

Falling short of funds *for GST payments?*



Eligible Kotak Customers, Here's how you can make your
GST payments with a pre-approved loan from Kotak



kotax

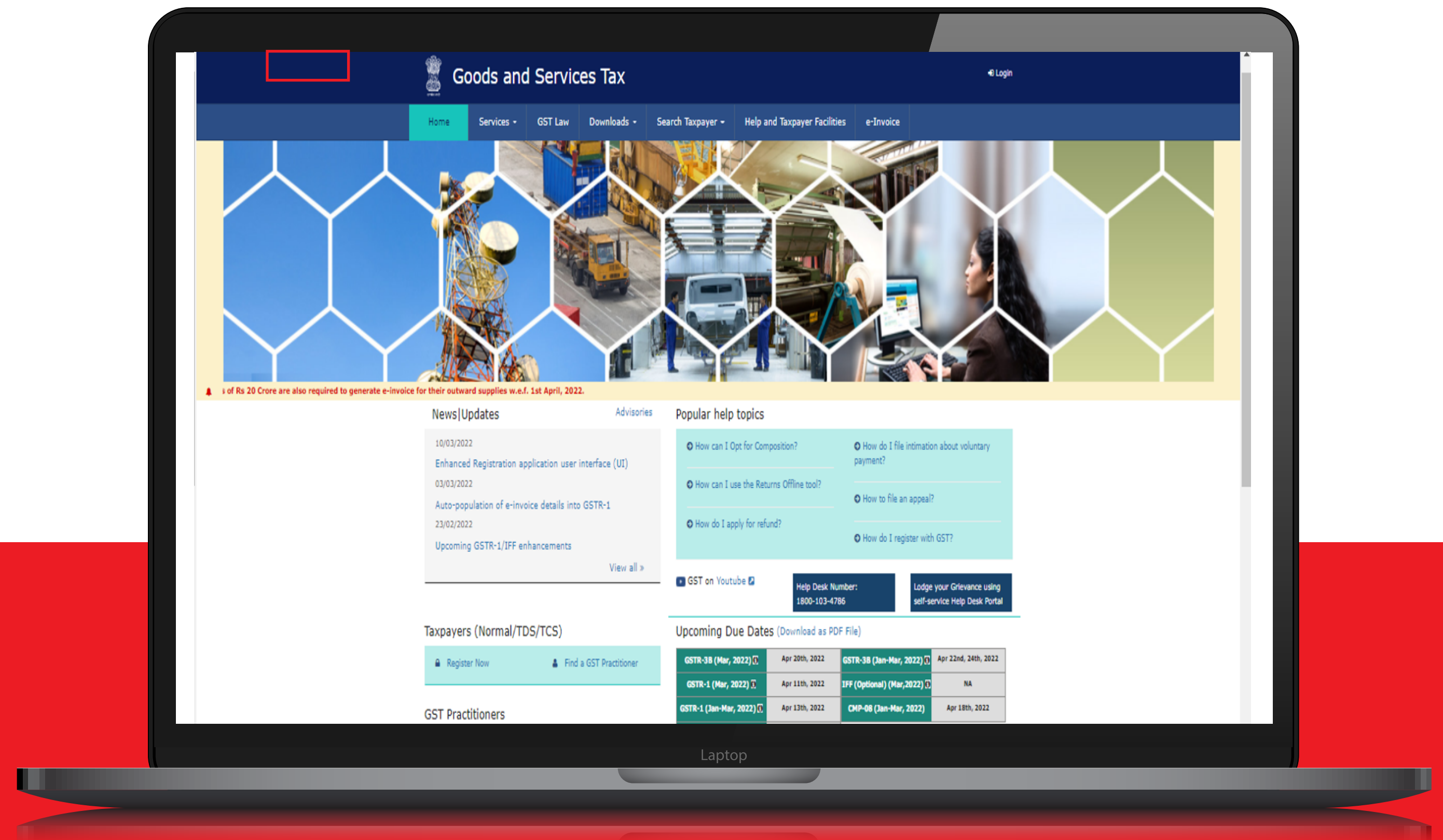
**Kotak Mahindra Bank is
the 1st Indian Bank to offer
a pre-approved loan for
GST Payments**



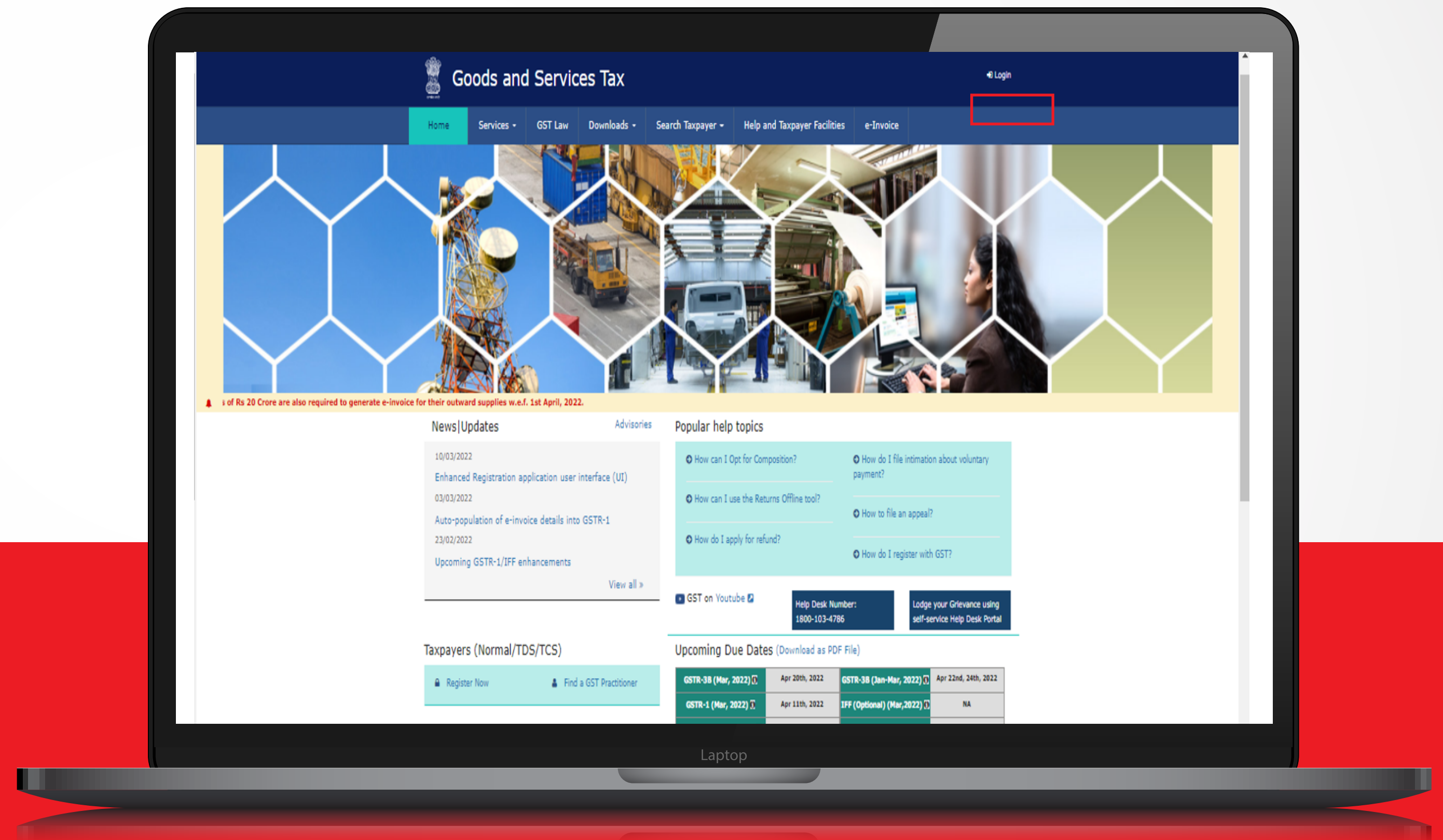
T&C Apply

Follow these simple steps to make your GST payments online with an instant, document-free pre-approved loan

