Government of India
Ministry of Finance, Department of Revenue

GST

BANK AUTHORISATION REFERENCE MODEL

(B A R M)

FOR

GOODS AND SERVICES TAX (GST) COLLECTION

Version-2.2 | December, 2016

Principal Chief Controller of Accounts
Central Board of Excise & Customs

Government of India
Ministry of Finance, Department of Revenue

GST

BANK AUTHORISATION
REFERENCE MODEL

(BARM)

FOR
GOODS AND SERVICES TAX (GST)
COLLECTION

Version-2.2 | December, 2016

INDEX

PREFACE

Joint Committee on Business Processes [April, 2015] has given the responsibility to O/o Pr.CCA to manage the banking arrangements under GST. Department of Revenue, Government of India, has further mandated the O/o Pr. CCA to

1- Chart comprehensive timelines for the development of necessary systems and protocols for the GST payments

2- O/o Pr. CCA will inform on the modality of information exchange between all the stakeholders.

The Payment Report has also clearly indicated [Para-82] that in the GST regime the Banks will be only considered for the authorization if their IT systems are in place. Thus as in existing indirect tax collections regime, the O/o Pr.CCA (CBEC) has come up with the Bank Authorization Reference Model (BARM) to inform the banking arrangements and processes which are required to be put in place for GST collection. The document purports to provide a benchmark to banks under GST regime which will eventually link their IT capabilities with RBI, GTSN and Accounting Authorities for the purpose of payment, accounting, reporting or reconciliation of indirect taxes.

The 7 largest Banks (in terms of their share of indirect tax collection, experience in handling the IT systems) were exposed to the BARM. The feedback of these banks has been incorporated. In order to finalize the BARM a sub-committee was constituted with representatives from State Bank of India and ICICI bank Ltd.

The draft Bank Authorization Reference Model [BARM] prepared by sub-committee was circulated to all stakeholders [GST Policy Wing, GSTN, RBI and Banks]. The comments of all the stakeholders have been included in the BARM.

Current document is the culmination of critical inputs given by the Sub-Committee formed for the purpose under the chairmanship of Mr. Alok Kumar Verma, Controller of Accounts and members from State Bank of India and ICICI Bank. The O/o Pr. CCA, CBEC places on record its appreciation for active participation of Banks especially Punjab National Bank (PNB) and HDFC Bank which participated proactively in all the meetings and gave their crucial inputs in finalizing the BARM.

BARM will give comprehensive picture of IT requirements from authorized Banks to ensure timely and accurate accounting of GST and also equips accounting authorities to collect sufficient information for reconciliation and monitoring of receipts.

Dated: /Nov/2016   (Archana Nigam)
New Delhi   Pr. Chief Controller of Accounts (CBEC)

Abbreviations

SL NO.	ABBREVIATIONS	DESCRIPTION
1	PR. CCA	PRINCIPAL CHIEF CONTROLLER OF ACCOUNTS
2	RBI	RESERVE BANK OF INDIA
3	SBI	STATE BANK OF INDIA
4	GST	GOODS AND SERVICES TAX
5	CGST	CENTRAL GOODS AND SERVICES TAX
6	SGST:	STATE GOODS AND SERVICES TAX
7	IGST	INTEGRATED GOODS AND SERVICES TAX
8	CBEC	CENTRAL BOARD OF EXCISE AND CUSTOMS
9	GSTN	GOODS AND SERVICES TAX NETWORK
10	E-FPB	ELECTRONIC FOCAL POINT BRANCH
11	BARM	BANK AUTHORISATION REFERENCE MODEL
12	OTC	OVER THE COUNTER
13	DD	DEMAND DRAFT
14	CC/DC	CREDIT CARD/DEBIT CARD
15	CIN	CHALLAN IDENTIFICATION NUMBER
16	BRN	BANK REFERENCE NUMBER

Introduction

Under the GST regime, the banks are required to play a crucial role in the collection of Indirect Taxes through various modes such as Internet Banking, Credit Card, Debit Card and Over the Counter (OTC) payments. The processes, as proposed in the Report on GST Payment Process submitted by the Joint Committee on Business Processes [April 2015], are completely different from the one being followed currently for collection of Excise Duties and Service Tax in Union Government and collection of indirect taxes in States.

