Terms and Conditions for Single Direct Tax Payment Services

1. General Requirements

1.1 PAN/TAN registration with the **TIN 2.0 portal** is mandatory to process single tax payments.

1.2 Users must activate the **e-Tax set-up** (Maker/Checker) for Kotak Net Banking to process single tax payments for conditional mode of payment.

1.3 Single direct tax payment instructions must be submitted through the TIN 2.0 interface only.

2. Transaction Submission and Acceptance

2.1 Single direct tax payment transactions must be initiated individually via the **TIN 2.0 interface** option.

2.2 The payment cut-off time for processing single tax transactions is **11:29:59 PM** on all days.

3. Security and Authorization

3.1 All single direct tax payment instructions with conditional mode of payment must be authorized by **designated personnel** using the Maker/ Checker process.

3.2 The bank's systems will ensure all single payment data is encrypted during submission and processing.

3.3 Clients are responsible for safeguarding their login credentials, ensuring no unauthorized access to the payment platform.

4. Compliance and Accuracy

4.1 Clients must ensure that all **tax payment details** (PAN, TAN, Assessment Year, Tax Amount, etc.) are accurate at the time of submission.

4.2 The bank will not be responsible for errors in tax amounts or details provided by the user.

4.3 All tax payments must comply with applicable statutory guidelines and government regulations.

5. Processing and Confirmation

5.1 Payments will be immediately processed upon submission via **Maker/ Checker.**

5.2 Users will receive an **acknowledgement receipt** confirming successful payment submission.

5.3 In case of payment failure or transaction error, the user must promptly contact the Bank for resolution.

6. Restrictions and Limitations

6.1 The Bank does not support any file upload mechanism for single direct tax payments. Payments must be made directly via the TIN 2.0 portal.

6.2 Users cannot club multiple PAN/TAN payments under a single transaction for single direct tax payments.

6.3 Duplicate payments are strictly prohibited. Clients must verify transaction history to avoid redundancy.

7. Support and Liability

7.1 Users are responsible for monitoring payment statuses and transaction confirmations via Kotak Net Banking.

7.2 The Bank will not be held liable for delays caused due to technical issues beyond its control (e.g., connectivity failures, government portal downtime).

7.3 For assistance or disputes related to single direct tax payments, users must contact their relationship manager or the bank's customer support.

8. Amendments and Modifications

8.1 The Bank reserves the right to amend these terms and conditions periodically. Updated terms will be communicated to users via official channels.

8.2 Continued usage of the single tax payment service indicates acceptance of the revised terms and conditions.

Terms and Conditions for Bulk Tax Payment Services

1. General Requirements
1.1 PAN/TAN registration with the **TIN 2.0 portal** is mandatory to avail of this service.

1.2 Clients must submit a duly filled and signed **Host-to-Host (H2H) On-boarding Form** to their relationship manager per the Bank's process.

1.3 Direct tax payment files containing payment instructions must be generated only by **authorized personnel** through a valid Board Resolution.

2. File Upload and Processing
2.1 **File Acceptance Window:** Files for H2H transactions will only be accepted until **06:59:59 PM** on all days.

2.2 All H2H payment files will be encrypted by the bank's systems to ensure secure transactions.

2.3 Once uploaded to the Bank's system, payment files will be **immediately processed** without further user authorization through **STP (Straight Through Processing)** via the Bank's application.

2.4 **File Naming:** File names must adhere to the specified naming convention before uploading files for bulk tax payments via Net Banking mode.

3. Net Banking Bulk Tax Payments
3.1 **e-Tax Set-Up:** Activation of the **e-Tax set-up** (Maker/ Checker) is mandatory for processing bulk tax payments via Kotak Net Banking.

3.2 The **maximum number of transactions** allowed in a single bulk upload and H2H file is **200.**

3.3 If multiple files are uploaded on the same day (Also for H2H), ensure each has a **unique serial number.**

3.4 Multiple **PAN/TAN transactions** can be included in an H2H and single file for bulk tax payments via Net Banking.

3.5 Multiple debit account numbers can be used within a single bulk tax payment file.

4. File Format and Accepted Formats
4.1 The following formats are accepted for bulk transaction files via Net Banking:
.**csv, .xls, and .txt**

4.2 File formats for Net Banking bulk upload can be accessed under:
e-Tax > Direct Tax > Bulk Upload Menu.

4.3 Duplicate File name checks are available for both **H2H** and **Net Banking Bulk Upload** modes to ensure no file redundancy occurs.

5. Security and Limitations
5.1 All payment files will be **encrypted** to ensure secure and confidential transactions.

5.2 The bank shall **neither develop nor facilitate** any user interface for the creation or payment of **single challans.**

6. Liability and Compliance
6.1 Users are responsible for ensuring file integrity and accuracy during file uploads.

6.2 The Bank reserves the right to reject files not complying with the required format or security protocols.

6.3 Any misuse or unauthorized file submission will be the user's sole liability.

6.4 Clients must adhere to all government and taxation regulations applicable under the **TIN 2.0 portal.**

7. Additional Provisions
7.1 The bank reserves the right to modify these terms and conditions at any time with prior notification to clients.

7.2 Clients must ensure timely communication with their relationship manager for any technical or operational issues during bulk uploads.