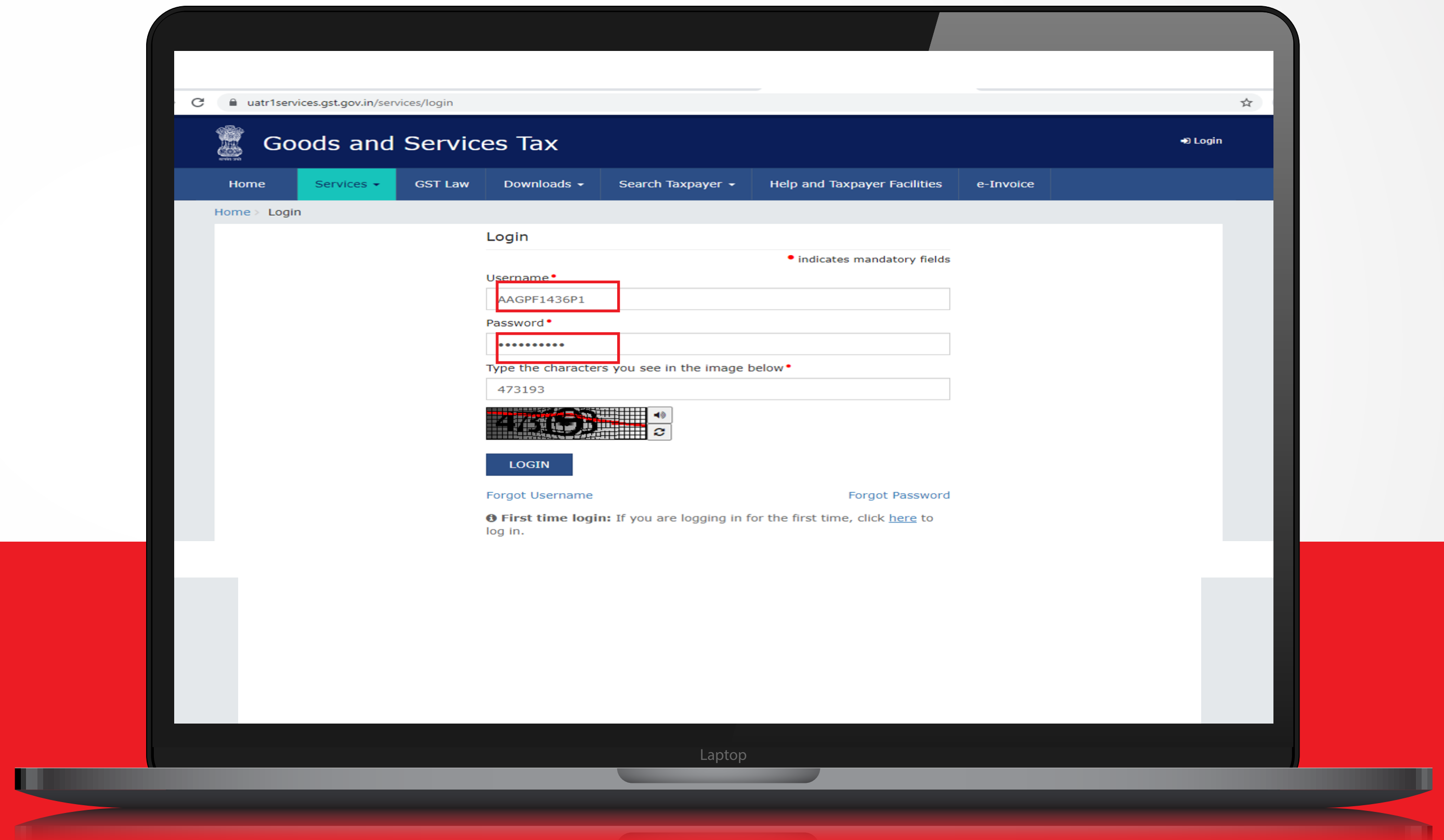
Visit the GST portal on
www.gst.gov.in



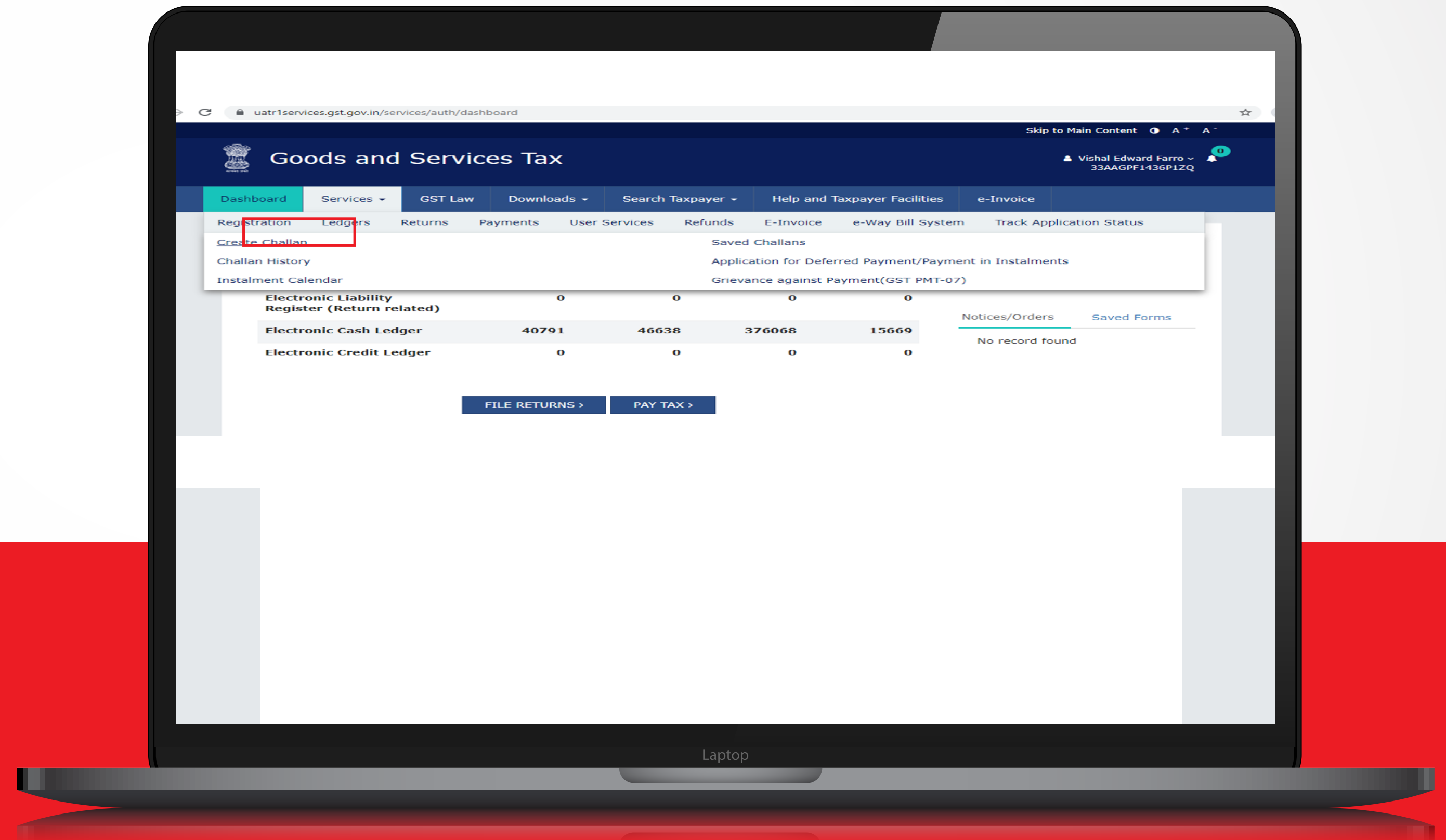
Log in using your valid credentials



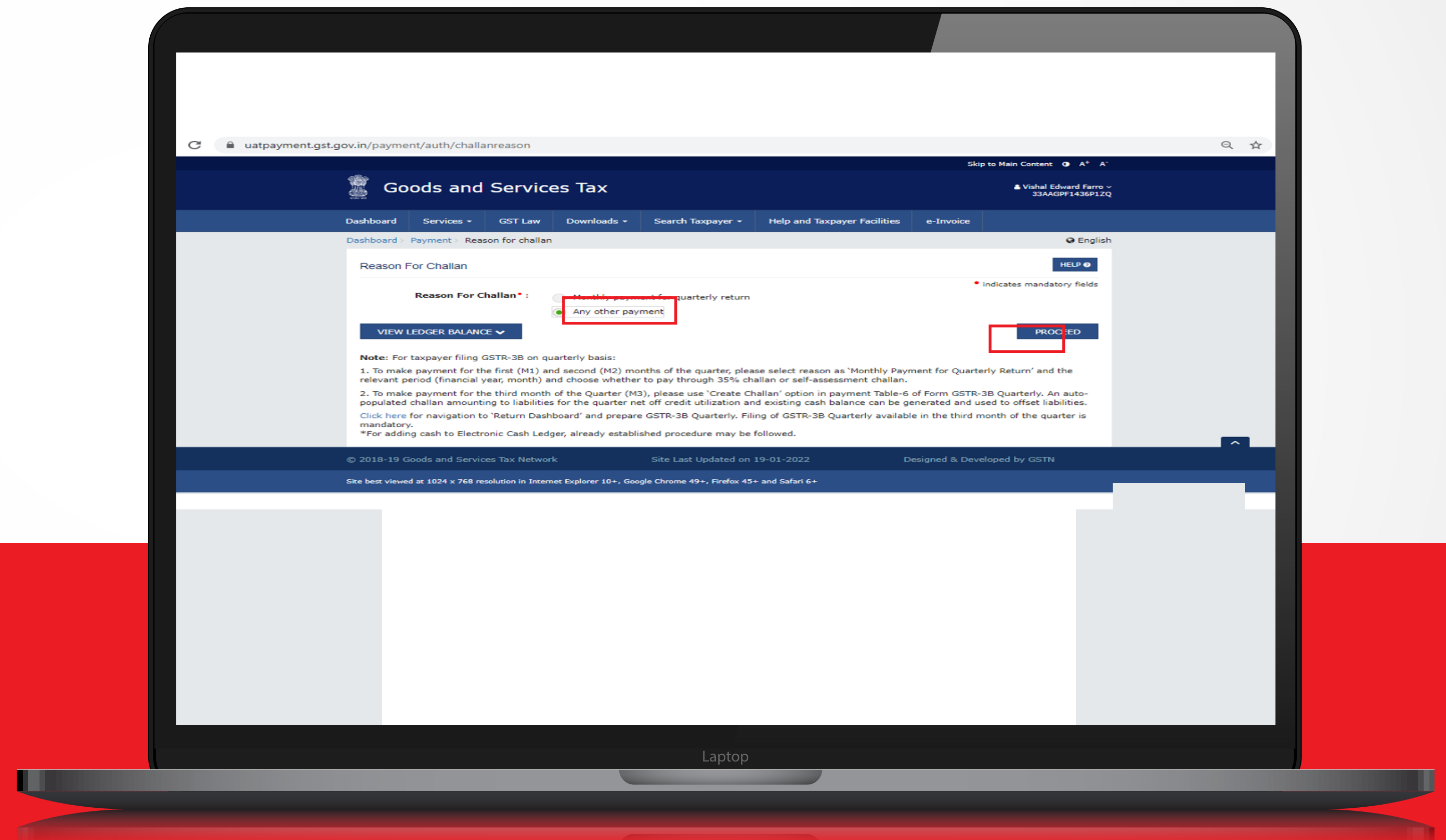
Log in using your valid
credentials



Click on **Services**, go to **Payments** and **Create Challan**



Select the **Reason for Challan** and click on **Proceed**



Enter the **GST amount**
under various sub-heads

Details of Deposit

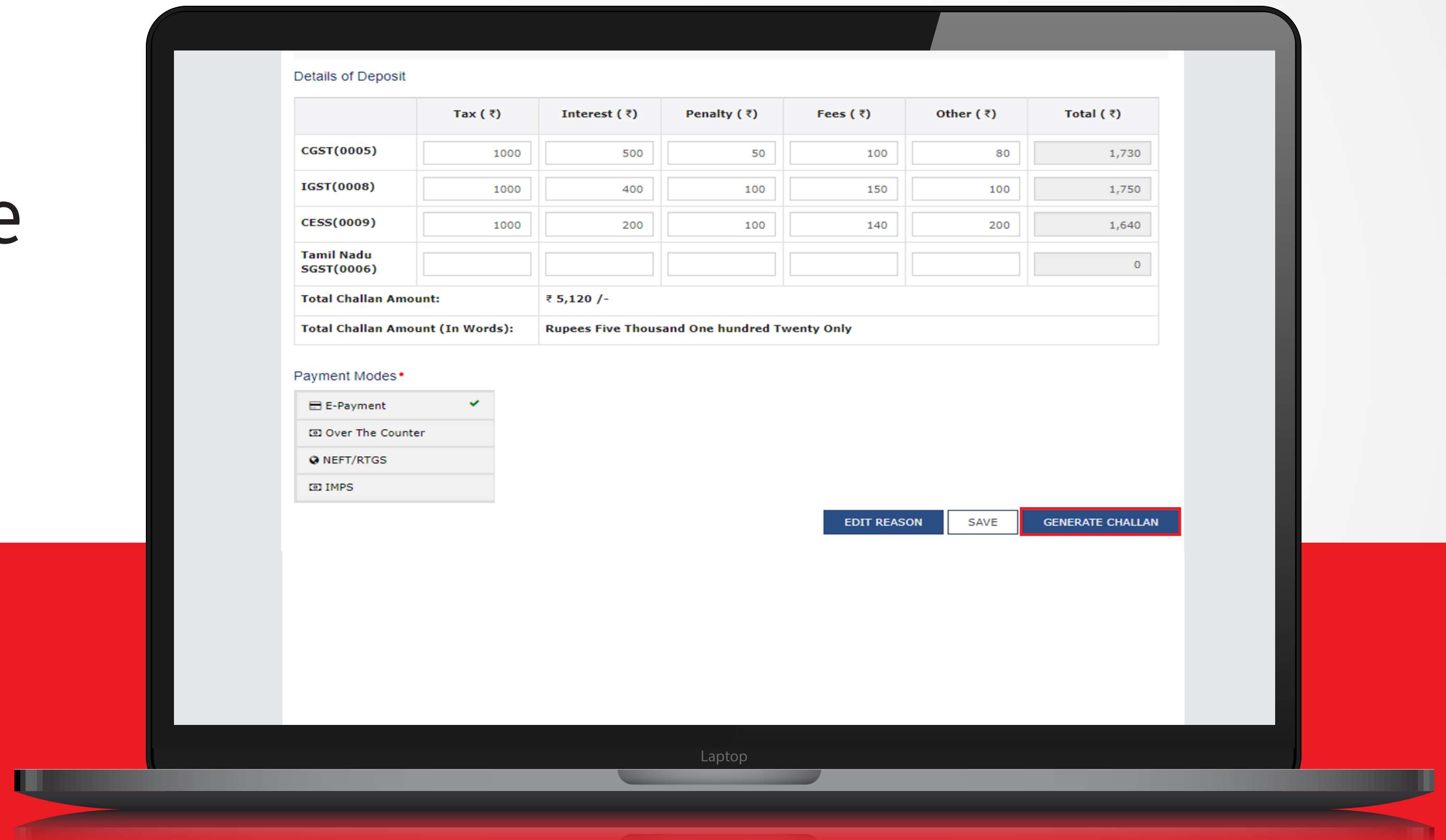
	Tax (₹)	Interest (₹)	Penalty (₹)	Fees (₹)	Other (₹)	Total (₹)
CGST(0005)	1000	500	50	100	80	1,730
IGST(0008)	1000	400	100	150	100	1,750
CESS(0009)	1000	200	100	140	200	1,640
Tamil Nadu SGST(0006)						0
Total Challan Amount:	₹ 5,120 /-					
Total Challan Amount (In Words):	Rupees Five Thousand One hundred Twenty Only					

