



Punjab & Sind Bank – User Guide for Online Payment of Direct Taxes



This document outlines the procedure for making online payment of Direct Taxes through Internet Banking facility (PsbOnline) of Punjab & Sind Bank. A user can make online payment of following type of Direct Taxes:

- Income tax & Corporation Tax.
- Security Transaction Tax, Hotel Receipts Tax, Estate Duty, Interest Tax, Wealth Tax, Expenditure Tax /Other direct taxes & Gift tax.
- Banking Cash Transaction Tax and Fringe Benefits Tax.
- Tax Deducted at Source / Tax Collected at Source (TDS/TCS) from corporates or non-corporates.

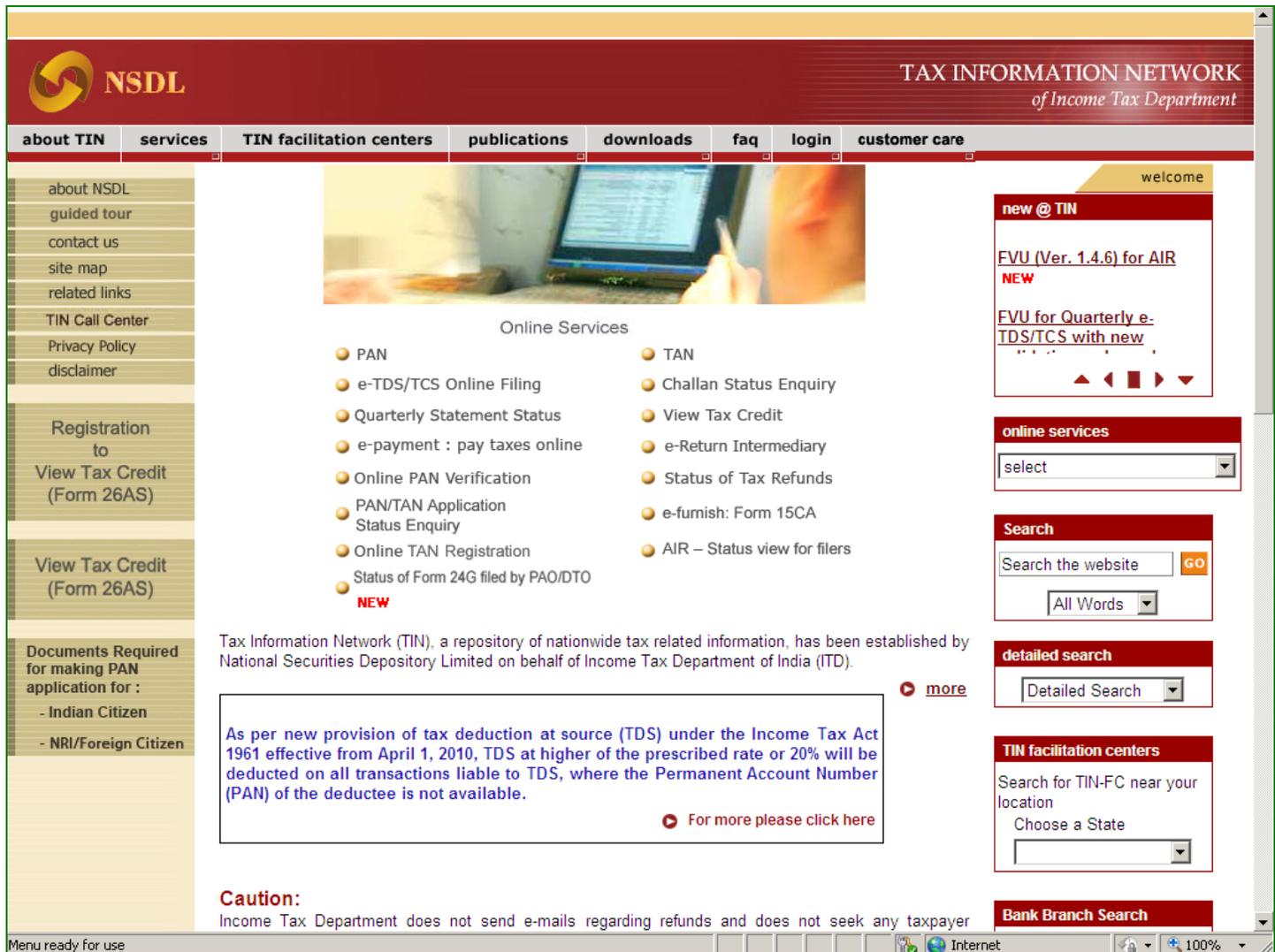
Pre-requisite

- ✓ User should have Punjab & Sind Bank Internet Banking facility (PsbOnline) for making online payment of Direct Taxes. In order to avail PsbOnline, new users can download the PsbOnline Application form/s from following link and submit the same to their branch:

http://www.psbindia.com/For_Apply_PsbOnline.html

- ✓ While making online Direct Tax payment, users should have their User ID, Login Password, & Transaction Password ready with them.

