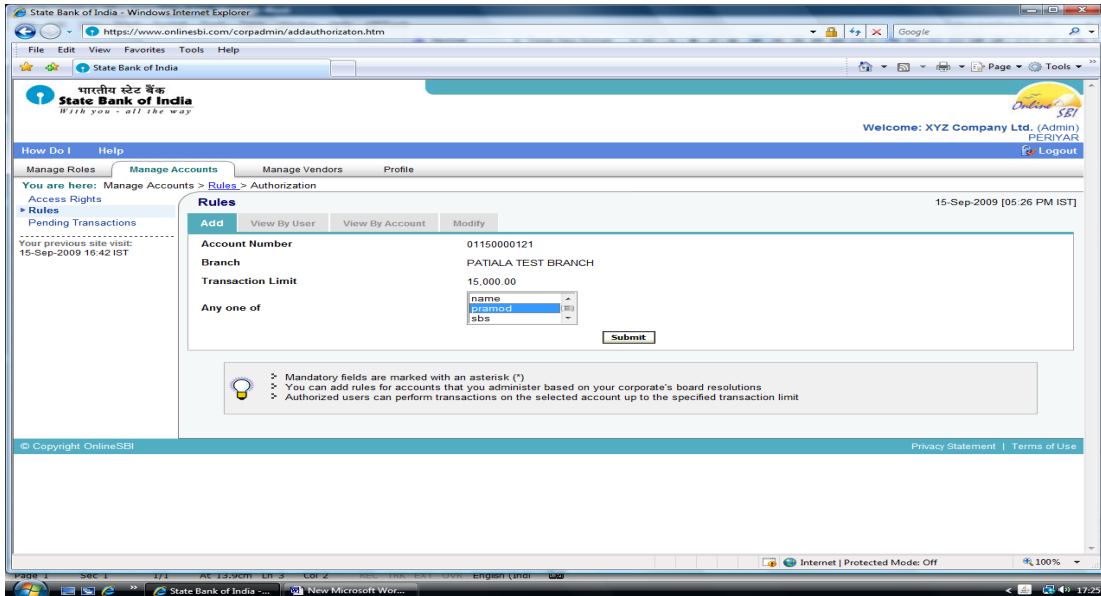
10. Select the menu **Manage Accounts** → **Rules** → **Select the Account Number** to enter the transaction limit and Authorization type.



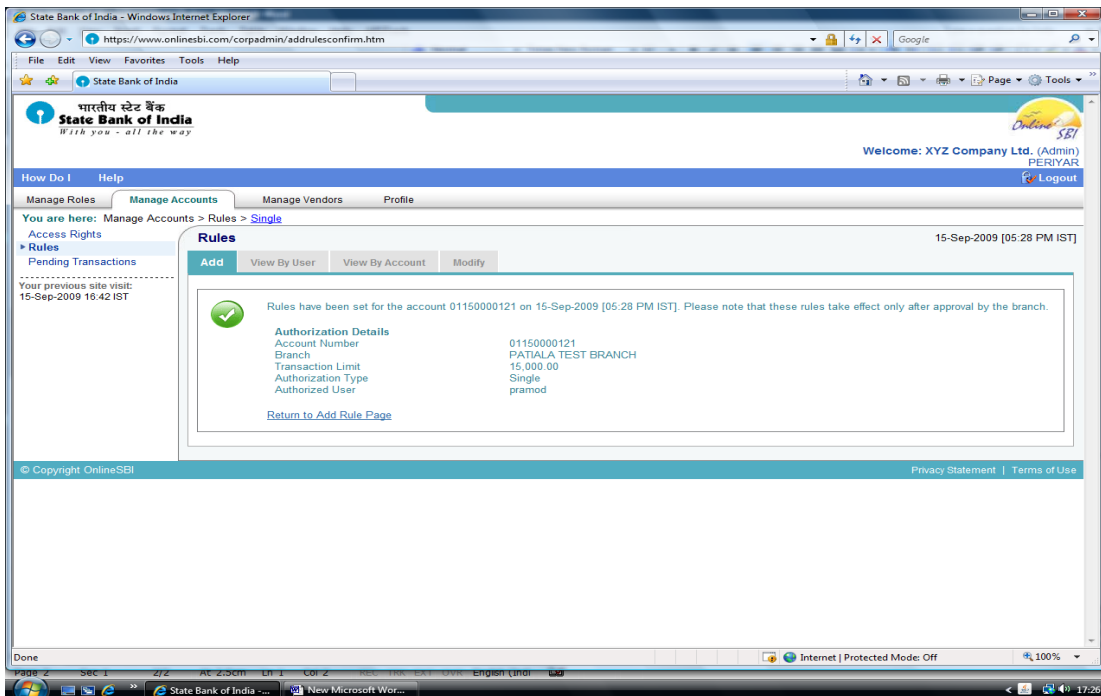
Please ensure that you have entered a higher value than the tax amount as your transaction limit. If you fail to specify the same, it will cause error during the e-Payment process. In case your tax amount exceeds the transaction limit specified, you need to modify the transaction limit through the above method whenever required.

Also please select the Authorisation type as **SINGLE** or **JOINT** as per the requirement of the dealer. (Select **SINGLE** if there is only one authorizer. Authorizer is the person who will make the transaction).

11. Select the name of Authorizer from the list and Submit.



12. The following screen displays after successful changes.



In the case of Joint operation, create another user (**repeat steps 3 to 9**). In step 10, select the authorization type as “**Joint**” and in step 11, select both the users and save.

13. Now, inform the Bank for verification of the rules. Only after the verification by the bank, can the dealer initiate e-Payment.

14. Login to the Bank site using the **user ID** and **password** available in the **USER kit**. After logging in, it will prompt for changing the **user ID** and **password**. Here, go to **Payment Transfer menu** and set the **profile password**. After this, come back to Payment Transfer menu again and give the **profile password** and set the **transaction password**.

The **USER** has to remember his **user ID** and **3 passwords**

- i. **User password** to logon to the bank site
- ii. **Profile password** to change his passwords if required
- iii. **Transaction password** to be used for performing any transaction.

Please note the following,

- **ADMINISTRATOR (First kit) is used to create users and assign rights to the user.**
- **ADMINISTRATOR cannot perform any financial transactions or even view the accounts.**
- **Only the USER (Second kit) can make / authorize/ view the e-payment transactions.**

After completing the above steps only, e-Payments can be initiated through Kerala Commercial Taxes Web Site.

B. FOR VISTAR ACCOUNT:

Initially, there will be **2 kits** issued by Bank for VISTAR ACCOUNT - **Regulator Kit** and **Administrator Kit**.