Payment Modes •

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

Laptop

Choose **E-Payment** mode
and click on **Generate
Challan**



Details of Deposit

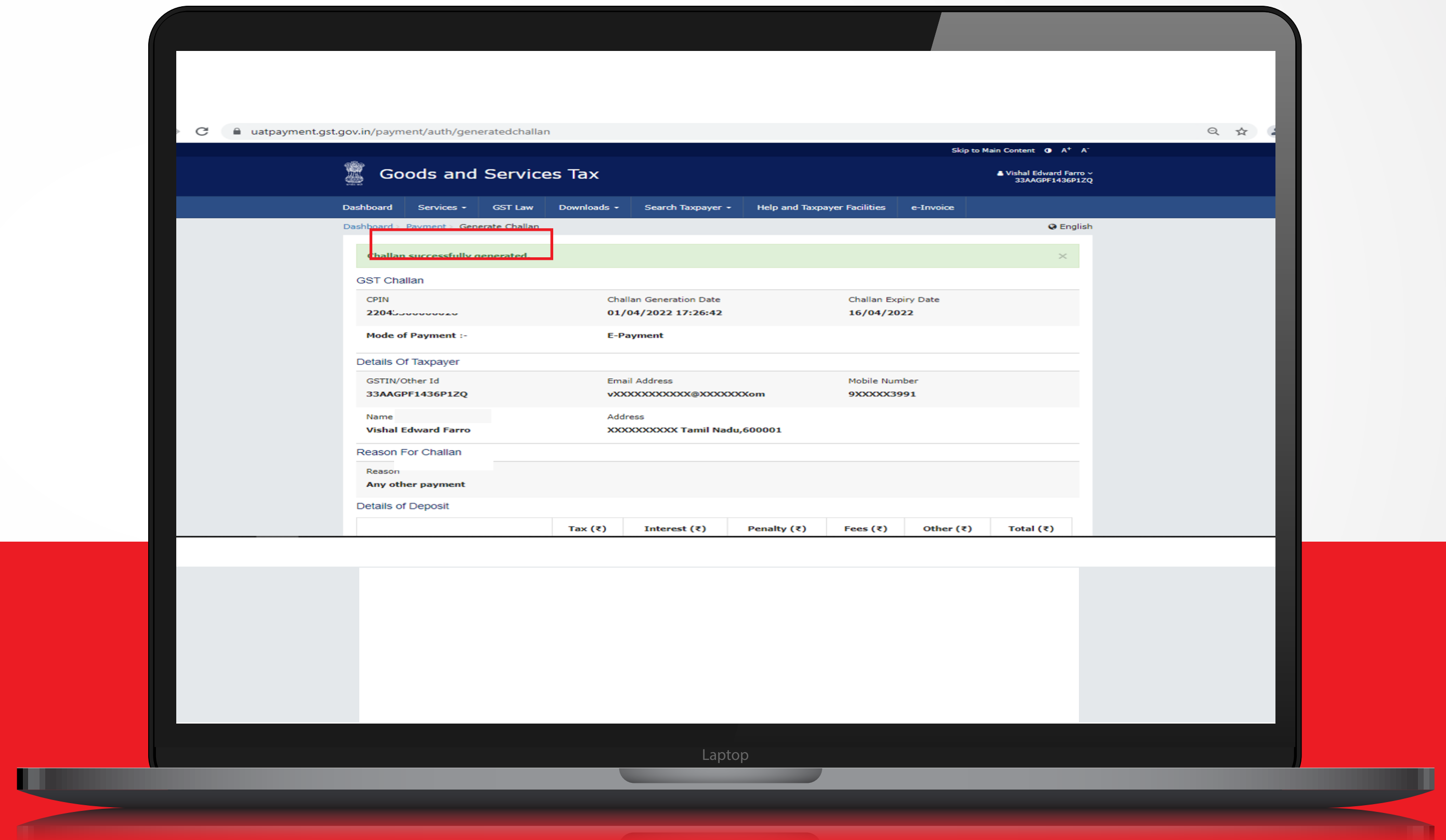
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Payment Modes *

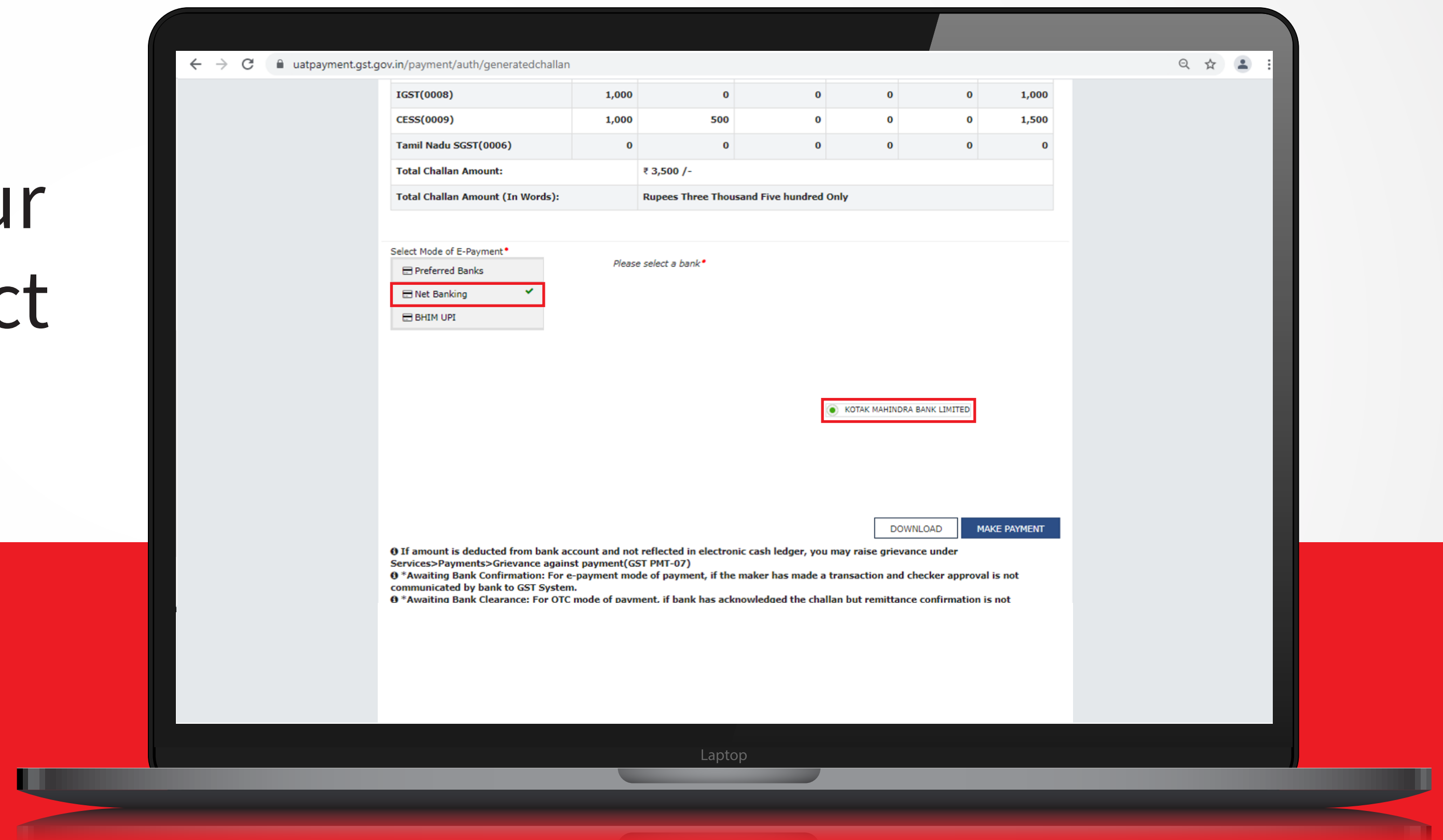
- E-Payment ✓
- Over The Counter
- NEFT/RTGS
- IMPS

EDIT REASON SAVE GENERATE CHALLAN

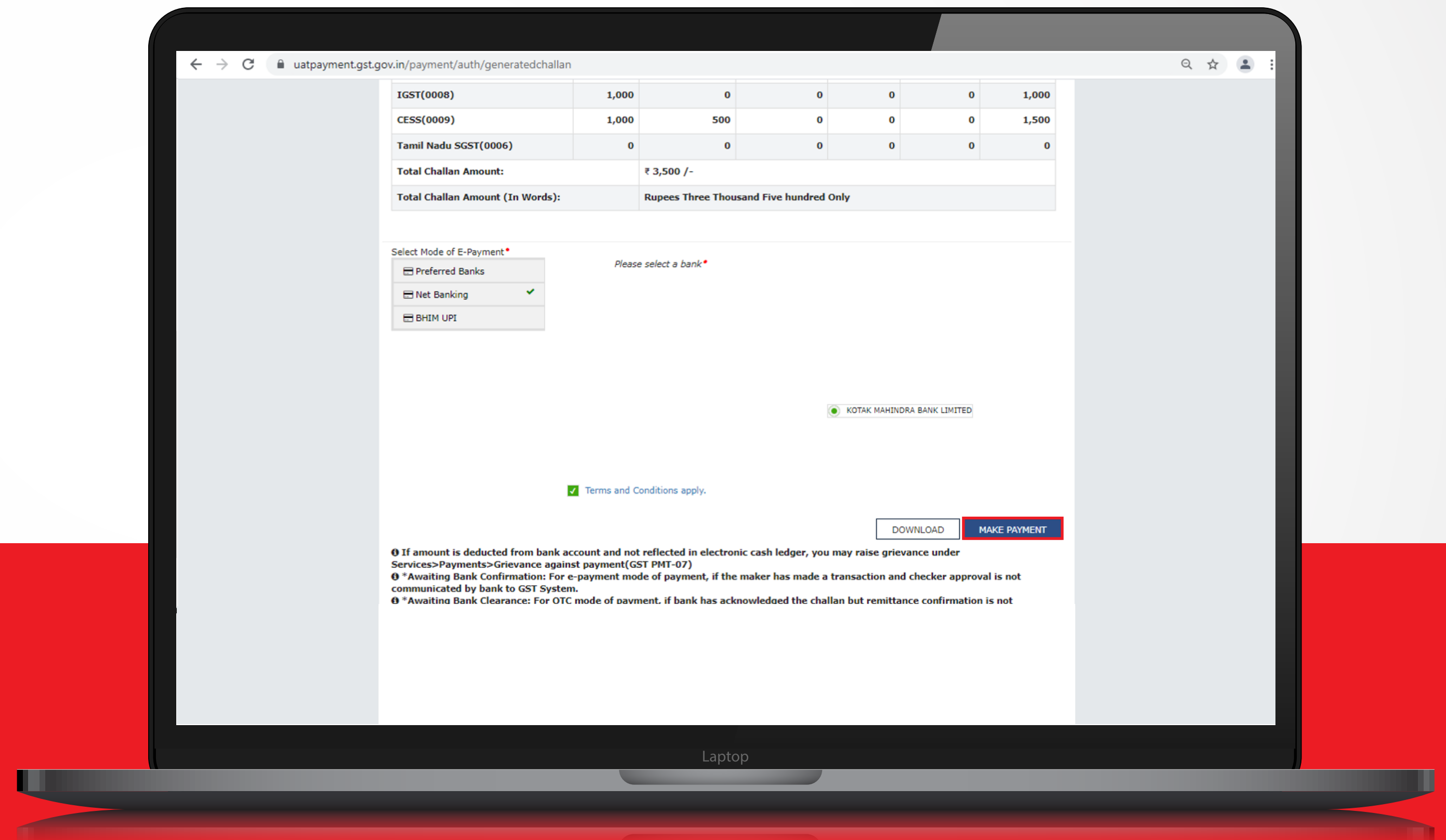
Challan is successfully generated with CPIN and other details