The new processes, as per the Report on GST Payment Processes, need to be configured in the I.T. System of the banks and separate integration is required with the GSTN, RBI and with IT Systems of the Centre and States.

The Report suggests that all the banks which have been authorized currently for the collection of indirect taxes would continue to function in the GST regime. In view of the fundamental changes in the processes related to collection and reporting of indirect taxes, report also categorically mentioned that *"Out of the superset of existing authorized banks and participating banks only those banks should be authorized to accept GST receipts who meet the minimum requirements" [Para 84]*

Minimum requirements to be met by a bank for being authorized for GST remittances has been categorically mentioned along with the fact that the requirements of authorization shall be communicated to all the banks in advance. [Para 85-86]. The minimum set of requirements from the banks as mentioned in the report is placed at Appendix-1.

Thus as per Para 84 of Payment Report, Banks will be authorized de-novo in the new scheme of things depending upon their readiness to operate as per the roles and responsibilities defined in the Payment Process Report. This authorization process will look at the minimum requirements and also the other requirements from the banks. In order to facilitate this process of authorization as per payment report, the Bank Authorization Reference Model has been developed.

Conceptual Framework of BARM

The IT system integration protocols (prescribed by the GSTN, RBI and Accounting Authorities) and the IT System requirements specified in payment report (Appnedix-1) for the banks on the basis of Payment Report will be the basis for IT system application developed in the Banks. These IT system specifications including integration protocols have been specified in the BARM.

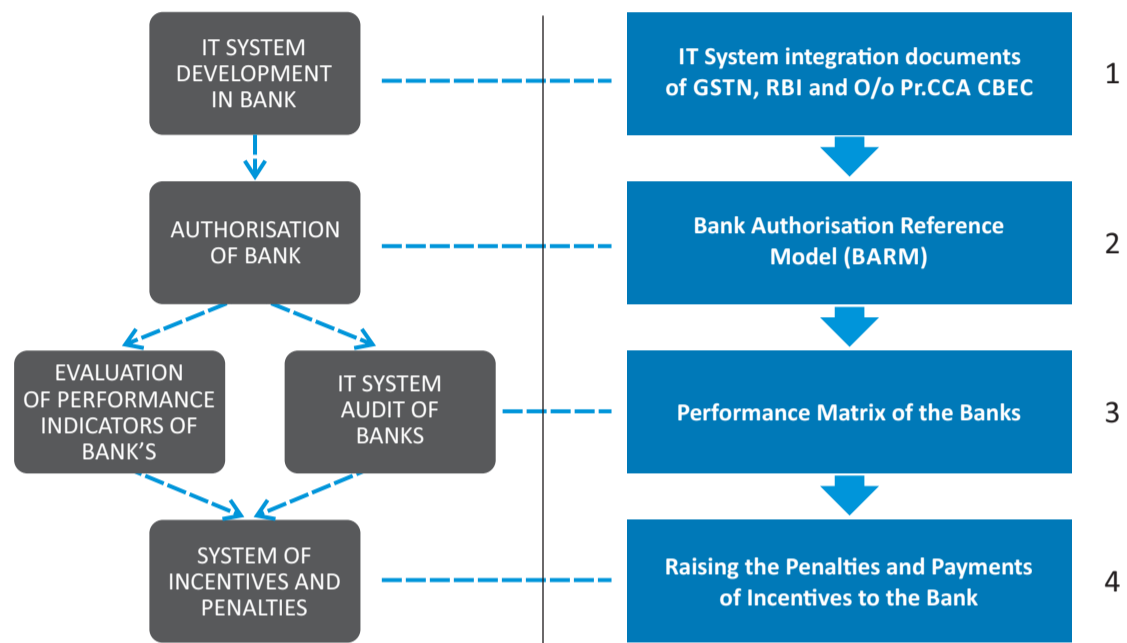## CONCEPTUAL FRAMEWORK FOR AUTHORISATION OF BANK AND PERFORMANCE MONITORING

Table 1 : Conceptual Framework of BARM

The IT specification and performance criteria mentioned in the BARM shall inform the Performance Metrics being developed in the O/o Pr. CCA (CBEC). On the basis of performance metrics the banks will be evaluated continuously.