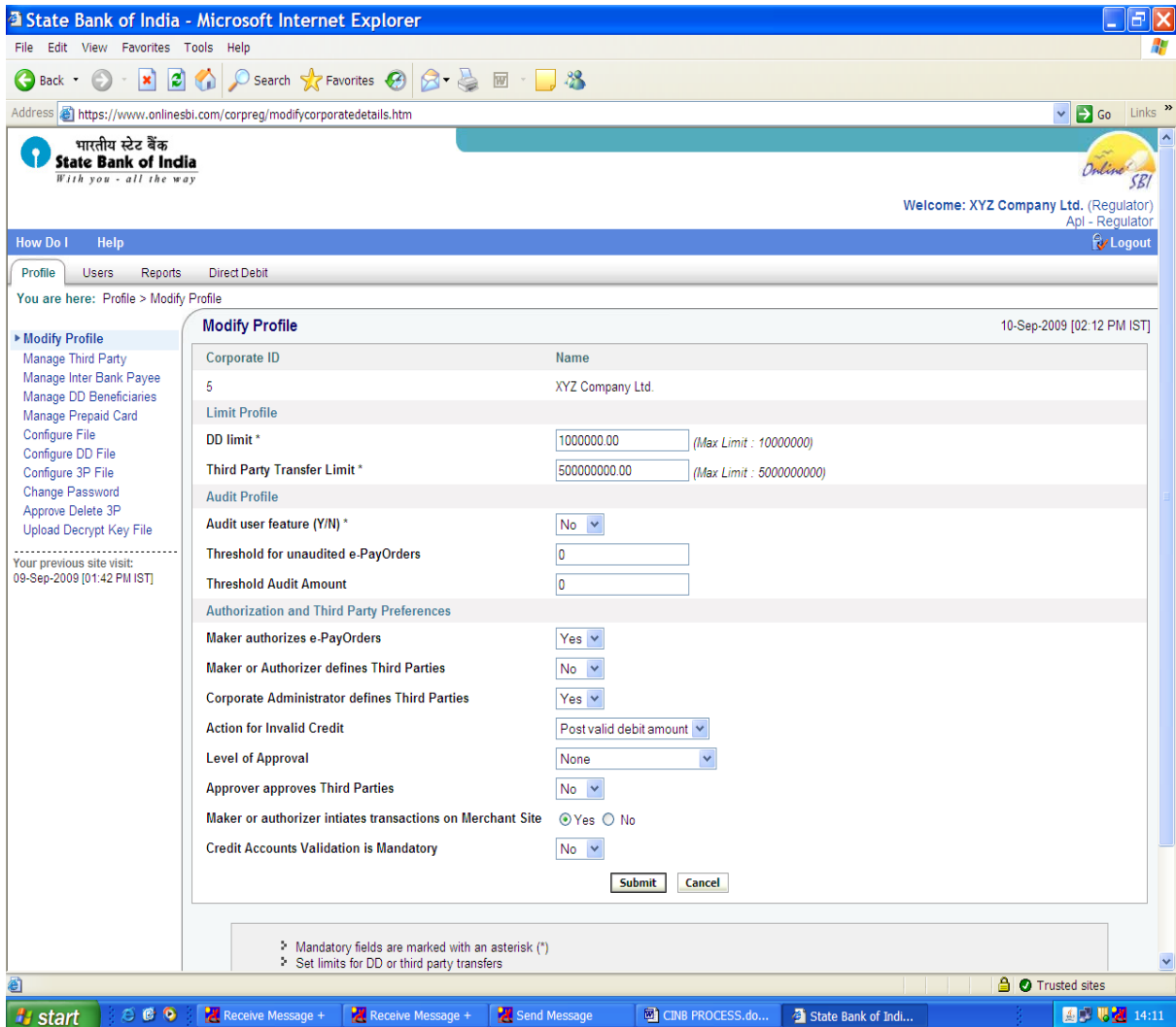
The Regulator Kit received (First kit) contains a **user ID** and **password** to perform the necessary regulating powers for the account. The Administrator Kit received (Second kit) contains a **user ID** and **password** to perform the necessary administrative privileges, as in the case of “**VYAPAR ACCOUNT**”

Please note that the above two user IDs cannot be used for e-Payment transactions.

The **USER Kit** received (Third Kit) contains another **user ID** and **password** to perform the e-Payment transactions.

The steps are,

1. Login to the Bank site using the user id and password available in the Regulator kit.
2. After logging in, it will prompt for changing the **user ID** and **password**, as desired by the dealer.
3. Now the following screen appears to enter the profile details.



Please ensure that you have entered / selected all the fields as shown in the above screen.

1. DD Limit – Not necessary. **Enter zero.**
2. Third party Transfer Limit – **Enter a value higher than the tax amount.**
3. Audit User Feature - **Select NO**
4. Threshold for un-audited e-PayOrders - Not necessary. **Enter zero.**
5. Threshold Audit Amount - Not necessary. **Enter zero.**
6. Maker authorizes e-PayOrders – **Select YES**

7. Maker or Authorizer defines third parties - **Select NO**
8. Corporate Administrator defines third parties - **Select YES**
9. Action for invalid credit – **Select Post Valid Debit Amount.**
10. Level of Approval - Select **None**
11. Approver approves third parties - Select **No**
12. Maker or Authorizer initiate transactions on Merchant site –
Select **Yes**
13. Credit Accounts validation is mandatory - Select **No**

After completing the above, press **SUBMIT** to complete the process.
NOW FOLLOW THE STEPS 1 TO 14 OF VYAPAR ACCOUNT TO COMPLETE THE ADMINISTRATIVE AND USER SETTINGS.

C. FOR PERSONAL ACCOUNT

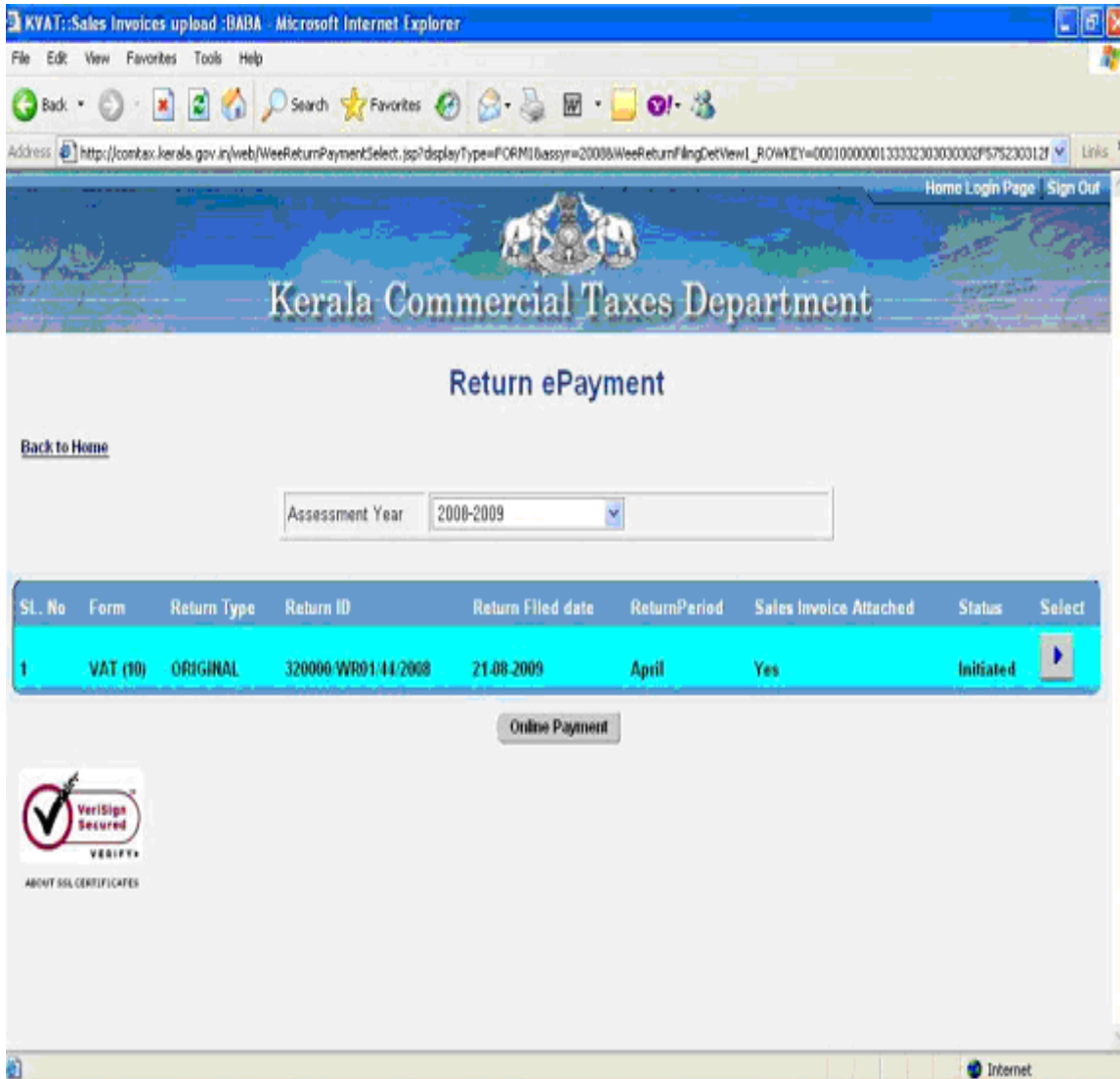
There is no pre-requisite settings required for Personal Account. There is only one **user ID** and **password** given by the bank. With this, the user can initiate e-Payment transactions. In this account type, the dealer should apply for transaction rights for the account and will have to set the limits under **Profile → Define limits.**

e-Payment Procedure

The Registered TIN dealers can login to the website of the Department www.keralataxes.gov.in, using the User id and Password obtained from the Department of Commercial Taxes, and file their e-Return using the **'File Return'** link available in the Home Page, and enter their return details. Sales statement can be uploaded using the **'Upload Sales Invoice'** link, and Purchase statement using the **'Upload Purchase Invoice'** link available in the Home Page.