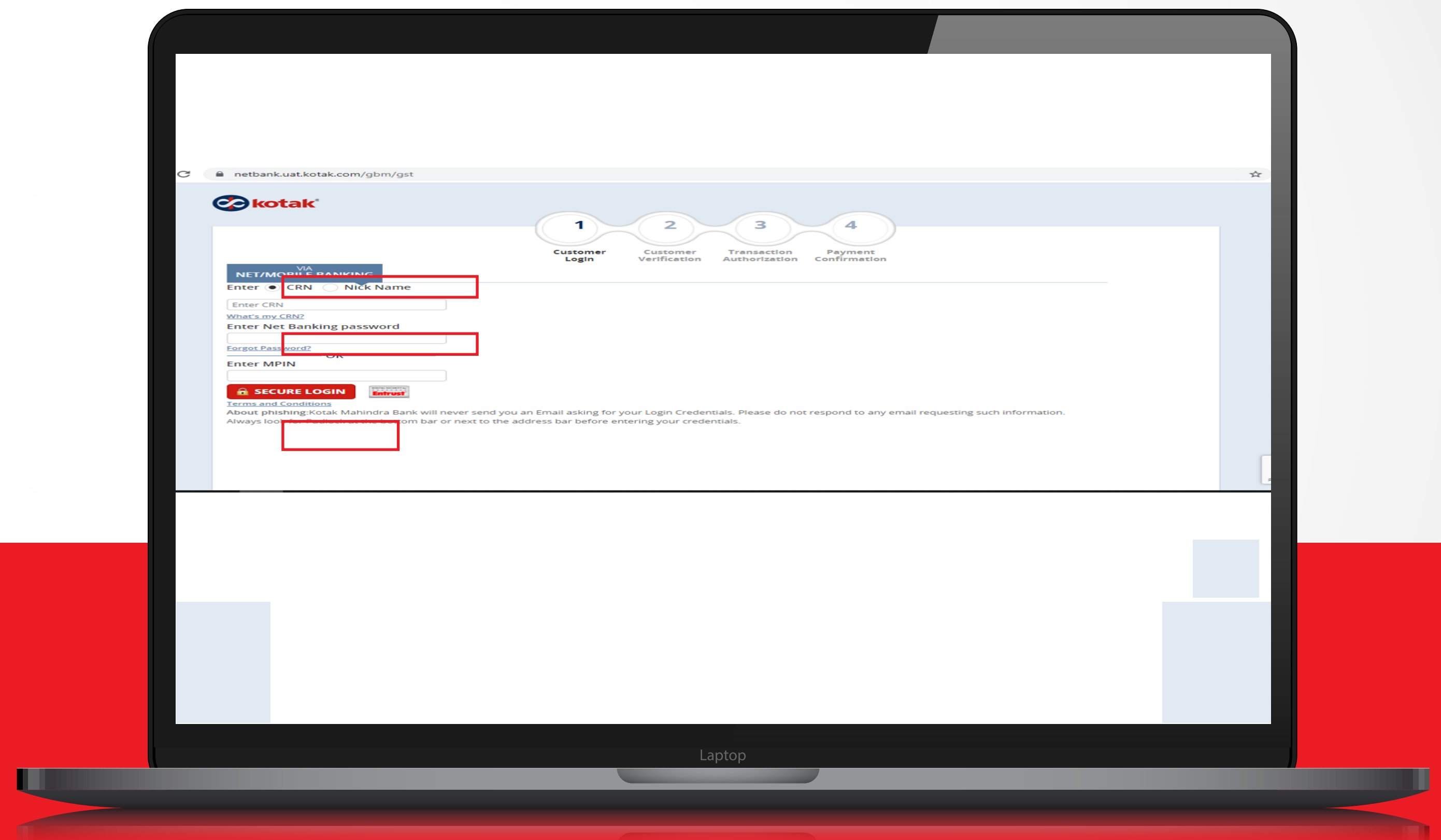
Choose **Net Banking** as your mode of payment and select **Kotak Mahindra Bank**



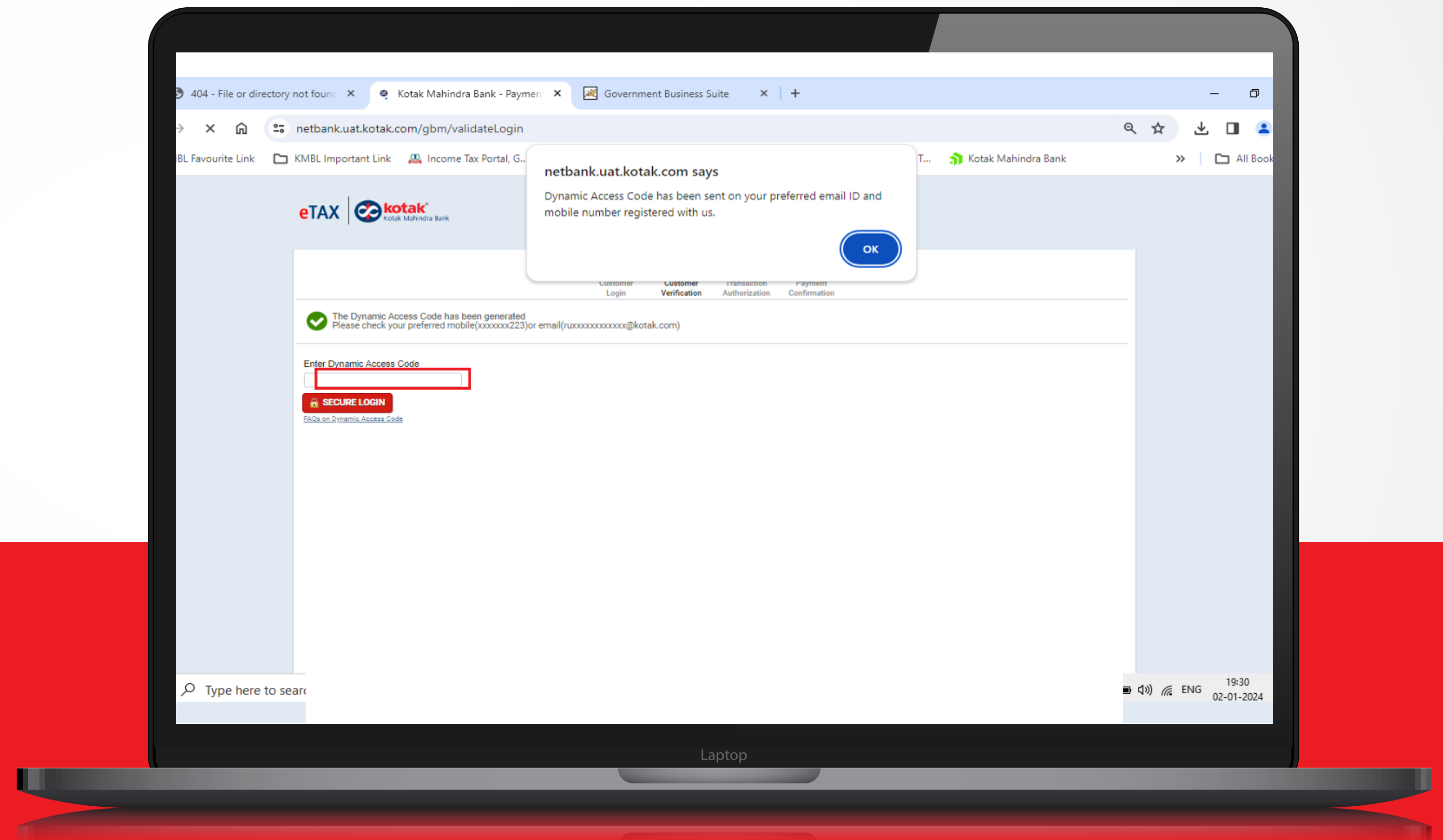
Click on the checkbox to accept the T&C and click on **Make Payment**



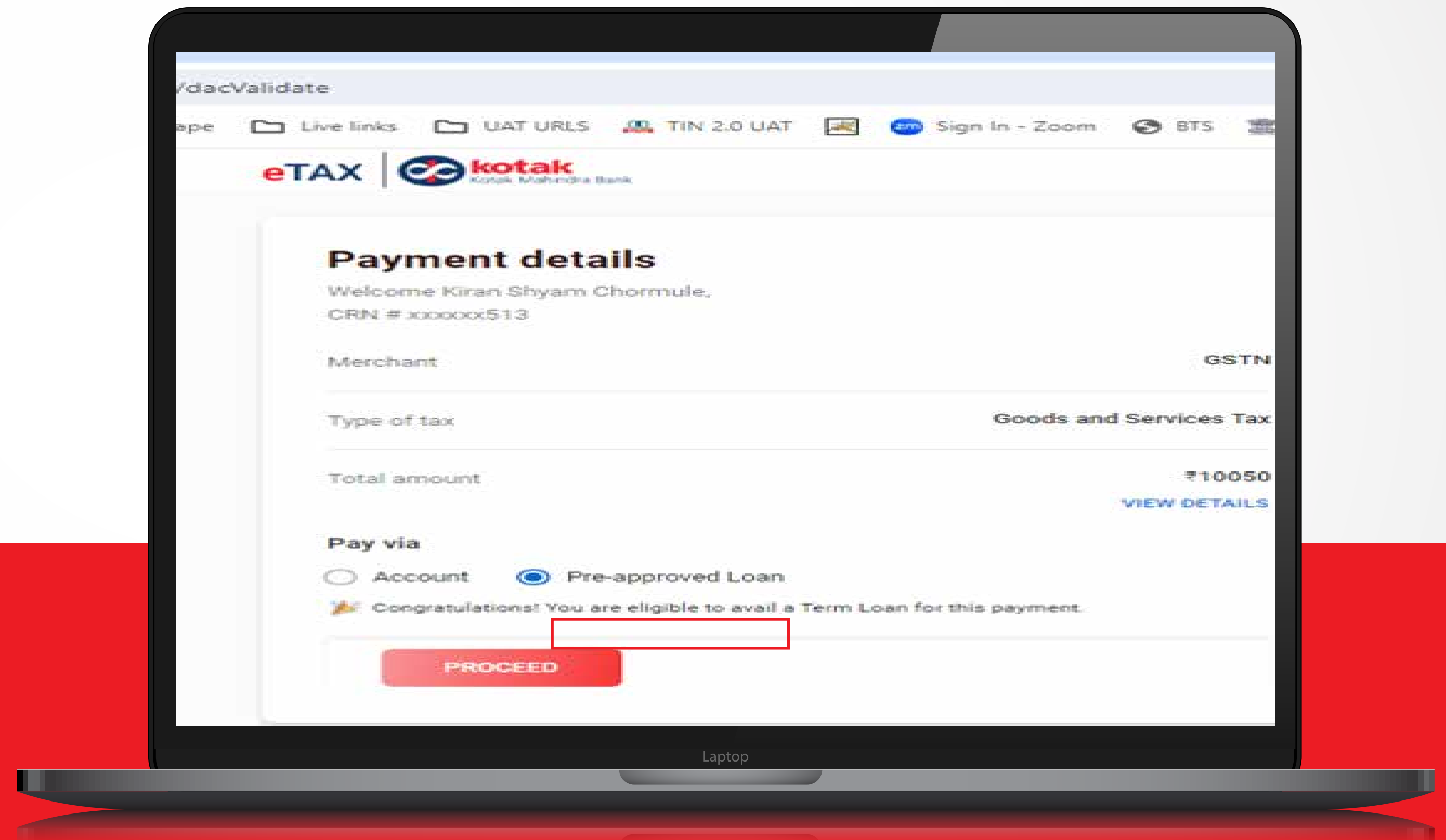
Enter your **CRN**, password
or **MPIN** & Click on **Secure
Login**