The evaluation of banks on the basis of performance metrics will further results in imposition of incentives or penalties of banks.

Thus the objective of Bank Authorization Reference Model (BARM) is to bring in objectivity in the authorization of banks and to ensure that the all the IT systems (as required in payment report) are in place. The BARM including Check list for the authorization of banks have been prepared keeping in view the following aspects:

1. The minimum requirements prescribed by the Payment Report (Appendix-1)

2. The IT System being developed by the banks is critical for accepting taxes from the taxpayers and accounting and reporting the same in an accurate manner.

3. Ensuring timely credit of the funds in the Government's Account by the authorized banks.

4. Non-tempering by Banks in the system generated information being shared with the Reserve Bank of India, GSTN and O/o Pr. CCA, CBEC. (In the existing system, there are instances, wherein challan scrolls have been tempered manually by the banks)

5. Fixing responsibilities of the banks in the cases of wrong or tempered data provided to the GSTN/O/o Pr. CCA, CBEC/RBI. The penalties will be considered by the O/o Pr.CCA (CBEC) on the basis of impact of such mistakes on the part of Bank as part of Performance Metrics being developed separately.

6. Accurate preparation of the luggage files to ensure that all the transactions happening in the Government's account in the authorized banks are scrolled to RBI as per the prescribed norms.

7. Providing the basic parameters for future-use in the evaluation of the performance of banks and also provide a framework for the system of incentive and penalty.

8. Guide the bank in the development of IT System and also to provide the basic framework for integration with all the stakeholders.

9. Objective criteria to be followed for authorization of banks for collection of Indirect taxes in the GST regime to ensure ease of doing business for taxpayers.

10. Act as a foundation for development of the continuous assessment framework for the banks.

The BARM is extension of the requirements stipulated in the Payment Report. BARM specifies prescribed processes in details and elaborate on the checks and validations as mentioned in the payment report including minimum requirements specified in Para 85 (Appendix-1).

Components of BARM

As envisaged under GST regime, payments of GST will start from the point when challan is prepared by the taxpayer on the GST Portal. Depending upon the mode of payment, tax payer will be directed to concerned IT interface of the Bank. The Bank has to develop the internal centralized IT application to process the tax receipts from all the modes of payments-