If the dealer is not liable to pay any tax, he can proceed by clicking on the **'Print Return'** link of Home Page, select the return for the respective month, check the 'I accept' check-box, and click on the 'Submit' button to complete the E-filing process.

If the dealer has the liability to pay tax, before clicking on the **'Print Return'** link of Home Page, he / she will have to click on the **'e-Payment'** link in the Home Page itself. The below screen will appear on click of **'e-Payment'** :



From the above screen, select the month for which the tax amount is to be paid, and click on '**Online Payment**' button. The below screen will appear on click of '**Online Payment**' button:

Kerala Commercial Tax : Return Payment Details -- Web Page Dialog
Thiruvanthapuram

TIN : 32000030403
Name : BABA

Account Description	Account Head	Amount
CST	0040-00-101-99-01	2.00
VAT	0040-00-110-99-01	4.00
INTEREST	0040-00-110-99-05	1.00
PENALTY	0040-00-110-99-06	1.00
Total Amount		8.00

Online Banks

Online Bank Details

State Bank of India

State Bank of Travancore

Declaration

(1) I/We declare that I/We have compared the above particulars with the records and books of my/Our business and the same are truly,correctly and completely stated.

(2) Certified that I/We have duly paid tax under the Kerala Value Added Tax Act,2003 on maximum retail price at the point of First sale in respect of sale of medicines mentioned above . In respect of sales of taxable medicines other than first sales, shown as exempted,I/We have purchased the goods from a dealer who has paid tax on MRP at the point of first sale or from a subsequent seller of such medicines. The actual amount so paid is only recouped on subsequent sales as permitted. Further I/We have compared the above particulars with the records and books of my/our business and the same are true,correct and complete.

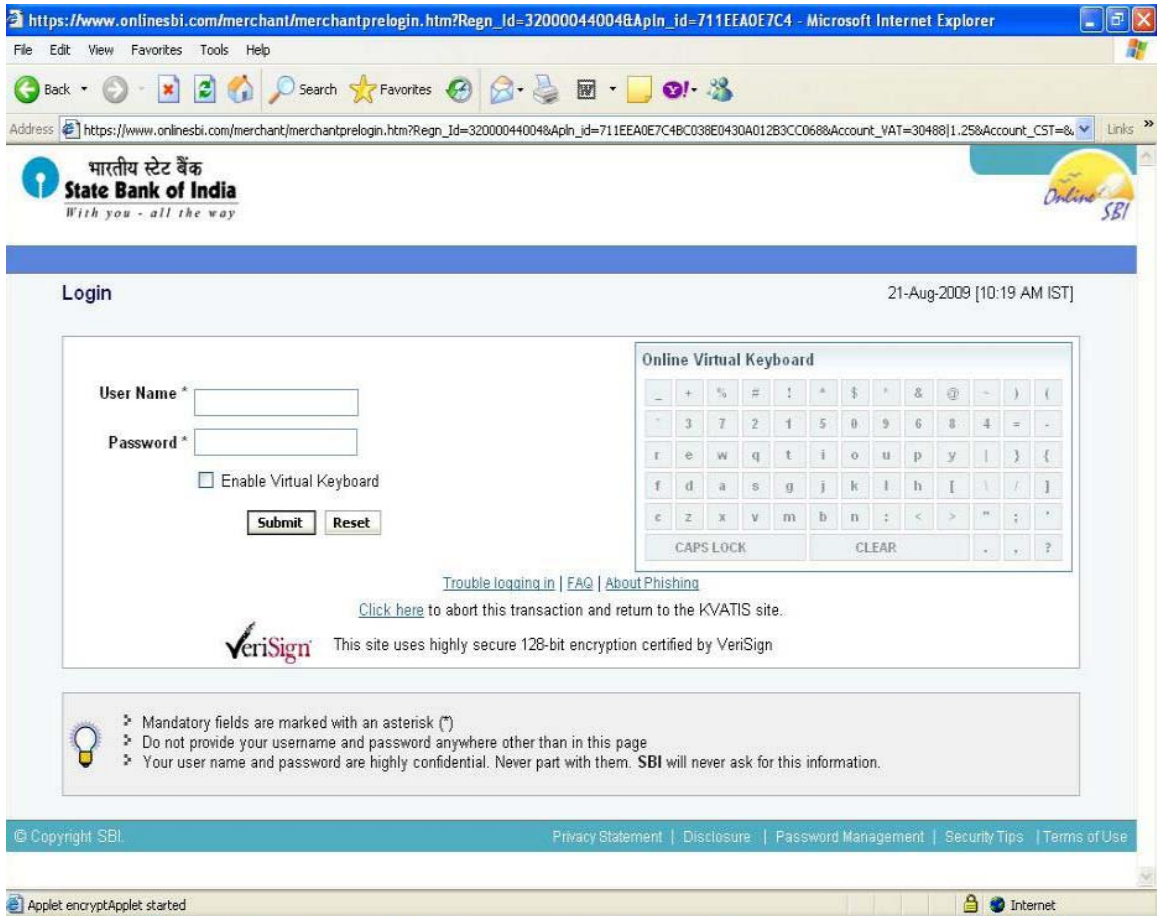
(3) I/We certifies that the net tax due has been paid at te designated bank(Chalan enclosed).

I Accept

Submit

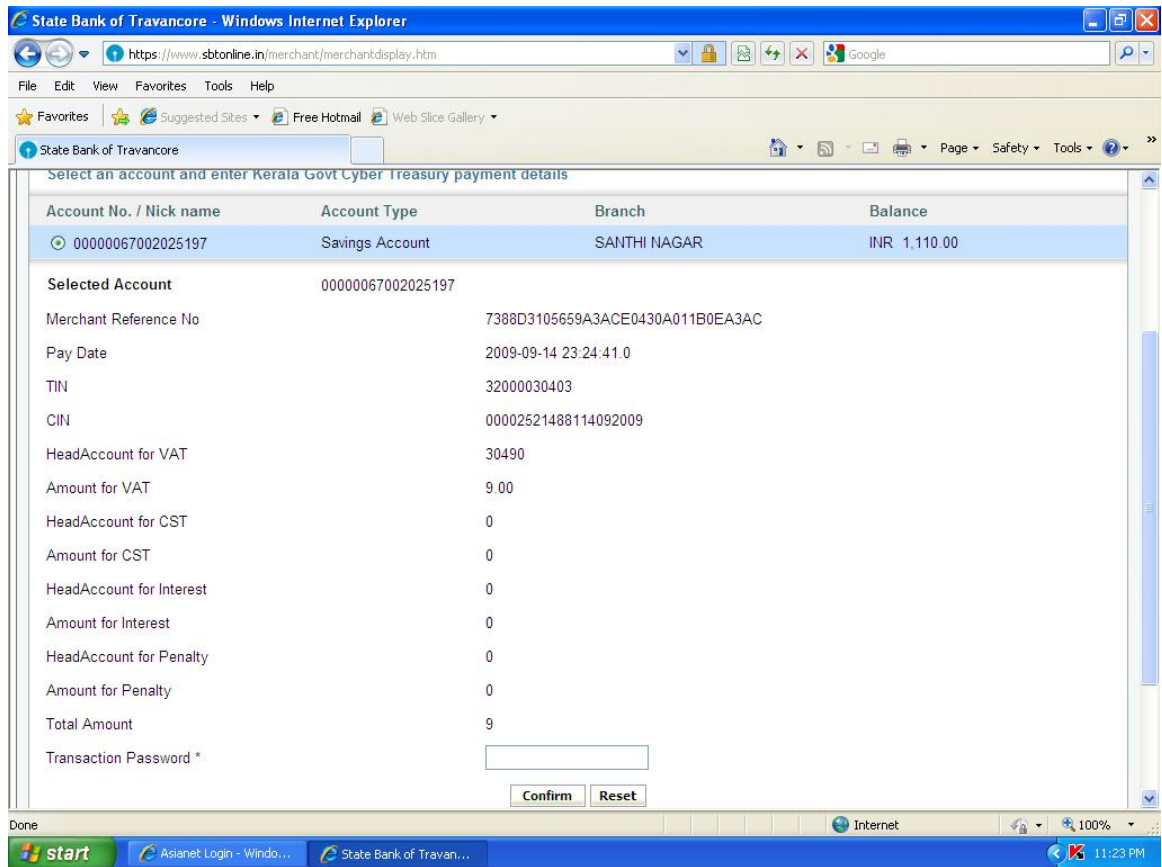
https://comitax.kerala.gov.in/web//dialog/modal_dialog.jsp Internet