Enter your **Dynamic Access Code**

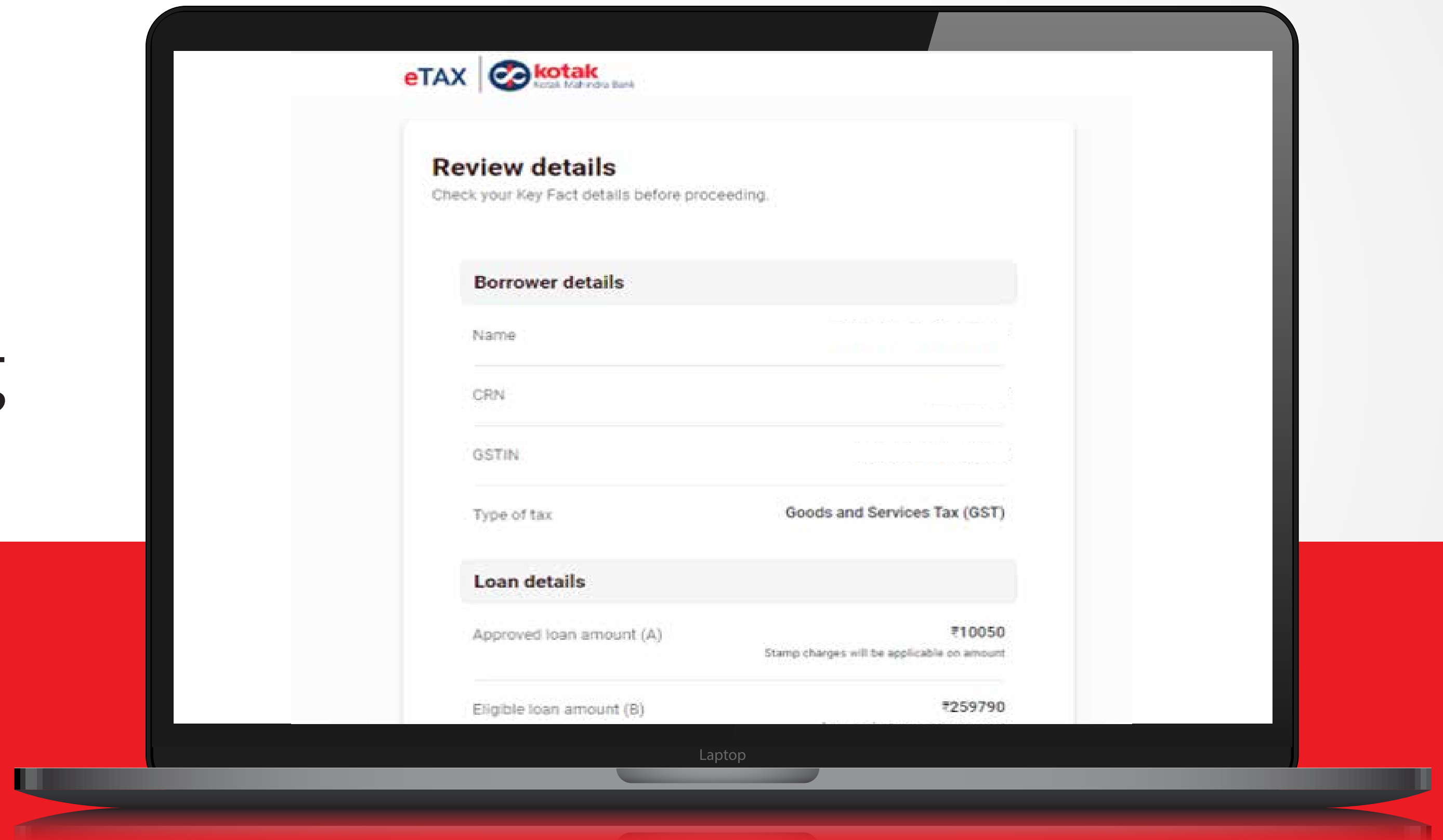


Select **Pre-approved loan**



Disclaimer: This option will be visible to you only if you are eligible for the pre-approved loan

Please review all the details
thoroughly before proceeding

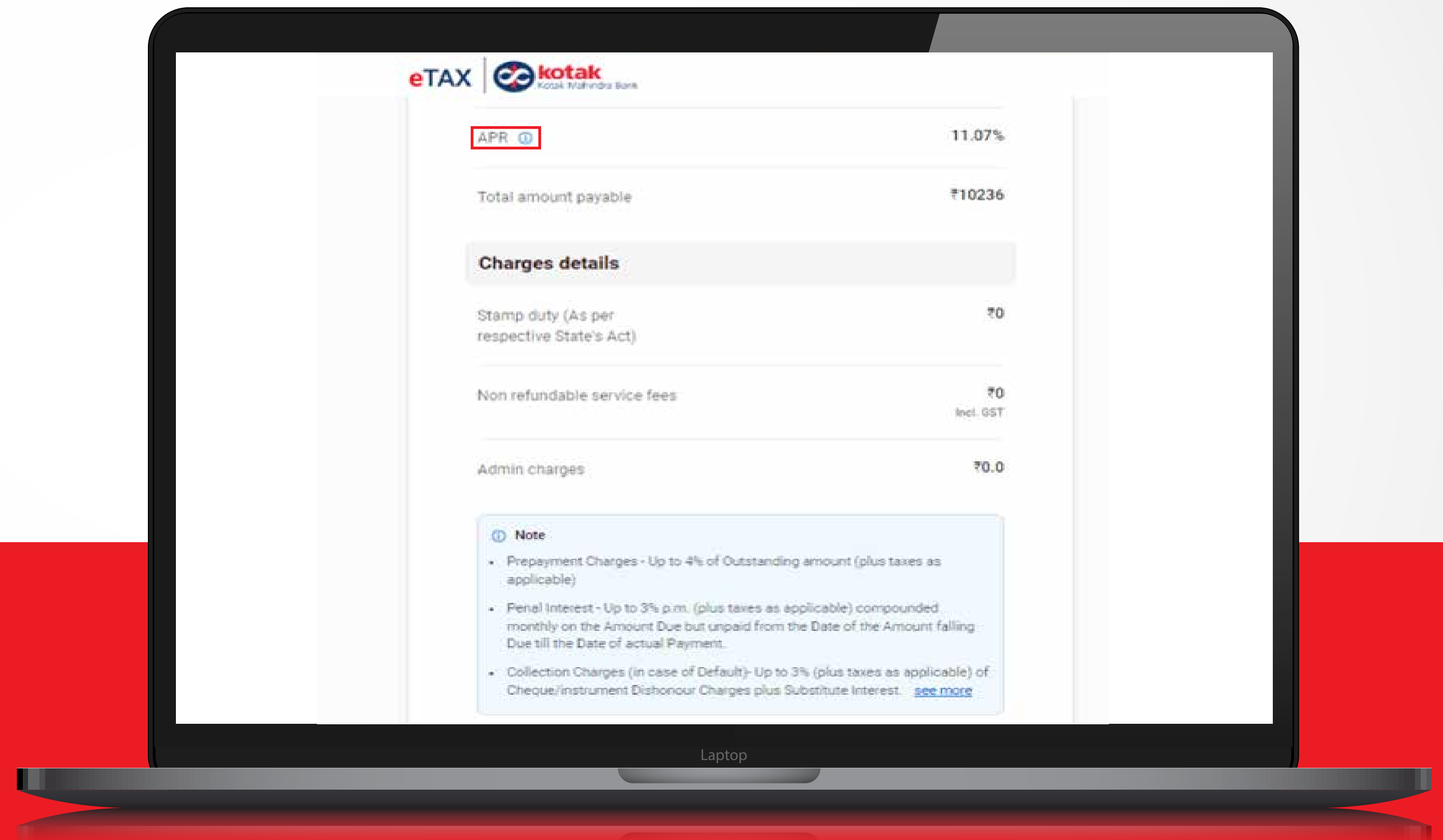


The image shows a laptop screen displaying the 'eTAX' interface for Kotak Mahindra Bank. The page is titled 'Review details' and includes a sub-header 'Check your Key Fact details before proceeding.' The form is divided into two main sections: 'Borrower details' and 'Loan details'. The 'Borrower details' section includes fields for Name, CRN, and GSTIN, with a dropdown menu for 'Type of tax' set to 'Goods and Services Tax (GST)'. The 'Loan details' section shows 'Approved loan amount (A)' as ₹10050 and 'Eligible loan amount (B)' as ₹259790. A note indicates 'Stamp charges will be applicable on amount'.

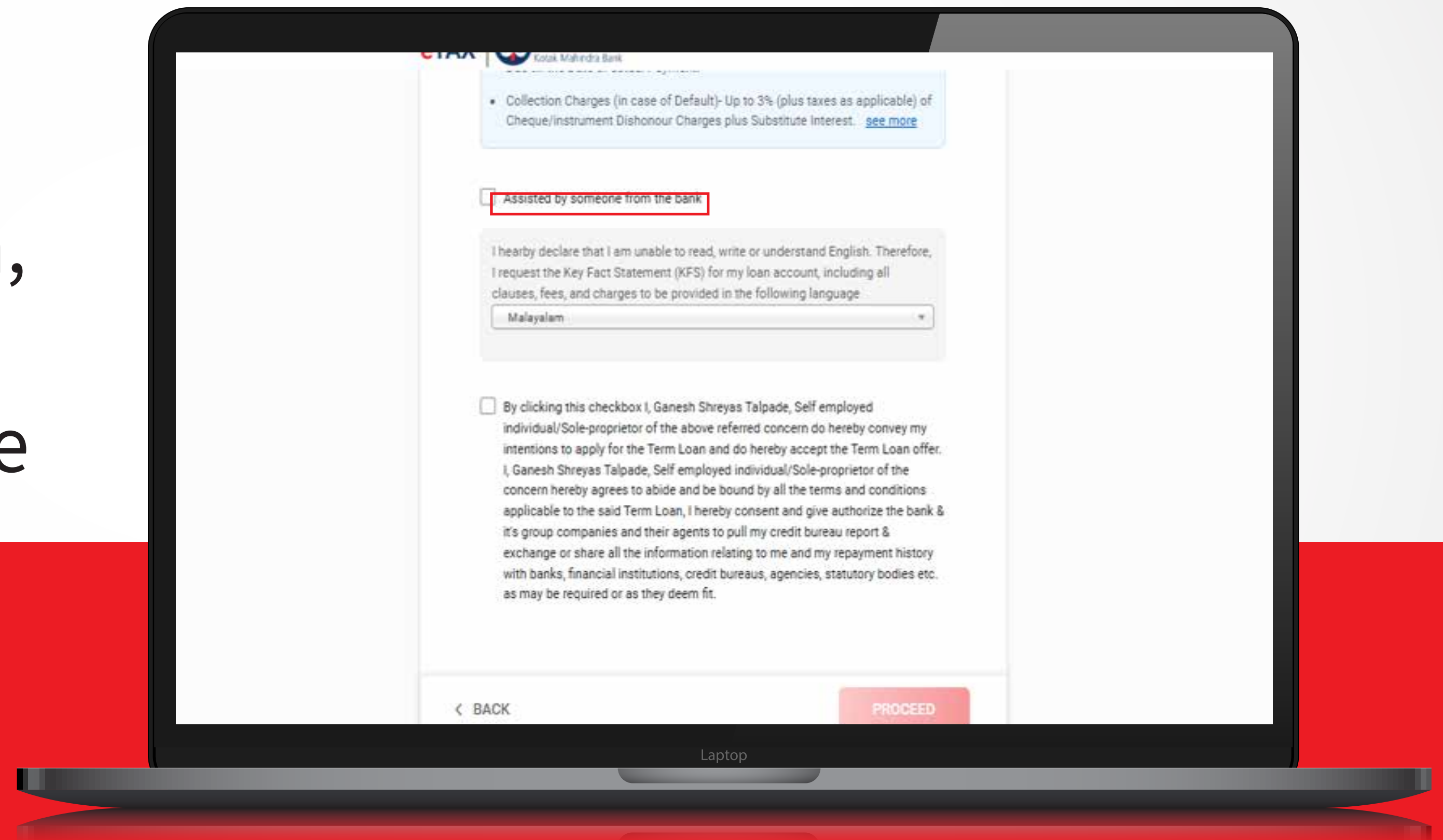
Borrower details	
Name	
CRN	
GSTIN	
Type of tax	Goods and Services Tax (GST)

Loan details	
Approved loan amount (A)	₹10050
Stamp charges will be applicable on amount	
Eligible loan amount (B)	₹259790