BARM COMPONENTS

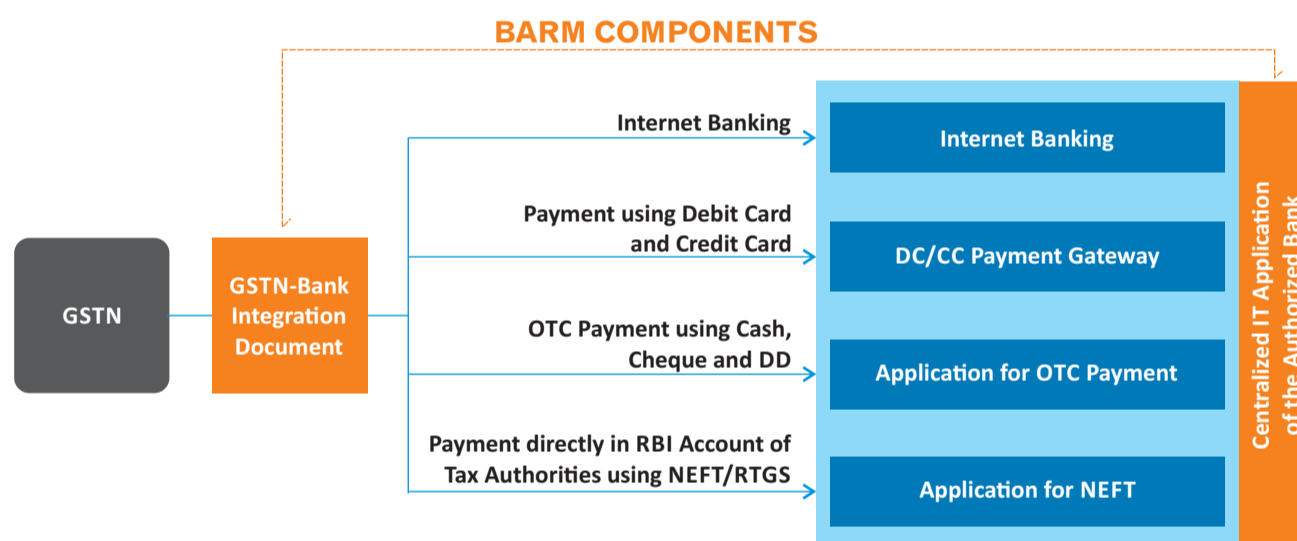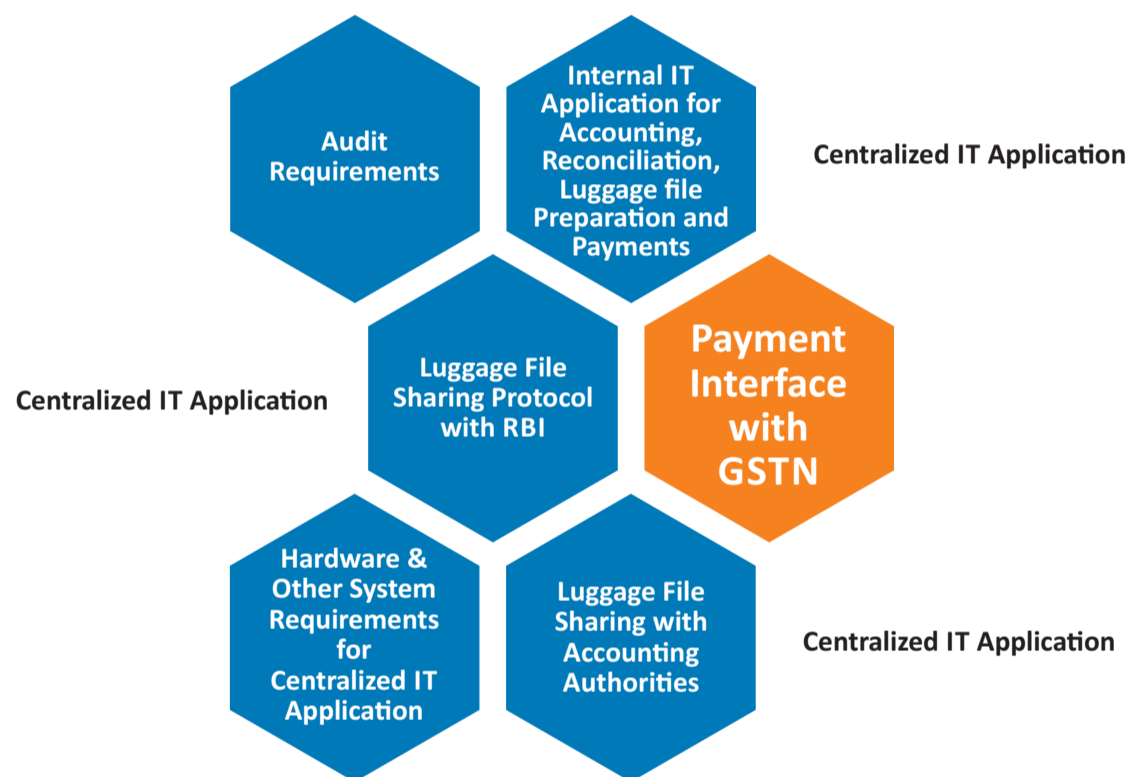| GSTN	GSTN-Bank Integration Document			Centralized IT Application of the Authorized Bank
		Internet Banking	Internet Banking	
		Payment using Debit Card and Credit Card	DC/CC Payment Gateway	
		OTC Payment using Cash, Cheque and DD	Application for OTC Payment	
		Payment directly in RBI Account of Tax Authorities using NEFT/RTGS	Application for NEFT	