In the above screen, the details of various Taxes their respective Head of Account and the Amount of Tax due would be visible. From this screen, the dealer will have to choose the respective Bank ie., The State Bank of India or The State Bank of Travancore, wherever he possesses an account. The dealer should further check the **'I Accept'** check-box, and click on the **'Submit'** button. The below screen will appear on click of **'Submit'** button :





Here, the dealer can enter his **User Name** and **Password**-provided by the bank (for the **USER**), and click on the **'Submit'** button to log into his bank account. The below screen appears on click of **'Submit'** button:

Once the dealer logs on to the Bank's site, if the dealer do not wish to proceed with the transaction, Please do not close the window or click Back /Forward/Refresh buttons. Instead, click the option provided in the bank's site "Click here to abort this transaction and return to KVATIS site" (Commercial taxes Department's website).



In the above screen, the details of Account, Balance Amount, and Tax to be remitted would be visible. If the dealer is having more than one type of Account, he/she will have to select the Account from which the payment to be made. He/She has to enter the transaction password given to him by the bank. Further, click on the **'Confirm'** button. The below screen will appear on click of the **'Confirm'** button:




 Welcome : SBLC
[Logout](#)

Your previous site visit: 24-Aug-2009 13:47 IST

24-Aug-2009 [13:50 IST] [Help](#)

Kerala Govt Cyber Treasury

Please find below the last three transactions made by you for Kerala Govt Cyber Treasury.

Reference No.	Account No.	Branch Name	Transaction Date	Amount (INR)	Status
IK01824106	00000030444052610	KONKAN BHAVAN	24-Aug-2009	6.00	Success
IK01823499	00000030444052610	KONKAN BHAVAN	24-Aug-2009	7.00	Success
IK01821694	00000030444052610	KONKAN BHAVAN	23-Aug-2009	7.00	Success