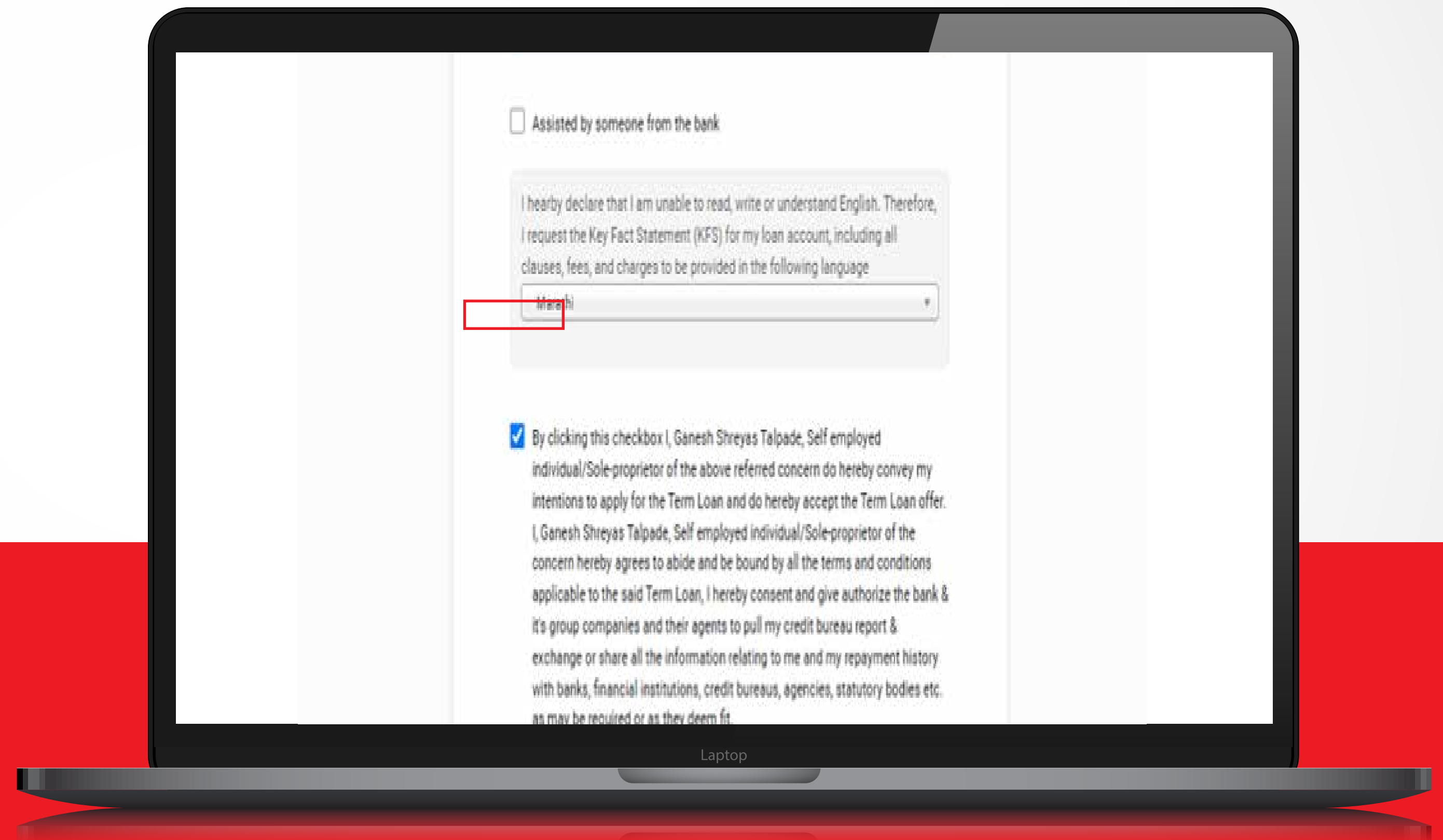
Click on the ‘**i**’ to know more about the annualized interest rate on this loan



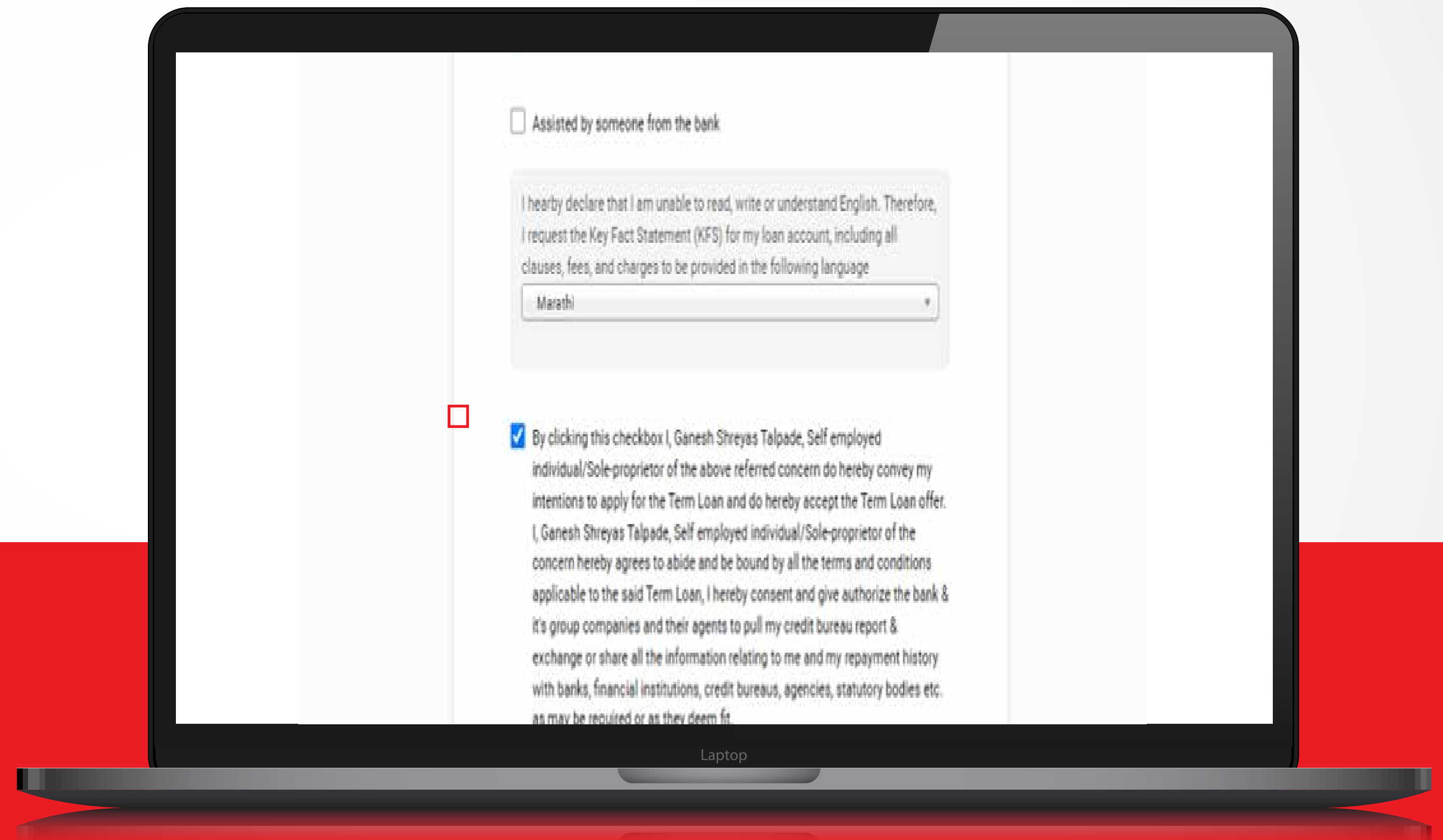
If you are assisted
by someone from the branch,
click on the checkbox to
mention their employee code



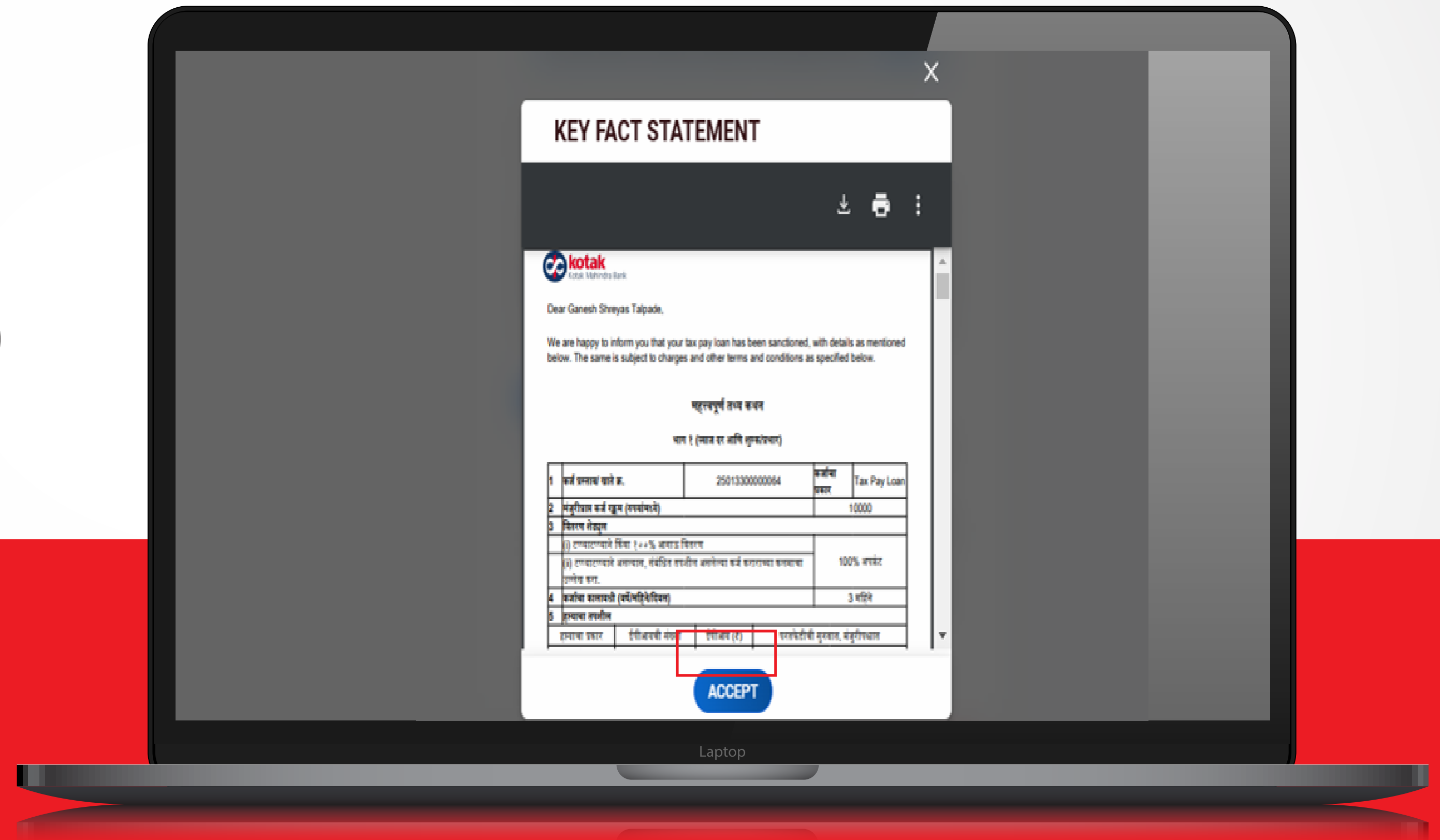
Choose your preferred language for the Key Fact Statement (KFS)