Step 1: Visit NSDL's Tax Information Network (TIN) website <http://www.tin-nsdl.com/>



The screenshot shows the NSDL Tax Information Network (TIN) website. The header includes the NSDL logo and the text "TAX INFORMATION NETWORK of Income Tax Department". A navigation menu contains links for "about TIN", "services", "TIN facilitation centers", "publications", "downloads", "faq", "login", and "customer care".

On the left side, there is a vertical menu with options like "about NSDL", "guided tour", "contact us", "site map", "related links", "TIN Call Center", "Privacy Policy", "disclaimer", "Registration to View Tax Credit (Form 26AS)", "View Tax Credit (Form 26AS)", and "Documents Required for making PAN application for : - Indian Citizen - NRI/Foreign Citizen".

The main content area features a "welcome" message and a "new @ TIN" section with announcements for "FVU (Ver. 1.4.6) for AIR" and "FVU for Quarterly e-TDS/TCS with new". Below this is an "online services" dropdown menu. A search box is present with a "GO" button and a "Detailed Search" option. A "TIN facilitation centers" section allows users to search for TIN-FC near their location by choosing a state. A "Bank Branch Search" section is also visible.

The "Online Services" list includes:

- PAN
- TAN
- e-TDS/TCS Online Filing
- Challan Status Enquiry
- Quarterly Statement Status
- View Tax Credit
- e-payment : pay taxes online
- e-Return Intermediary
- Online PAN Verification
- Status of Tax Refunds
- PAN/TAN Application Status Enquiry
- e-furnish: Form 15CA
- Online TAN Registration
- AIR – Status view for filers
- Status of Form 24G filed by PAO/DTO

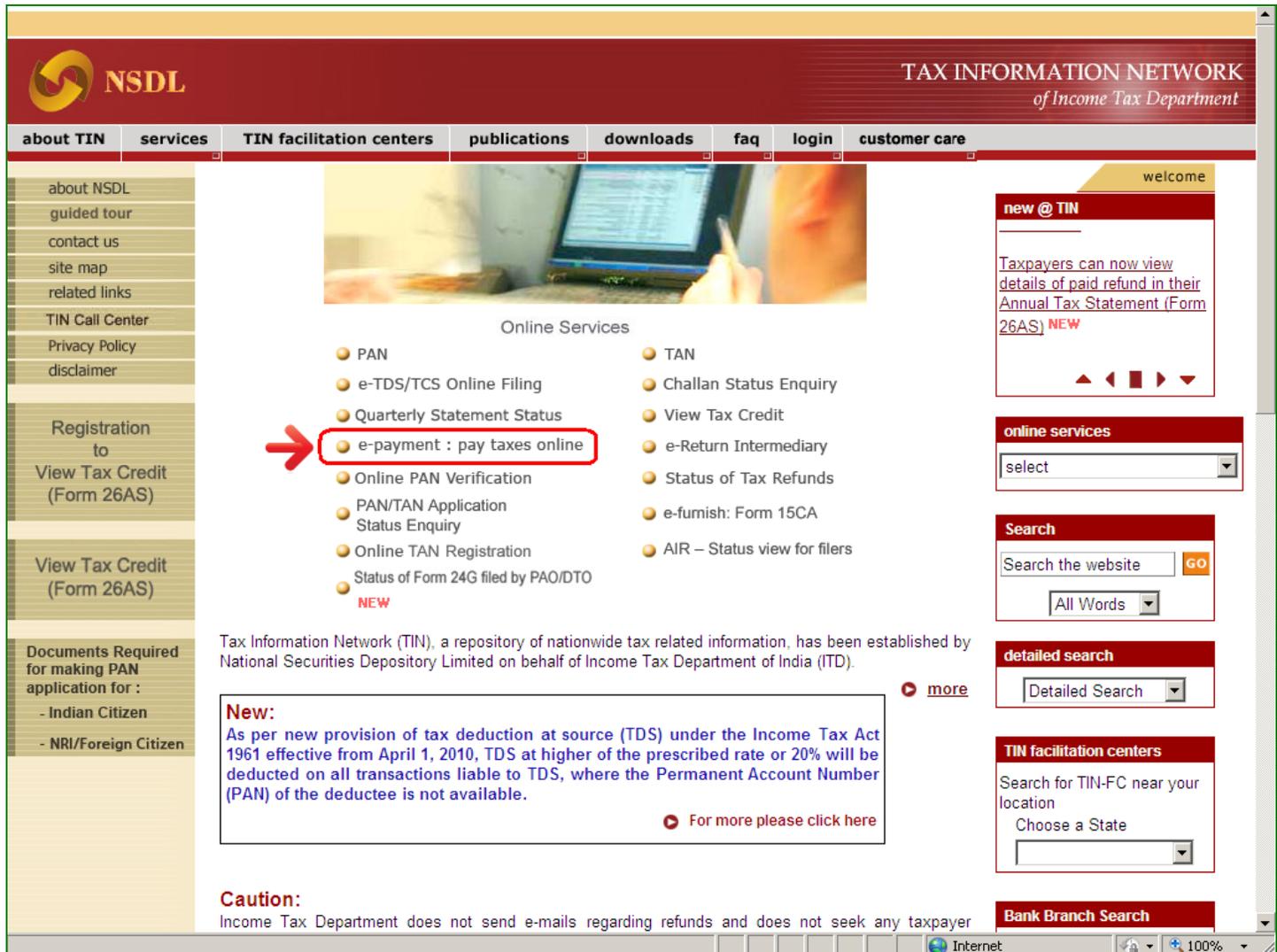
A "NEW" tag is placed below the last item in the list. Below the list, a text box states: "Tax Information Network (TIN), a repository of nationwide tax related information, has been established by National Securities Depository Limited on behalf of Income Tax Department of India (ITD)."