Table 2 : BARM Components from Payment Perspective

Thus this process clearly brings out the two components of BARM which has been dealt in separate sections.-

1   The Internal IT applications of the BANK for receipts of indirect taxes

2   Protocol of integration between the GSTN and Banks as specified in the GSTN Payment Interface Document (Annexure I)

Once the payment is received in bank, IT application of the Bank should be robust enough to credit the same in Government Account being maintained in e-FPB and prepare an error-free luggage file for put through of government receipts in concerned Governments' accounts in RBI.

Thus another component of the BARM is integration protocol of the Banks with the RBI and Accounting Authorities of Centre and State. All these components of the BARM are depicted in the following diagram-

Audit Requirements

Internal IT Application for Accounting, Reconciliation, Luggage file Preparation and Payments

Centralized IT Application

Luggage File Sharing Protocol with RBI

Centralized IT Application

Payment Interface with GSTN

Hardware & Other System Requirements for Centralized IT Application

Luggage File Sharing with Accounting Authorities

Centralized IT Application

Scope of Bank Authorization Reference Model

1. The scope of the Bank Authorization Reference Model (BARM) is to implement the recommendations of the Joint Committee of the Business Processes, Payment Report, approved by the Empowered Committee and issued in April, 2015. All the processes, provisions of the BARM are in full compliance with the Payment Report.

2. The Payment Report has already mentioned that the banks which are already authorized in the Centre and State Governments for collection of the Indirect taxes will be authorized under GST regime also. Thus, any bank which has been given approval by the O/o Controller General of Accounts for collection of Indirect taxes will be subjected to Bank Authorization Reference Model before being authorized by O/o Pr. CCA (CBEC).

3. There are many banks like The Jammu and Kashmir Bank Limited, State Bank of Sikkim etc. which are already involved in the collection of the Indirect taxes of the concerned State Government but are not included as part of the list of banks annexed in the Empowered Committee Report.

4. All such banks which are not there but involved in the collection of Indirect taxes will be separately taken up with the O/o CGA for authorization.

Stakeholders of BARM

The Bank Authorization Reference Model [BARM] would be applicable to all the stakeholders under GST regime who are concerned operationally with Banks in terms of collection, remittances, accounting and reconciliation of indirect taxes and the compliance role of Banks in terms of GST Payment Process Report.

1. **Goods and Services Tax Network (GSTN):**

    Banks have to ensure real time linkages with GSTN to facilitate payment of taxes (i) through centralized IT interface (for physical payments); (ii) through internet banking /payment gateway interface (for electronic payments); and (iii) through generation of CIN in respect of successful transactions.

2. **Reserve Bank of India:**

    Banks would have to ensure to forward luggage files (to be prepared daily) detailing receipts from all modes of payments to RBI on T+1 basis in proper format.

3. **e-Focal Point branches:**

    Banks will have to ensure that the respective e-FPB nominated for the accounting of GST conforms to the technical requirements of GSTN, RBI and O/o Pr. CCA, CBEC.

4. **O/o Pr. Chief Controller of Accounts:**

    Banks would have to ensure to forward the scrolls to Accounting Authorities of Central Government and States (if desire so) on T+1 basis.