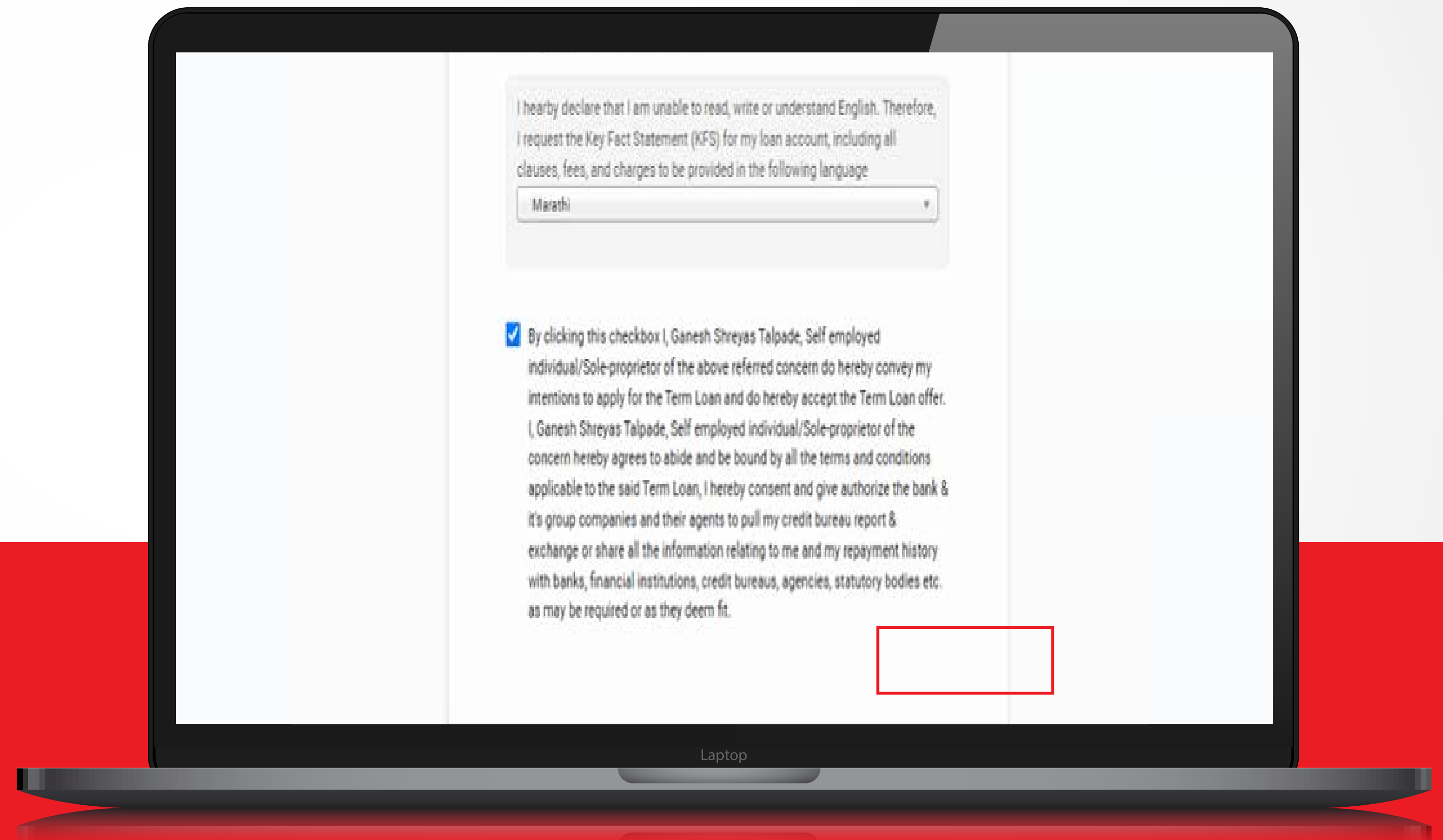
Click on the checkbox to
accept the **Terms &
Conditions**



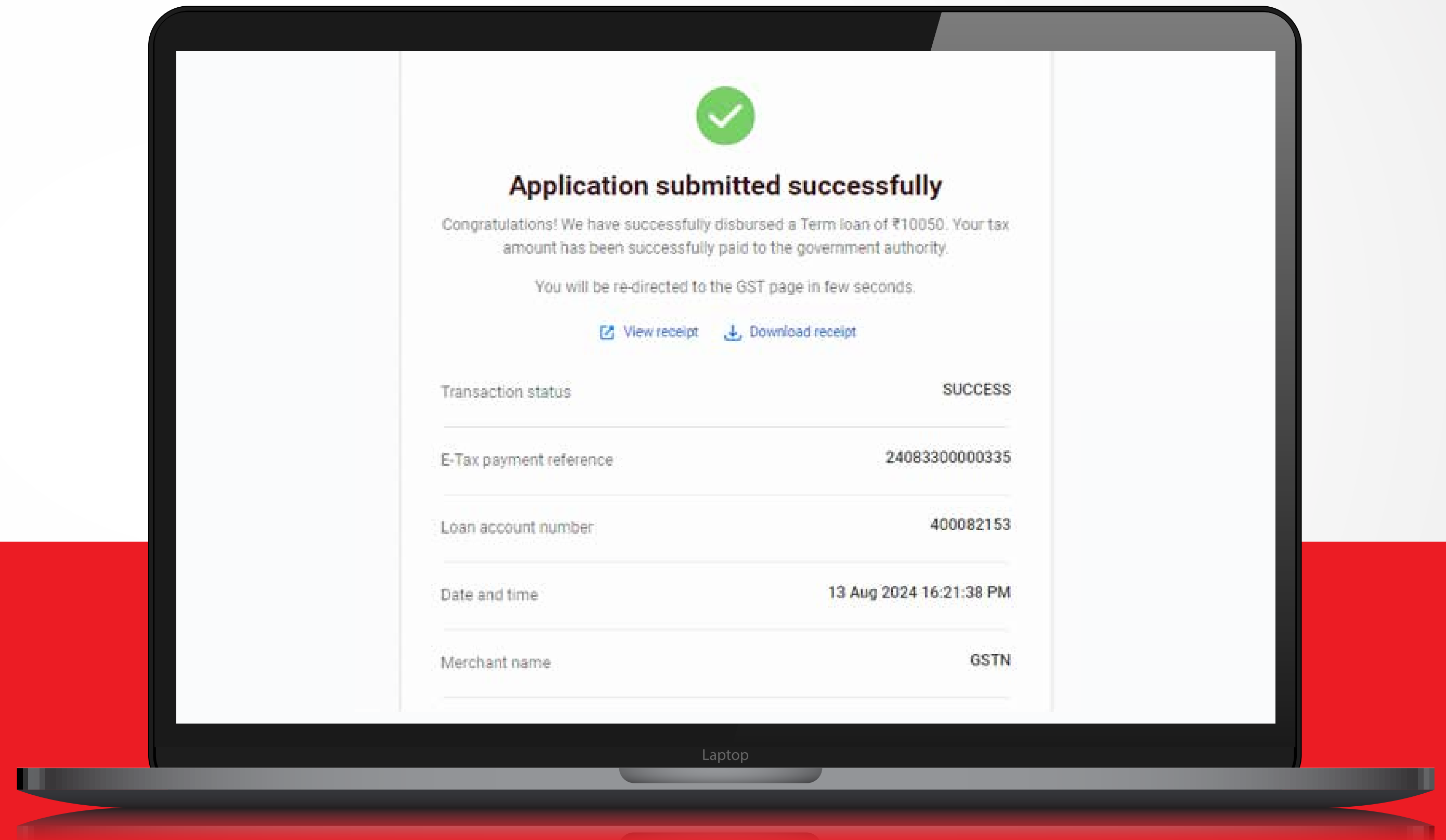
Click on **Accept**
You can also download
the Key Fact Statement (KFS)
for your reference