Below this text box, a highlighted box contains the following text: "As per new provision of tax deduction at source (TDS) under the Income Tax Act 1961 effective from April 1, 2010, TDS at higher of the prescribed rate or 20% will be deducted on all transactions liable to TDS, where the Permanent Account Number (PAN) of the deductee is not available." A link "For more please click here" is provided below this box.

A "Caution:" section at the bottom states: "Income Tax Department does not send e-mails regarding refunds and does not seek any taxpayer".

The footer of the page includes "Menu ready for use" and a browser status bar showing "Internet" and "100%" zoom level.

Step 2: Click on “e-payment : pay taxes online” link on this website.



The screenshot shows the NSDL Tax Information Network website. The header includes the NSDL logo and the text "TAX INFORMATION NETWORK of Income Tax Department". A navigation menu contains links for "about TIN", "services", "TIN facilitation centers", "publications", "downloads", "faq", "login", and "customer care".

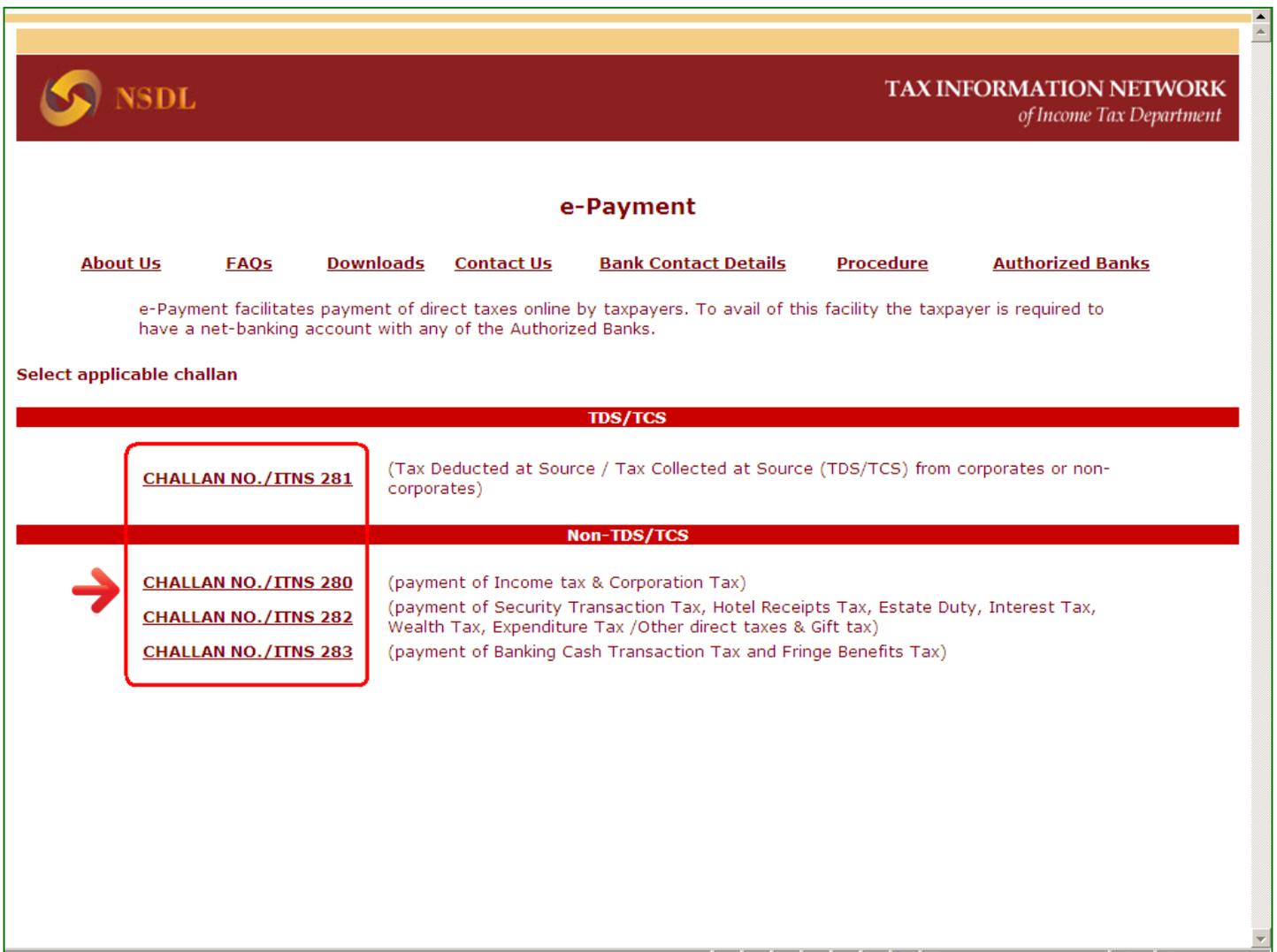
The main content area features a section titled "Online Services" with a list of links. The link "e-payment : pay taxes online" is highlighted with a red box and a red arrow pointing to it. Other links in the list include PAN, e-TDS/TCS Online Filing, Quarterly Statement Status, Online PAN Verification, PAN/TAN Application Status Enquiry, Online TAN Registration, Status of Form 24G filed by PAO/DTO, TAN, Challan Status Enquiry, View Tax Credit, e-Return Intermediary, Status of Tax Refunds, e-furnish: Form 15CA, and AIR – Status view for filers.