Verify and confirm Kerala Govt Cyber Treasury transaction details

Debit Account Details

Account No.	Description	Branch
00000030444052610	Savings Account	KONKAN BHAVAN

Merchant Reference No 711EEA0E7C4BC038E0430A012B3CD068

Pay Date 2009-08-24 13:50:00.0

TIN 32000044004

CIN 00062400062524082009

HeadAccount for VAT 30488

Amount for VAT 1.25

HeadAccount for CST 0

Amount for CST 0

HeadAccount for Interest 30492

Amount for Interest 2.25

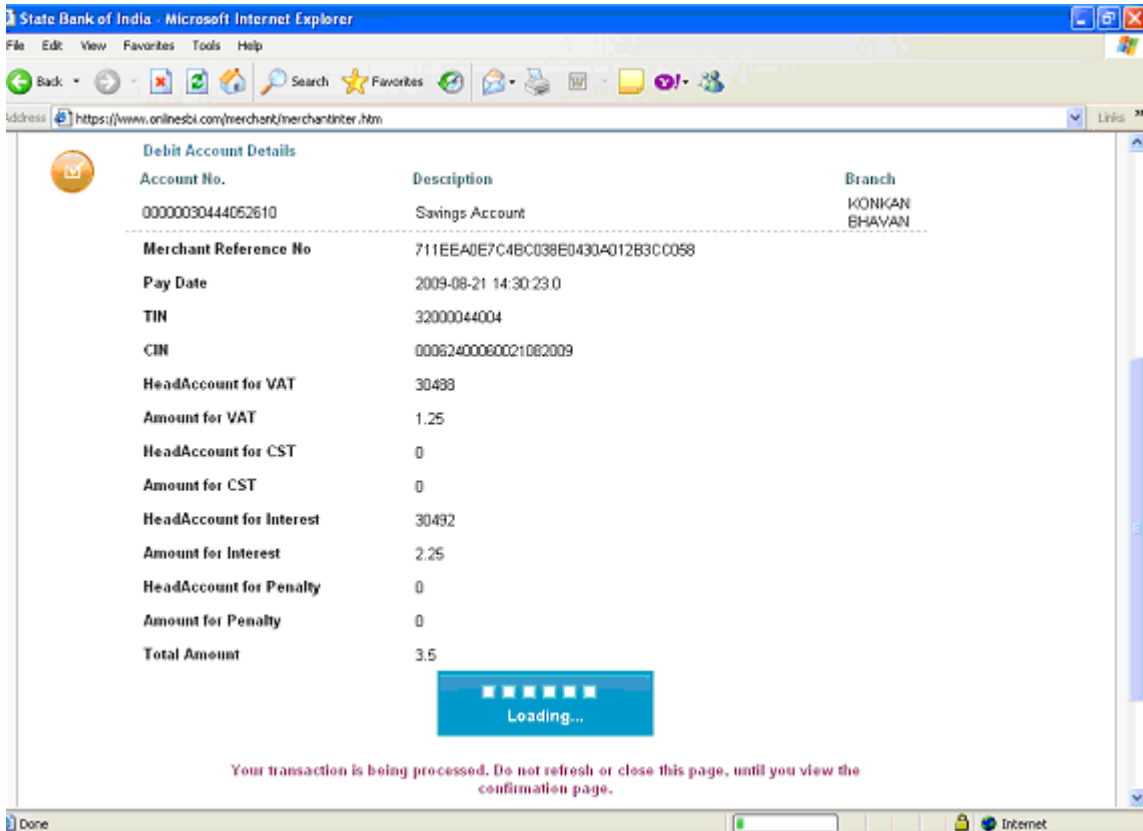
HeadAccount for Penalty 0

Amount for Penalty 0

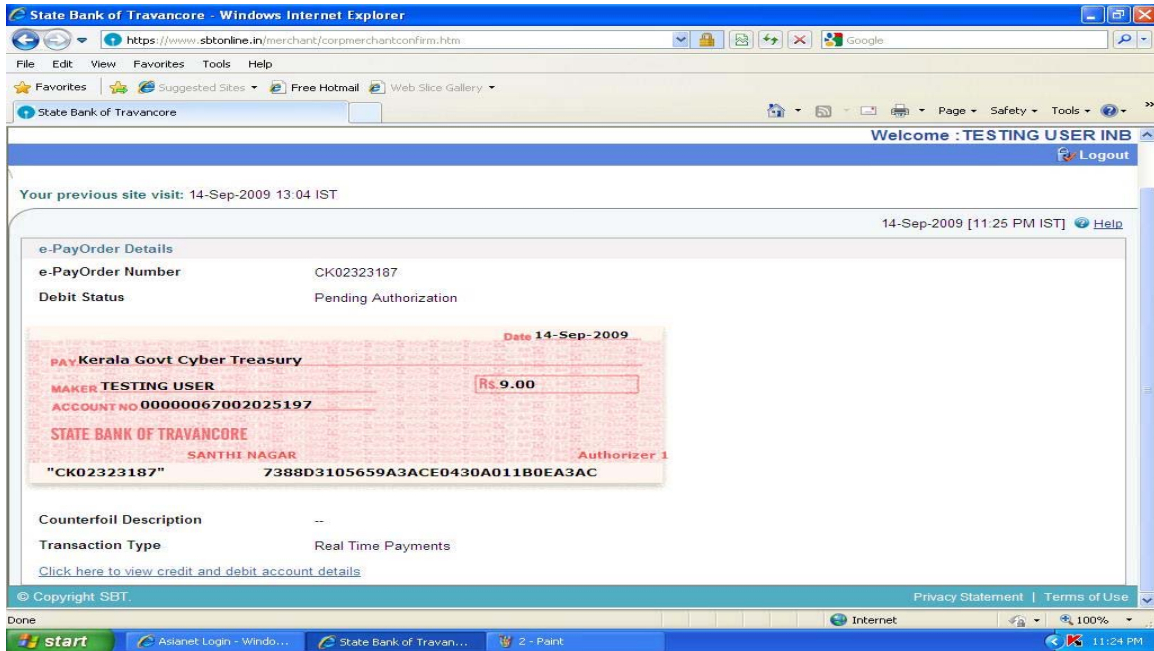
Total Amount 3.5

[Click here](#) to abort this transaction and return to the Kerala Govt Cyber Treasury site

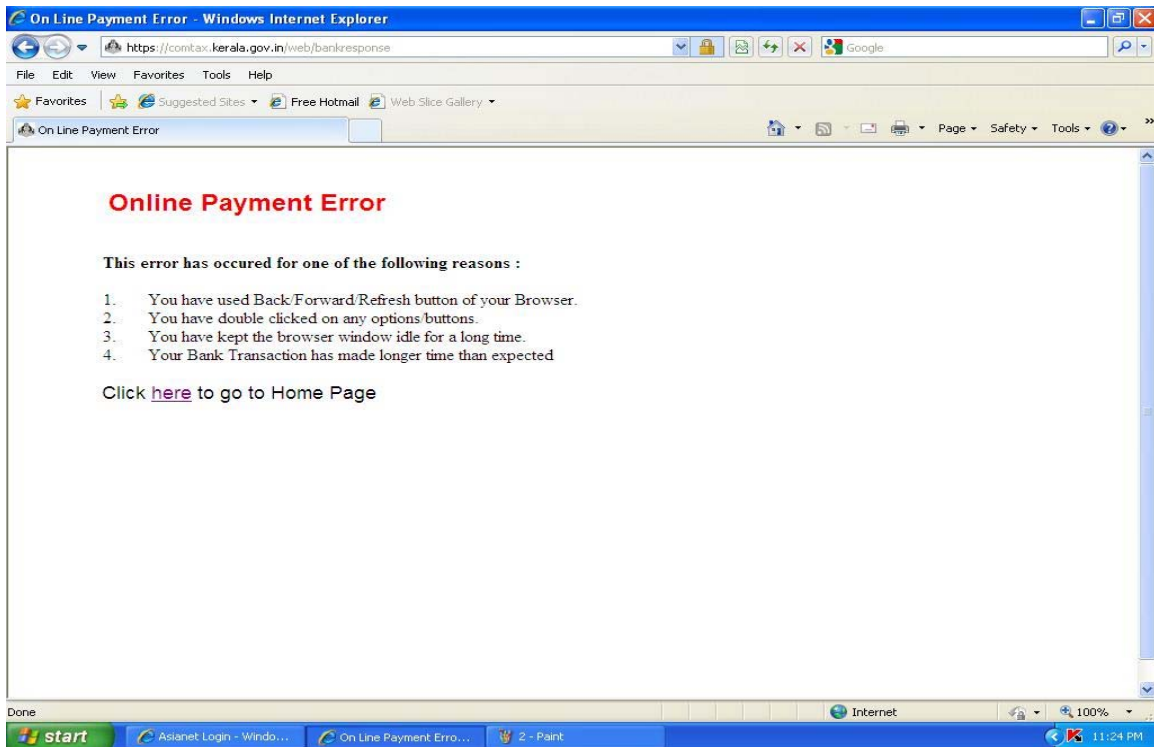
In the above screen, the dealer can verify and confirm the details related to his transaction, and click on the **‘Confirm’** button. Then the below screen will appear:



A Pay order would be generated and the following screen is displayed with the details of the pay order.



In case the following screen appears, follow the procedures mentioned below.

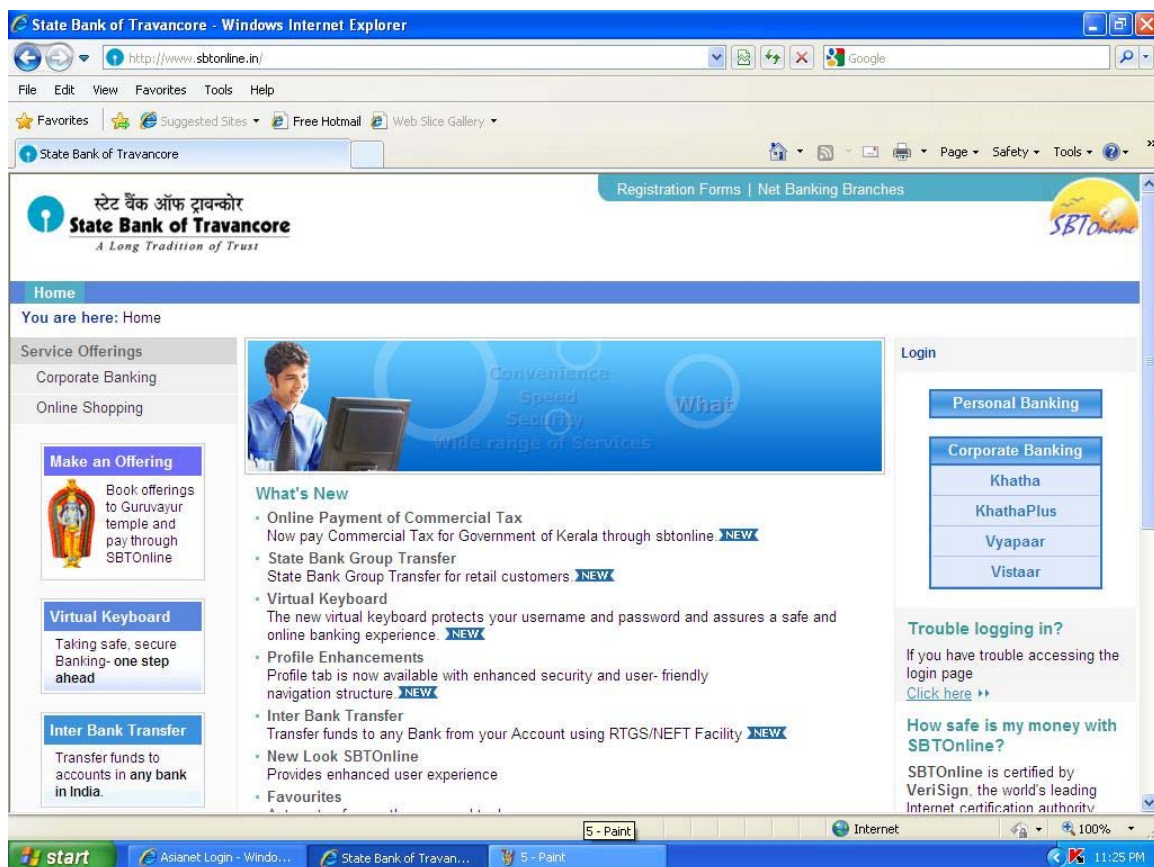


When the dealer click on the link provided, “**Click here**” to go to the Home page, the system will automatically logs out to the Commercial taxes Department’s dealer login page.