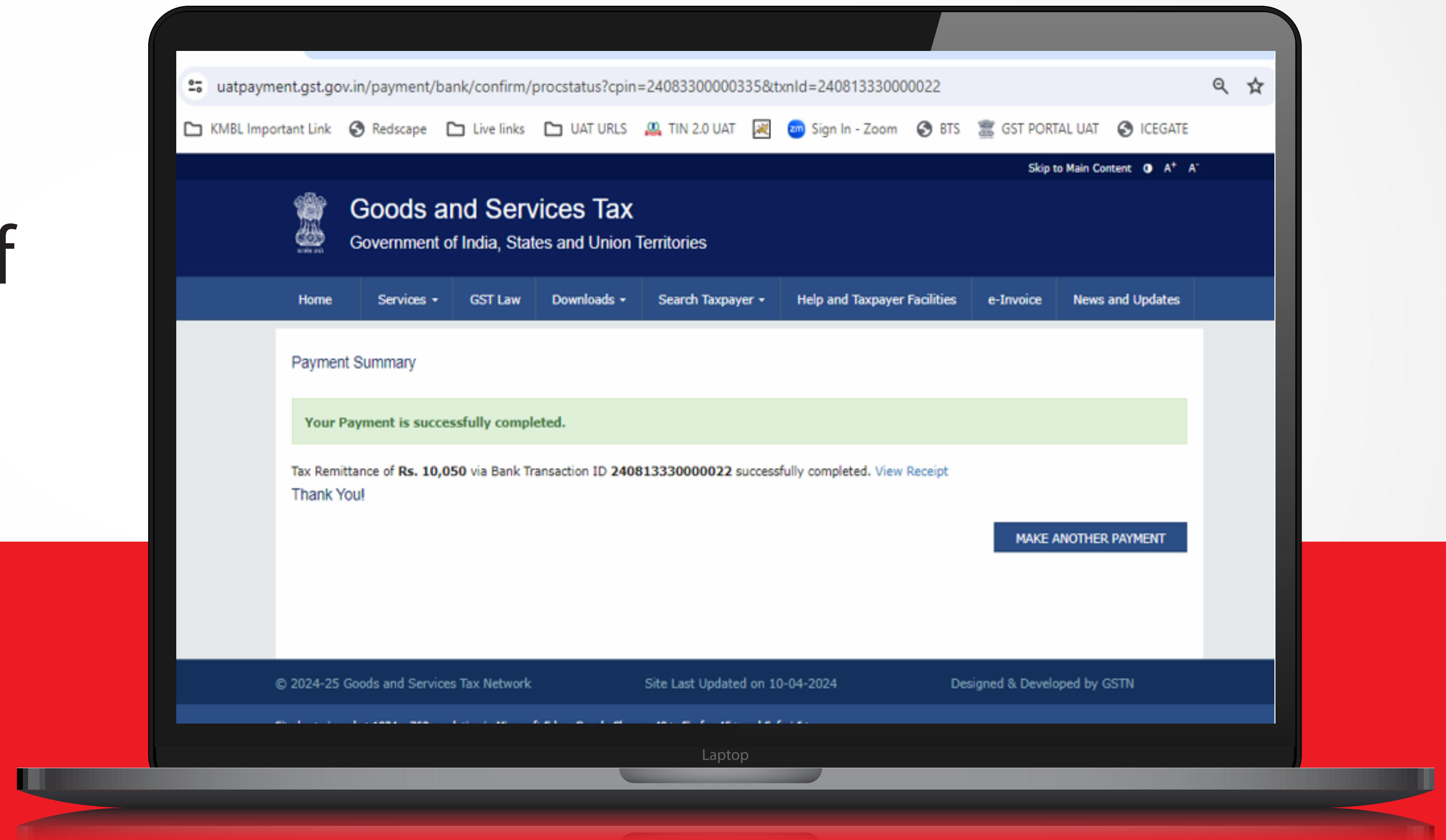
Click on **Proceed**



Your application for a
pre-approved loan is
Submitted Successfully

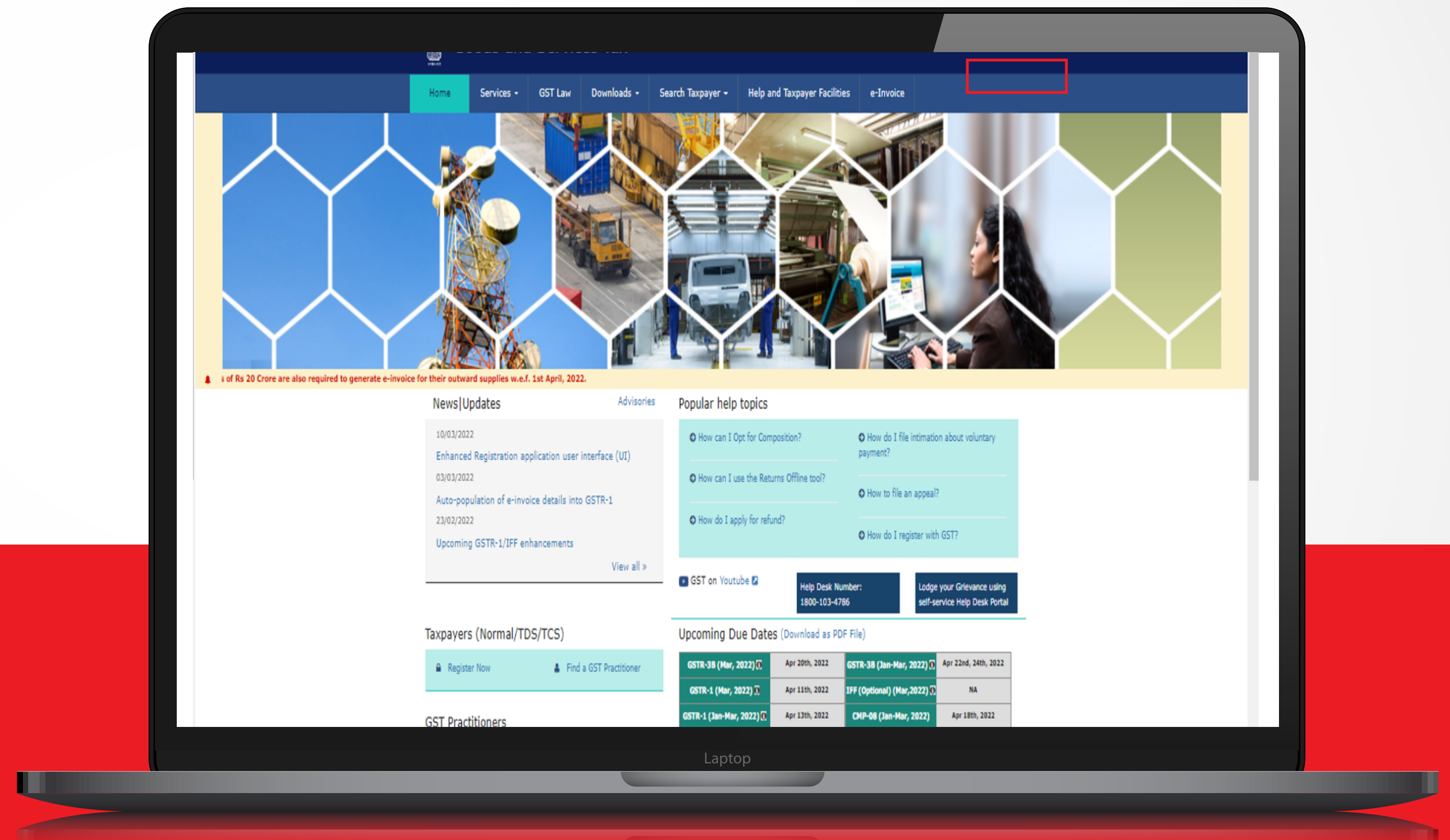


Your **GST payment** is now complete. The status of the transaction will reflect along with other details

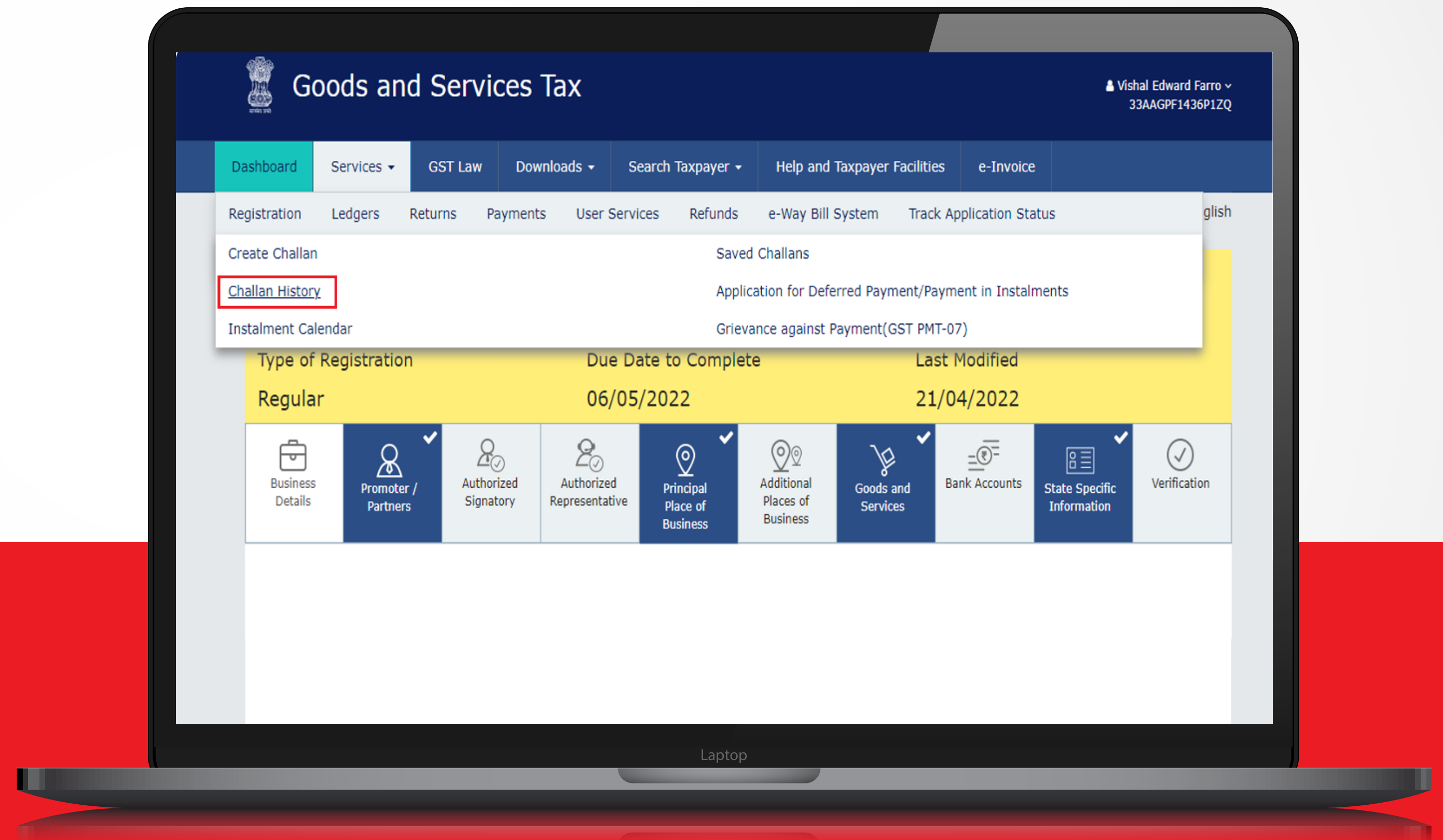


Here's how you can download the
Challan receipt from the GST portal

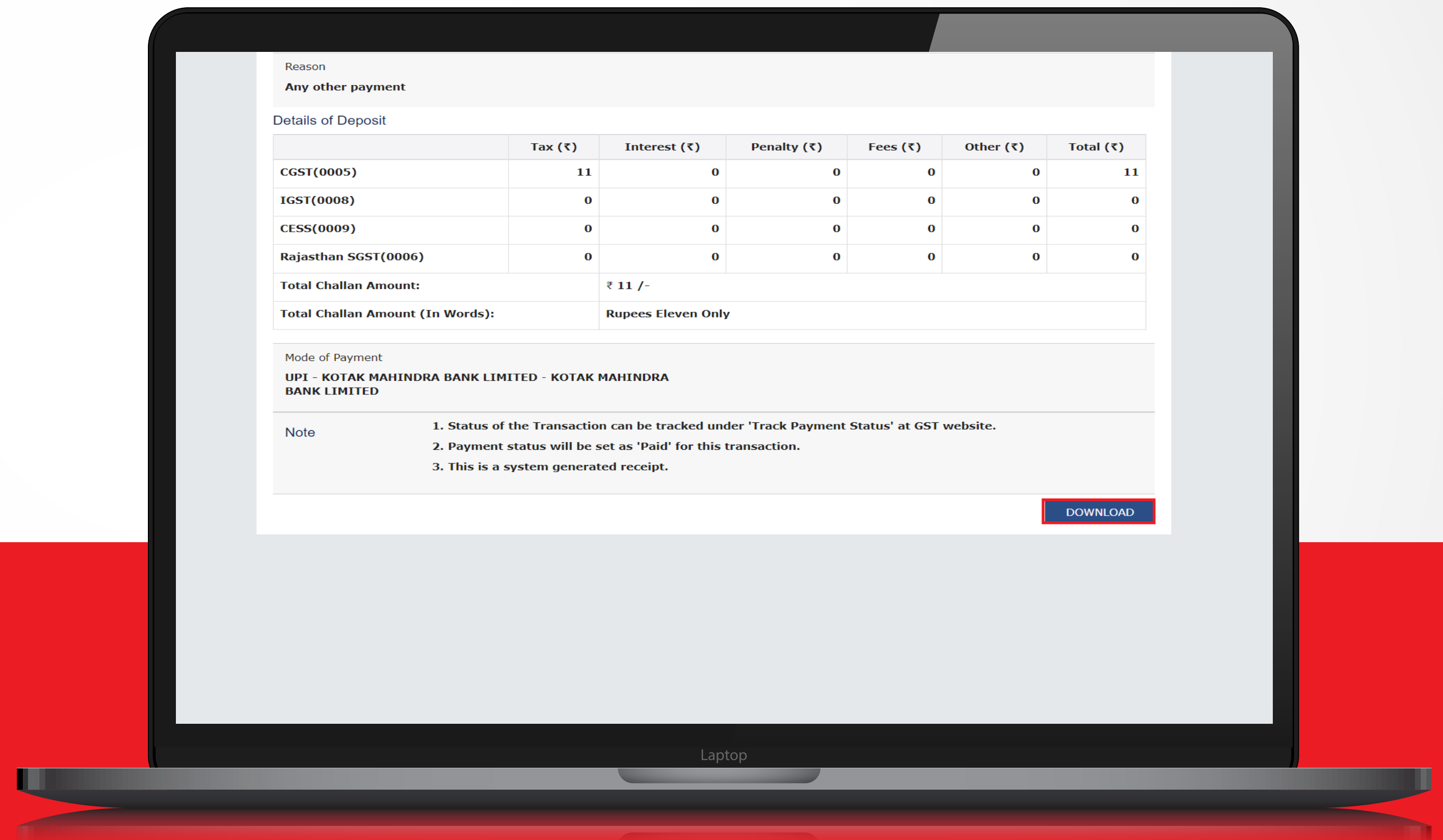
Log in to the GST portal



Go to **Services** > **Payments**
> **Challan History**



Click on **Download**
to save the Challan





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Say no to delayed GST payments

Avoid penalties by availing a **pre-approved loan for GST payments exclusively for Kotak Customers**

Disclaimer:

Terms and Conditions apply.

Credit at the sole discretion of the Bank and subject to guidelines issued by RBI from time to time. Bank may engage the services of marketing agents for the purpose of sourcing loan assets.

Activation of Kotak Net Banking service is mandatory to pay your taxes online on the GST portal using your Kotak Account.



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FAQs

- **What is the eligibility criteria to pay GST via loan?**

The eligibility criteria to pay GST via loan includes : a good bureau record, banking track with Kotak and other hygiene checks.

- **What is a Pre-approved Loan?**

A pre-approved loan is an already sanctioned loan based on your eligibility. You can avail instant disbursement at the time of your GST transaction.

- **What if my GST payment amount exceeds the pre-approved loan limit?**

In such cases, the loan offer will not be visible for that transaction.

- **My pre-approved loan limit is ₹1 lakh, and my current GST payment is ₹80,000. Can I use the remaining ₹20,000 for future GST payments?**

Yes, provided your future GST payment amount is within the available outstanding loan limit.

- **What is the rate of interest?**

The interest rate is determined by the bank's internal policies and may vary from time to time.

- **What is the loan repayment tenure?**
Each loan has a repayment period of 90 days.
- **How can I foreclose my loan?**
You can raise a foreclosure request through the bank's customer care team.
- **What happens if I exhaust my pre-approved loan limit?**
Your loan limit will be refreshed upon successful repayment of previous loans on their due dates.
- **Can I split my GST payment between the loan and my account?**
No, partial payments using both loan and account are not allowed.
- **How will I receive my loan welcome letter?**
The welcome letter will be sent to your registered email ID after the loan is disbursed.
- **When will my EMI be debited?**
The EMI will be debited on the scheduled EMI date as per your repayment plan.



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Kotak Mahindra Bank

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