5. **GST Policy Wing:**

    Banks have to ensure that their systems are in compliance with roles and responsibilities defined in the GST process report.
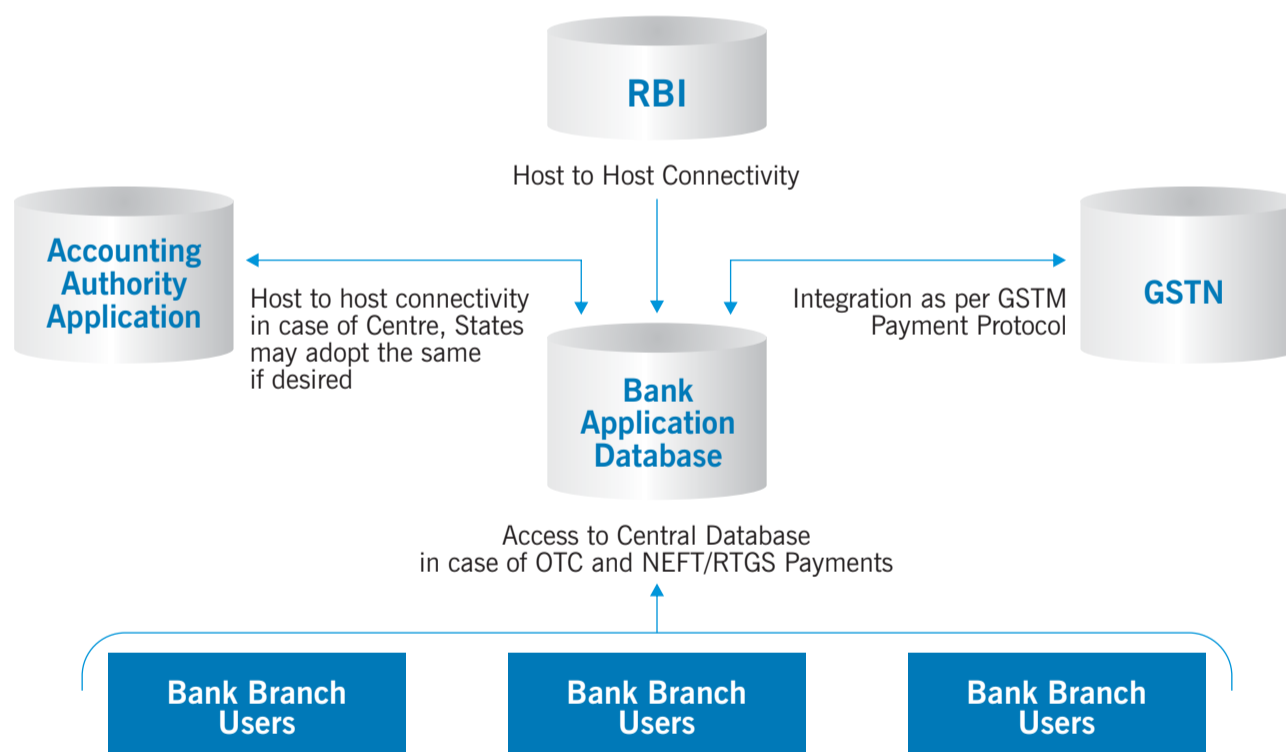
Internal IT Systems of the Banks

The internal IT Application of the banks is required to be developed around the major functionalities already explained above. In this section the detailed processes, checks and balances, detailed expected validations which are required to be put in place by the Banks in its IT application has been elaborated.

The application to handle the GST receipts shall be-

1. Integrated application for all the functionalities related to the GST receipts.

2. The IT application is centralized with a single database, no separate systems shall be allowed at branch level.

RBI

Host to Host Connectivity

Accounting Authority Application

Host to host connectivity in case of Centre, States may adopt the same if desired

Bank Application Database

Integration as per GSTM Payment Protocol

GSTN

Access to Central Database in case of OTC and NEFT/RTGS Payments

| Bank Branch Users | Bank Branch Users | Bank Branch Users |

CIN Generation System

The banks IT Application will generate CIN number on the successful credit of Government Accounts maintained by the Bank against a CPIN (Unique Challan Number generated by the GSTN). The CIN number is CPIN plus 4 digit Bank Codes as prescribed by GSTN in consultation with the RBI.

