

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.