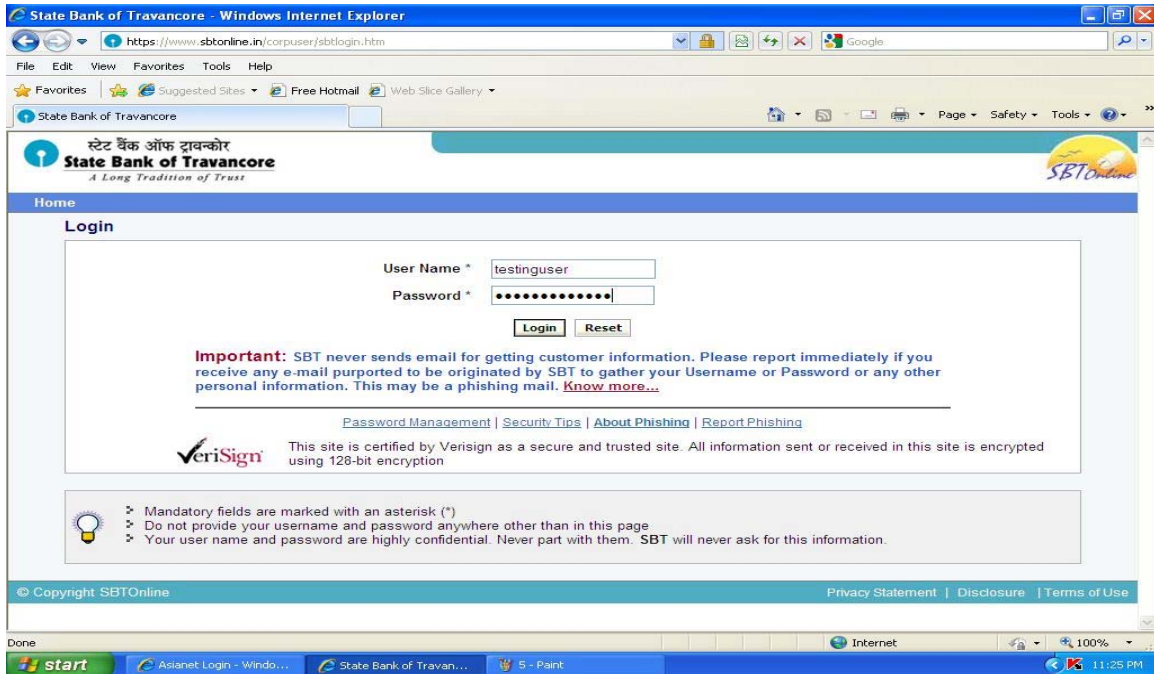
Now the dealer can directly log into the net banking site of the respective bank (SBT/SBI).

SBI- www.onlinesbi.com

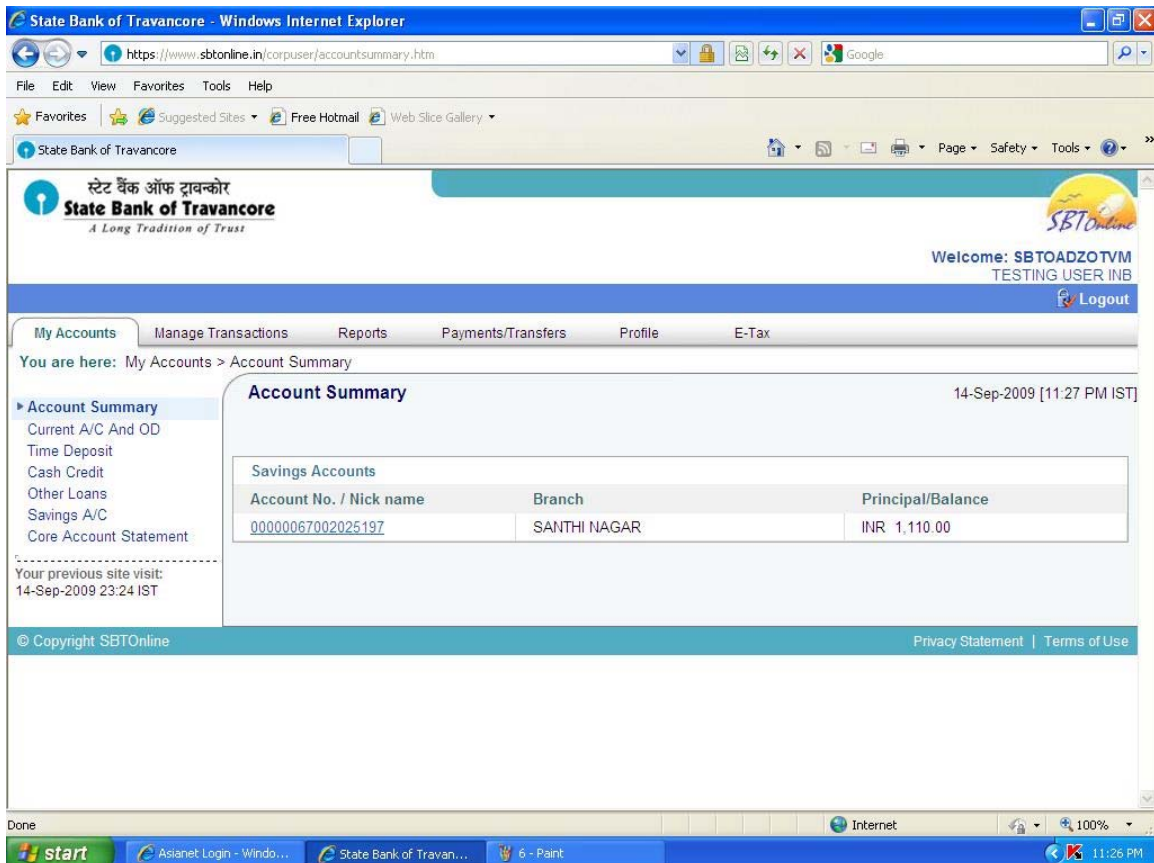
SBT- www.sbtonline.in



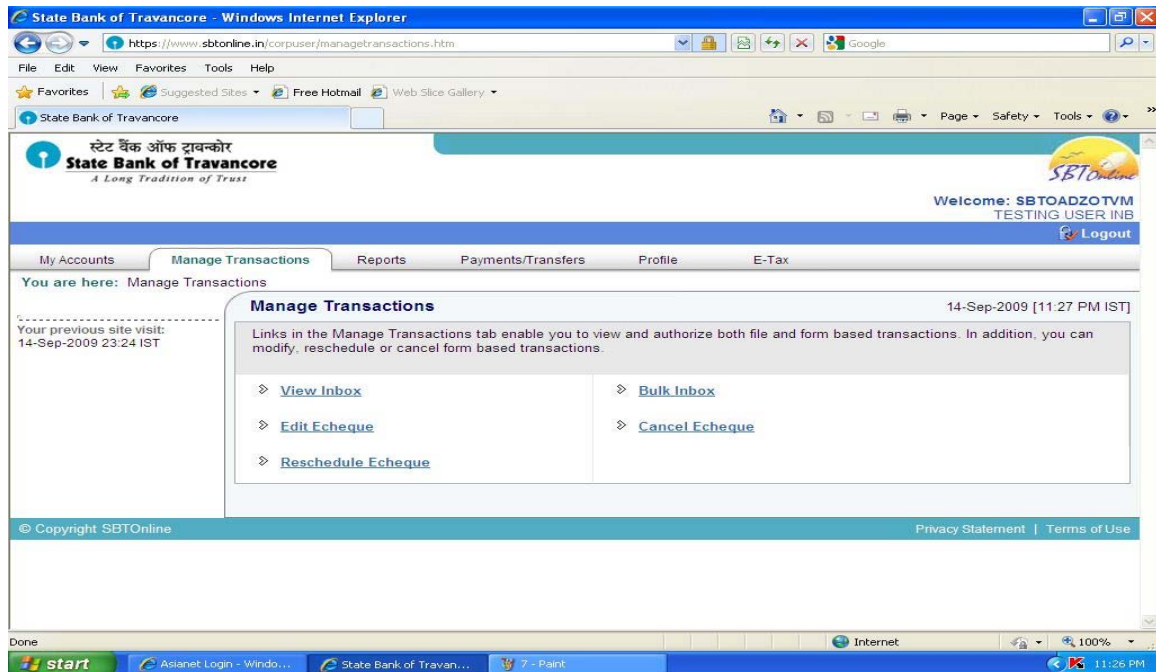
Select the respective types of corporate account provided and enter the user id and password of the **USER**, who has the authority to authorize the pay order in the screen displayed.