Below the "Online Services" list, there is a "New:" section with a red border containing the following text: "As per new provision of tax deduction at source (TDS) under the Income Tax Act 1961 effective from April 1, 2010, TDS at higher of the prescribed rate or 20% will be deducted on all transactions liable to TDS, where the Permanent Account Number (PAN) of the deductee is not available." A red arrow points to a "For more please click here" link.

A "Caution:" section at the bottom states: "Income Tax Department does not send e-mails regarding refunds and does not seek any taxpayer".

On the right side of the page, there are several utility boxes: "welcome", "new @ TIN" (with a link to view details of paid refund in their Annual Tax Statement (Form 26AS) NEW), "online services" (with a dropdown menu), "Search" (with a search box and "GO" button), "detailed search" (with a dropdown menu), "TIN facilitation centers" (with a search box and "Choose a State" dropdown), and "Bank Branch Search".

Step 3: The next screen will display all the challans (viz. ITNS 280, ITNS 281, ITNS 282, & ITNS 283) for payment of different type of Direct Taxes.



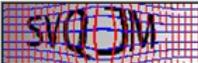
The screenshot shows the NSDL Tax Information Network e-Payment interface. At the top, there is a header with the NSDL logo and the text "TAX INFORMATION NETWORK of Income Tax Department". Below the header, the page is titled "e-Payment". There are several navigation links: "About Us", "FAQs", "Downloads", "Contact Us", "Bank Contact Details", "Procedure", and "Authorized Banks". A paragraph explains that e-Payment facilitates online payment of direct taxes and requires a net-banking account. Under the heading "Select applicable challan", there are two main categories: "TDS/TCS" and "Non-TDS/TCS". Under "TDS/TCS", there is a link for "CHALLAN NO./ITNS 281" with a description: "(Tax Deducted at Source / Tax Collected at Source (TDS/TCS) from corporates or non-corporates)". Under "Non-TDS/TCS", there are three links: "CHALLAN NO./ITNS 280" (payment of Income tax & Corporation Tax), "CHALLAN NO./ITNS 282" (payment of Security Transaction Tax, Hotel Receipts Tax, Estate Duty, Interest Tax, Wealth Tax, Expenditure Tax /Other direct taxes & Gift tax), and "CHALLAN NO./ITNS 283" (payment of Banking Cash Transaction Tax and Fringe Benefits Tax). A red arrow points to the "CHALLAN NO./ITNS 280" link, and a red box highlights the "CHALLAN NO./ITNS 281" link.

Click on the relevant challan. This will open up the selected Challan form.

Step 4: Fill up the details as required in the Challan Form and select “Punjab and Sind Bank” from Bank Name dropdown. Click on Proceed button at the bottom.

e-Payment

Income Tax Department

Tax Applicable*		Challan No./	
<input type="radio"/> (0020)INCOME-TAX ON COMPANIES(CORPORATION TAX) <input checked="" type="radio"/> (0021)INCOME-TAX (OTHER THAN COMPANIES)		ITNS	
		280	
Permanent Account No*	BYAPS8429L	Assessment Year*	2011-12
Full Name*	AJAY KUMAR		
Flat/Door/BlockNo.	107 - FIRST FLOOR	Name of premises/Building/ Village	MAHALAXMI BUILDING
Road/Street/Lane	SECTOR - 5	Area/Locality	PATEL NAGAL
City/District*	DELHI	State*	DELHI
Pin Code *	110006		
Email ID	AYAJ.K@YAHOO.CO.IN		
Mobile No.			
Type Of Payment*			
<input checked="" type="radio"/> (100)ADVANCE TAX		<input type="radio"/> (102)SURTAX	
<input type="radio"/> (300)SELF ASSESSMENT TAX		<input type="radio"/> (106)TAX ON DISTRIBUTED PROFITS	
<input type="radio"/> (400)TAX ON REGULAR ASSESSMENT		<input type="radio"/> (107)TAX ON DISTRIBUTED INCOME	
Bank Name*	Punjab and Sind Bank		
Type the characters you see in the picture below. These characters are case sensitive.			
			
SVQJIM *			
<p>Note:</p> <ul style="list-style-type: none"> • Enter valid 10-digit Permanent Account Number (PAN) first. • Fields marked with * are mandatory. • Provision to enter tax amount is given in the Bank's site. • Do not enter double quotes ("") in any of the fields. <p>• Online Tax Statement helps you in filing your income return, "Click here" for Registration</p>			
<input type="button" value="Proceed"/> <input type="button" value="Clear Form"/> <input type="button" value="Home"/>			

NOTE:

- The fields marked as * are mandatory. For example, the fields Permanent Account Number, Full Name etc. are mandatory.

Step 5: Clicking on Proceed button shall open Confirm Data Page. On this page, you can either edit the information provided by you or proceed to make payment.

TIN e-Tax Payment

Confirm Data Page

Tax Applicable*	0021	CHALLAN NO./TNS 280	
Permanent Account Number*	BYAPS8429L	Assessment Year*	2011-12
Full Name*	AJAY KUMAR		
Flat/Door/BlockNo.	107 - FIRST FLOOR	Name of premises/Building/ Village	MAHALAXMI BUILDING
Road/Street/Lane	SECTOR - 5	Area/Locality	PATEL NAGAR
City/District	DELHI	State*	DELHI
Pin Code*	110006		
Type of Payment*	100		
Bank Name*	Punjab and Sind Bank		
Email ID	AYAJ.K@YAHOO.CO.IN		
Mobile No.			

For PAN 'BYAPS8429L' given by you above, the name as per Income Tax Department database is 'SINGH RAVINDRA '. Tax credit will be effected to the said PAN name.

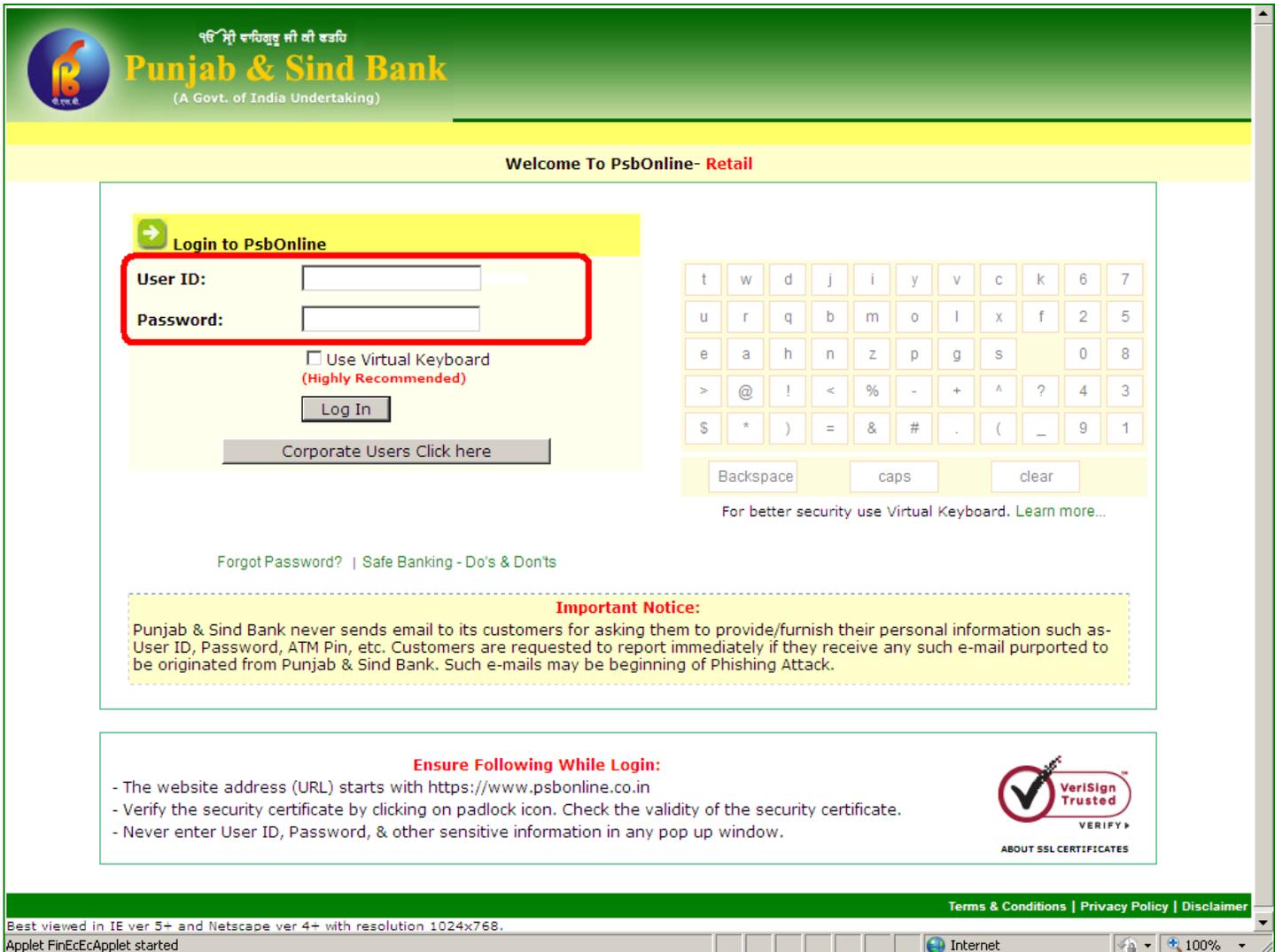
If the name is correct, then click on "Submit to the bank"