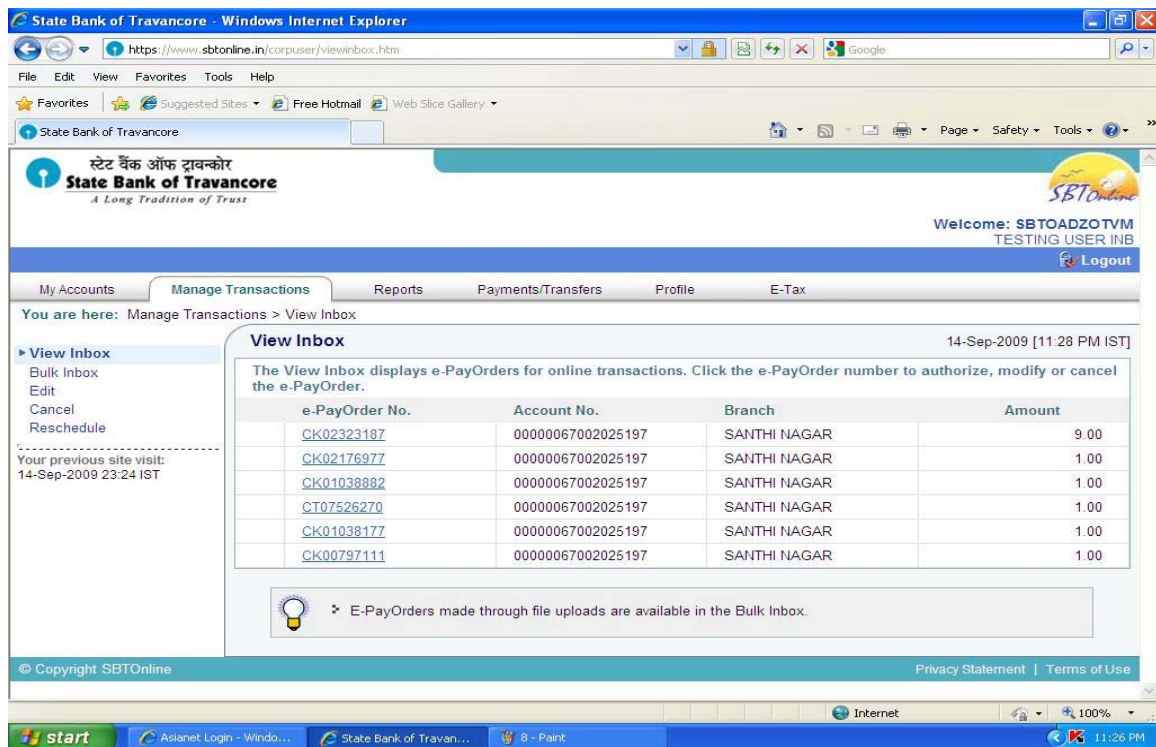
From the screen displayed select the link **Manage Transaction**



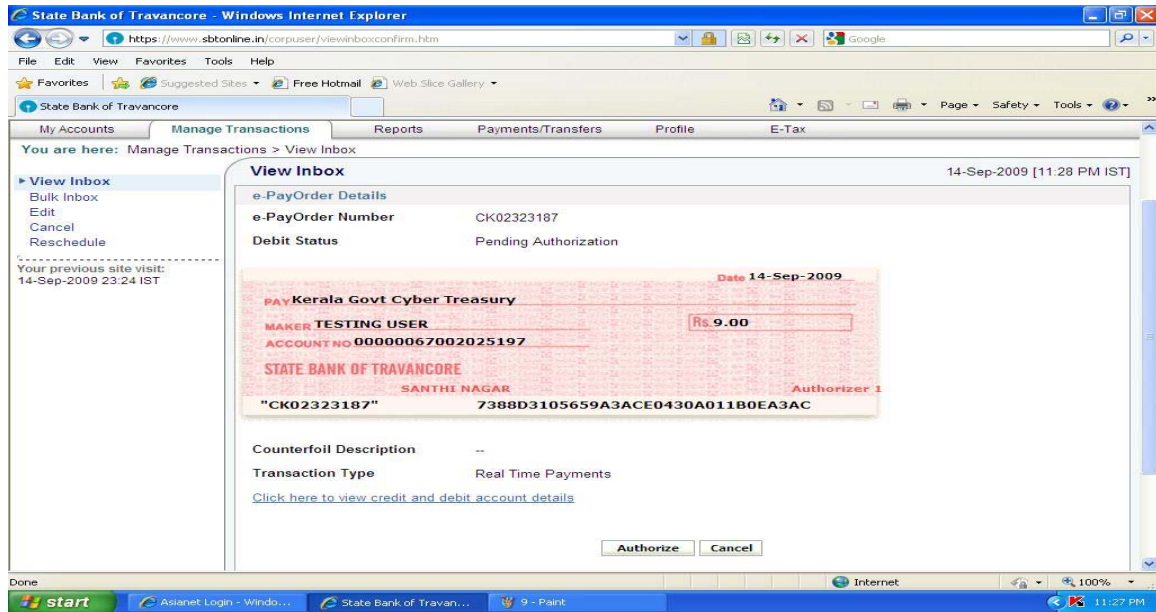
From the options displayed in the following screen, select the option **View Inbox**.



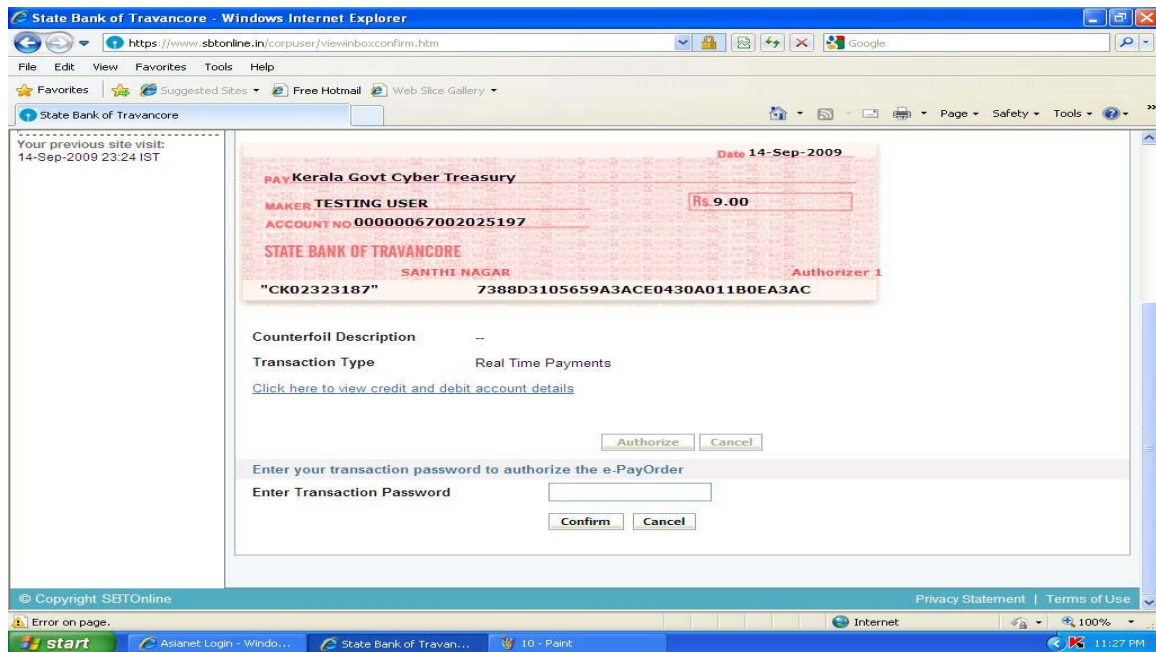
Select the corresponding pay order displayed in the screen displayed.