Note: Provision to Enter Amount Value is Given in the Bank's Site.

Online Tax Statement helps you in filing your income return, "[Click here](#)" for Registration

- Click on "Edit" button to change the information entered by you.
- OR
- Click on "Submit to the Bank" button to proceed to make payment.

Step 6: Clicking on “Submit to the Bank” button will lead you to Login Page of Punjab & Sind Bank Internet Banking website. On this page, enter your User ID and Login Password.



The screenshot shows the Punjab & Sind Bank PsbOnline Retail login page. At the top, there is a green header with the bank's logo and name. Below the header, a yellow banner reads "Welcome To PsbOnline- Retail". The main content area features a "Login to PsbOnline" section with a red box highlighting the "User ID:" and "Password:" input fields. Below these fields are checkboxes for "Use Virtual Keyboard (Highly Recommended)" and a "Log In" button. A "Corporate Users Click here" button is also present. To the right of the login form is a virtual keyboard with various keys. Below the keyboard, there is a link to "Learn more..." about the virtual keyboard. An "Important Notice" section is highlighted in yellow, warning against phishing attacks. Below this, a section titled "Ensure Following While Login:" lists three security tips. A "VeriSign Trusted" logo is visible on the right. At the bottom, there are links for "Terms & Conditions", "Privacy Policy", and "Disclaimer". The browser's status bar at the bottom indicates the page is best viewed in IE ver 5+ and Netscape ver 4+ with a resolution of 1024x768.



Step 7: After successful login, you will be shown the challan selected by you (in Step 3 above) and information entered (in Step 4 above) therein.

Payment to Direct Tax		
CHALLAN NO. / ITNS 280	Tax Applicable (Tick One) (0021) Income Tax - Other than Companies <input checked="" type="checkbox"/> (0020) Income Tax on Companies (Corporation Tax) <input type="checkbox"/>	Assessment Year 2011-12
PAN	BYAPS8429L	
Full Name	AJAY KUMAR	
Address	107 - FIRST FLOOR MAHALAXMI BUILDING SECTOR - 5 PATEL NAGAR DELHI DELHI 110006	
Type of Payment		
(100) Advance Tax <input checked="" type="checkbox"/> (106) Profits of Domestic Companies <input type="checkbox"/> (300) Self Assessment Tax <input type="checkbox"/> (102) Surtax <input type="checkbox"/> (107) Tax on Distributed Income to Unit Holders <input type="checkbox"/> (400) Tax on Regular Assessment <input type="checkbox"/>		
Details of Payment		
Income Tax	<input type="text" value="0"/>	Debit A/c <input type="text" value="01811000083609"/>
Surcharge	<input type="text" value="0"/>	Drawn on <input type="text" value="Punjab and Sind Bank"/>
Education Cess	<input type="text" value="0"/>	
Interest	<input type="text" value="0"/>	
Penalty	<input type="text" value="0"/>	Total <input type="text"/>
Others	<input type="text" value="0"/>	
<input type="button" value="Calculate Total"/>		
<input type="button" value="Pay"/>		



Step 8: Enter the tax amount you wish to pay and click on Calculate Total button.

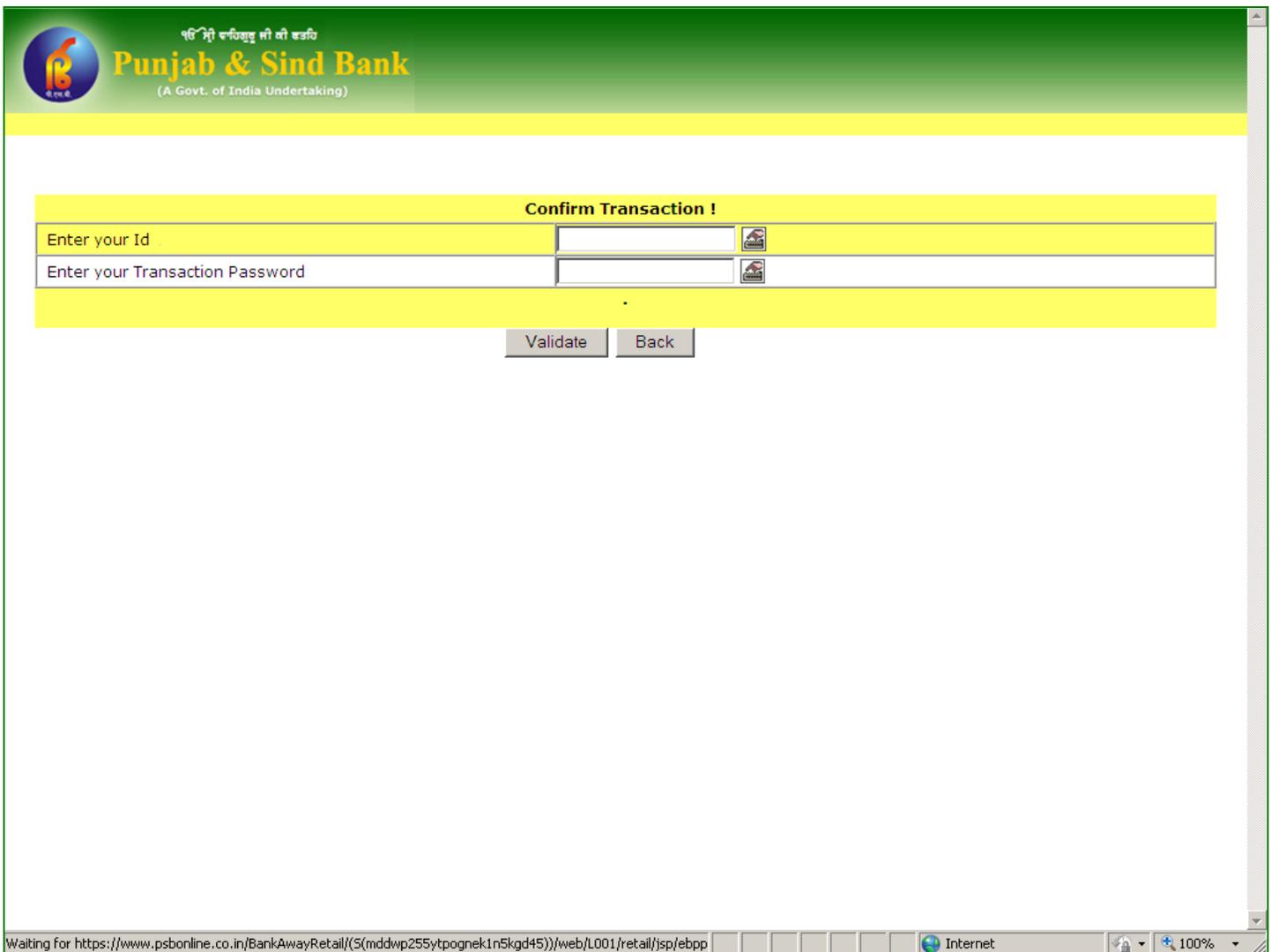
Payment to Direct Tax		
CHALLAN NO. / ITNS 280	Tax Applicable (Tick One) (0021) Income Tax - Other than Companies <input checked="" type="checkbox"/> (0020) Income Tax on Companies (Corporation Tax) <input type="checkbox"/>	Assessment Year 2011-12
PAN	BYAPS8429L	
Full Name	AJAY KUMAR	
Address	107 - FIRST FLOOR MAHALAXMI BUILDING SECTOR - 5 PATEL NAGAR DELHI DELHI 110006	
Type of Payment		
(100) Advance Tax <input checked="" type="checkbox"/> (106) Profits of Domestic Companies <input type="checkbox"/> (300) Self Assessment Tax <input type="checkbox"/> (102) Surtax <input type="checkbox"/> (107) Tax on Distributed Income to Unit Holders <input type="checkbox"/> (400) Tax on Regular Assessment <input type="checkbox"/>		
Details of Payment		
Income Tax	<input type="text" value="25000"/>	Debit A/c <input type="text" value="01811000083609"/>
Surcharge	<input type="text" value="1200"/>	Drawn on <input type="text" value="Punjab and Sind Bank"/>
Education Cess	<input type="text" value="123"/>	
Interest	<input type="text" value="0"/>	
Penalty	<input type="text" value="0"/>	
Others	<input type="text" value="1000"/>	Total <input type="text" value="27,323.00"/>
<input type="button" value="Calculate Total"/>		
<input type="button" value="Pay"/>		

Step 9: Select the Debit Account and click on Pay button.