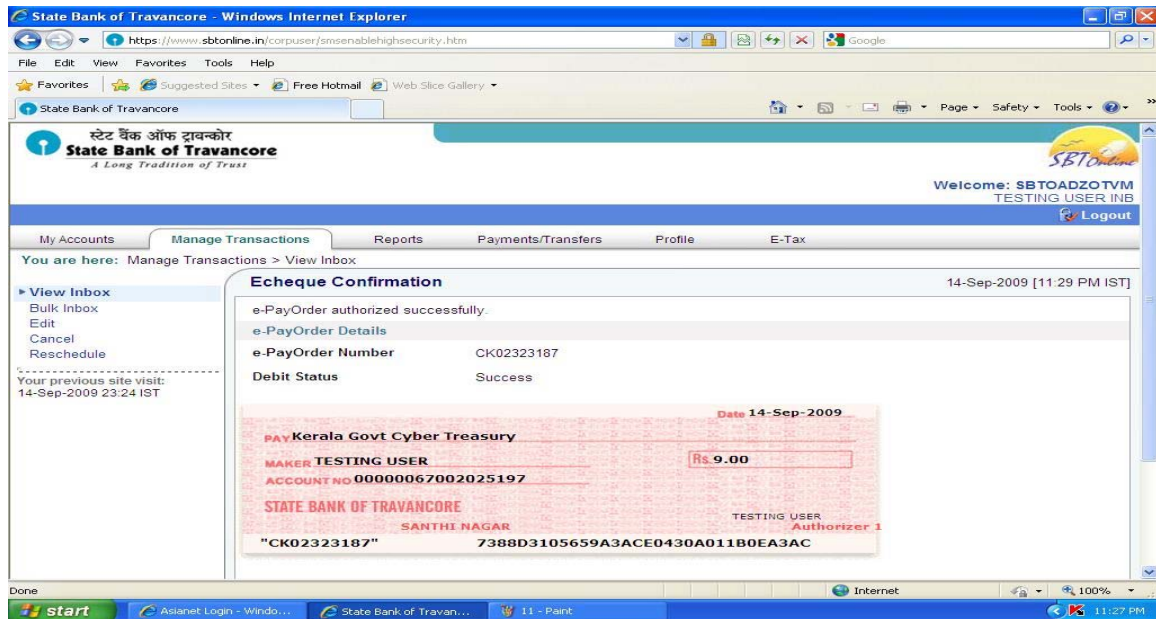
The pay order is displayed on the selection of the pay order number.
After confirming the pay order click on the button **Authorize**.



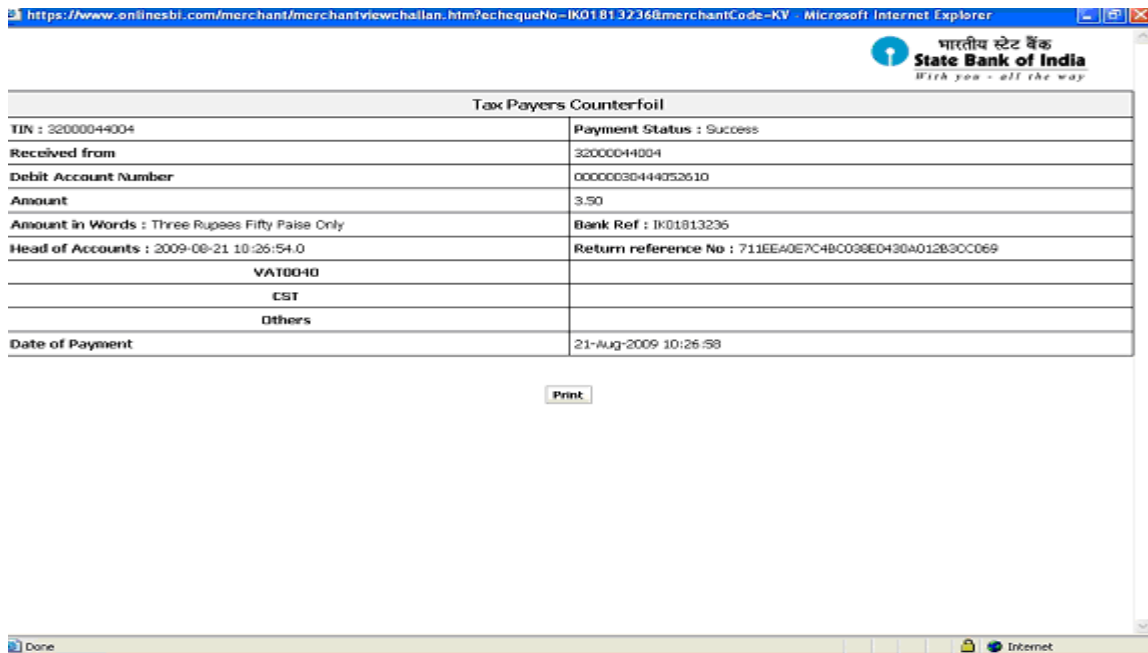
Enter the transaction password in the space provided and enter confirm to confirm the transaction.



A successful message is displayed and the following screen is displayed.



From this screen, the dealer can either take the printout of 'Tax Payment Counterfoil' or Download and keep the same in pdf format. The format of "Tax payment counterfoil" is as shown below:



After 5 minutes, the dealer can login to the KVATIS site and check the status of the return. The return would be automatically submitted. The format of the e-Challan provided in the screen is as follows :

DEPARTMENT OF COMMERCIAL TAXES THE KERALA VALUE ADDED TAX RULES, 2005 (e - Challan) (Receipt for e-payment)			
Name of the dealer	Anitha Sreeni	Name of CTD Office	Null
Registration Reference	32000044004	Treasury Receipt Date	
Bank's Reference		Treasury Sequence Number	
Remittance Date		Purpose of Remittance	Return
Kerala Value Added Tax Act 0040 - 00 - 110-99		Kerala General Sales Tax Act 0040-00-102	
VAT 1	0	Tax Collections 99	
PT 2	0	Surcharge 98	
Compounded tax 3	0	Licence and Registration Fees 97	
Registration Fee 4	0	Other Receipts 95	
Interest 5	0	Kerala Tax on Luxuries Act 0045 - 00 - 105	
Penalty 6	0	Tax Collections 99	
Compounding Fee 7		Other Receipts 98	
Licence Fee 8		Kerala Money Lenders Act 1475 - 00 - 200	
Others 9		Administration of Money Lenders Act 98	
Central Sales Tax Act 0040 - 00 - 101		Other Items 98	
Tax Collections- 99	0	Kerala Agrl. Income Tax Act 0022 - 00	
Licence and Reg. Fee - 97		Tax Collection - 99 - Gross Receipts 101	
Other Receipts - 96		Surcharge - 99 - Gross Receipts 103	
Kerala Tax on Paper Lotteries Act 0040 - 00 - 800		Other Receipts - 99- Gross Receipts 800	
Tax on Paper Lotteries 99		Total Amount Paid	

The dealer can now take the printouts of Return, Acknowledgement and e-Challan, through the **'Print Return'** link.

If the printout of e-Challan is taken soon after the completion of e-Payment process, the dealer will be able to view only the Bank Reference Number. Whereas, the print will contain Treasury Sequence number also, after 3 to 4 days of completion of e-Payment process.

Presumptive Tax and Advance Tax have been temporarily exempted from the e-Payment facility.