Payment to Direct Tax		
CHALLAN NO. / ITNS 280	Tax Applicable (Tick One) (0021) Income Tax - Other than Companies <input checked="" type="checkbox"/> (0020) Income Tax on Companies (Corporation Tax) <input type="checkbox"/>	Assessment Year 2011-12
PAN	BYAPS8429L	
Full Name	AJAY KUMAR	
Address	107 - FIRST FLOOR MAHALAXMI BUILDING SECTOR - 5 PATEL NAGAR DELHI DELHI 110006	
Type of Payment		
(100) Advance Tax <input checked="" type="checkbox"/> (106) Profits of Domestic Companies <input type="checkbox"/> (300) Self Assessment Tax <input type="checkbox"/> (102) Surtax <input type="checkbox"/> (107) Tax on Distributed Income to Unit Holders <input type="checkbox"/> (400) Tax on Regular Assessment <input type="checkbox"/>		
Details of Payment		
Income Tax	<input type="text" value="25000"/>	Debit A/c  <input type="text" value="01811000083609"/> Drawn on <input type="text" value="01811000083609"/> Punjab and Sind bank
Surcharge	<input type="text" value="1200"/>	
Education Cess	<input type="text" value="123"/>	
Interest	<input type="text" value="0"/>	
Penalty	<input type="text" value="0"/>	
Others	<input type="text" value="1000"/>	
<input type="button" value="Calculate Total"/>		Total <input type="text" value="27,323.00"/>
 <input type="button" value="Pay"/>		



Step 10: On the next screen enter your User Id and Transaction Password to confirm the payment.



Enter your User ID and Transaction Password and click Validate button.



Step 11: On successful payment, challan counterfoil will be generated that will contain **Challan Identification Number (CIN)**. You can Save/ Print this challan counterfoil.

Direct Tax Challan Report

CHALLAN NO. / ITNS 281	Tax Applicable (0020) Company Deductees <input type="checkbox"/> (0021) Non-Companies Deductees <input checked="" type="checkbox"/>	ASSESSMENT YEAR 2011-12								
TAN : TVDS02200C										
Full Name : UAT										
Complete Address with City & State : , , , , ND, DELHI, 111111										
Nature of Payment : Interest on Securities(193)										
Type of Payment (200) TDS/TCS Payable by Taxpayer <input checked="" type="checkbox"/> (400) TDS/TCS Regular Assessment - Raised by I.T.Deptt. <input type="checkbox"/>										
Details of Payment										
	Amount (in Rs. only)									
Income Tax	22	Paid in Cash / Debit to A/c / Cheque No. : Internet								
Surcharge	0	Date : 01/09/2010								
Education Cess	0	Drawn on : Punjab and Sind Bank								
Interest	0									
Penalty	0									
Others	0									
Total	22									
Total (in words)	Rupees Twenty Two and Paise Zero only.									
Taxpayers Counterfoil										
TAN : TVDS02200C		Payment Status : Successful								
Received From : UAT		Bank Reference No.: 161								
Paid in Cash / Debit to A/c / Cheque No : Internet		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Challan Identification Number (CIN)</th> <th style="width: 20%;">BSR Code</th> <th style="width: 20%;">Tender Date</th> <th style="width: 30%;">Challan No.</th> </tr> </thead> <tbody> <tr> <td>1234567</td> <td>01092010</td> <td>90010</td> <td></td> </tr> </tbody> </table>	Challan Identification Number (CIN)	BSR Code	Tender Date	Challan No.	1234567	01092010	90010	
Challan Identification Number (CIN)	BSR Code		Tender Date	Challan No.						
1234567	01092010		90010							
For Rs. : 22										
Rs (in words) : Rupees Twenty Two and Paise Zero only.										
Drawn on : Internet Banking through Bank										
On Account of : CHALLAN NO / ITNS 281										
For the ASSESSMENT YEAR : 2011-12		BANK ADDRESS1 Punjab And Sind Bank,Naraina, Delhi								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">Save</td> <td style="width: 33%; text-align: center;">Print</td> <td style="width: 33%; text-align: center;">Cancel</td> </tr> </table>			Save	Print	Cancel					
Save	Print	Cancel								

NOTE:

Users can also re-generate the Challan Counterfoil in future by login into PsbOnline website. The counterfoil can be generated from “Tax Payment” menu available in PsbOnline website.