1. The Banks will develop an internal I.T. application in and around the existing CBS System to capture the CPIN generated on the GST portal on the real time basis. The methodology of integration suggested by the GSTN, as per Annexure I, to the bank should be completely developed and tested. After developing the integration with GSTN, each bank is expected to obtain a Certificate of Satisfactory Integration from it and submit the same to the O/o Pr. CCA, CBEC. The Bank's system should be able to use CPIN from the GSTN data base in almost real time basis as prescribed in GSTN Payment Interface Document Ver. 4.1.

2. Banks shall ensure that the CPIN, once used for payment by the taxpayer, is not available for payment again (in case the CPIN is stored in Bank's system, it should not be used beyond 15 days (The agency bank will validate /allow the transaction for 13 working days and 2 working days will be allowed for up-dation of the clearance status of the cheque/ Demand Draft onto the GSTN portal). Banks, except RBI, are not expected to store CPIN in IT systems). It essentially means that there will be single CIN generated against a CPIN. In existing indirect tax collection mechanism, it has been noticed that duplicate CIN Numbers are being created by the I.T. Systems of the Banks. This discrepancy has been noticed during the audit of the IT Systems of the existing authorized bank. In few cases, the CIN was found to be generated by the Bank even before actual credit of the money in Government's Account (General Ledger Account configured in CBS or account maintained outside the CBS).

3. Banks have to put in place a suitable protocol to prevent such incidents under the GST regime. The CPIN will be pulled by the Banks IT system in case of OTC payments (the 15th day timing would be 2400 Hrs.).

4. It is evident that the bank would not accept any cheque beyond banking hours. As such, no scenario is assumed where cheque (s) will be accepted around midnight. The period of fifteen days includes the date on which CPIN was created including the holidays (if any). Thus, in any case, all the CPINs would stand purged at the mid-night of the 15th day from the date of its creation. Banks should put in place a suitable protocol to ensure the same in the IT System.

5. In many cases, banks have provided the facility of drop boxes to their customers to receive cheque (s) over the counter after clearing hours. In all such cases, since the receipt will be collected through the centralized application which is accessible to all the concerned employee of the bank in the branch, such cheque can be entertained against a particular CPIN only (If CPIN is valid and can be retrieved from the GSTN system). Therefore, if CPIN is not valid and also along with the cheque the challan generated from the GSTN portal is not attached, all such Cheque(s) shall not be accepted. Keeping this in view, all banks are required to develop a protocol for the employees handling the over the counter payments in the bank branches to ensure that-

   a. All the Cheques which are received at the Counter or through drop boxes or any other means are accompanied with the printout of the challan taken by the tax payer from GSTN portal.

   b. All such Cheques are taken for indirect tax receipts only when the CPIN mentioned on the challan attached with cheque is validated through the Centralized I.T. System of the bank with the GSTN.

   c. The Cheques which have not informed as collected to the GSTN through the Centralized Accounting Portal will not be recognized by the System of the GSTN or

the Centralized Accounting Portal of the O/o Pr. CCA (CBEC) or Departmental application for any purposes.

6. For OTC Payments following functionalities in centralized application must be put in place by the banks on the receipt of cash/cheque/DD by the Bank-

   a. Application will provide an interface to capture the challan details provided by the tax payer. The following fields from challan will be captured-

     (a) CPIN

     (b) GSTIN

     (c) Total Amount

     (d) CGST Amount

     (e) SGST Amount

     (f) SGST

     (g) State Code in case of SGST (state code master as prescribed by GSTN must be used in application for selection by the bank)

   b. Apart from the above the Cheque/ DD/Cash amount should be also captured by the application.

   c. Application must retrieve the details against CPIN from the GSTN as per Para 3.1.3 of Payment Interface Document ver. 2.1. All the above fields will be retrieved.

   d. The Central Application of Bank must compare the values of above fields and validate. It means for a CPIN the values of GSTIN; Tax Amounts and Government code as mentioned above will be compared. Amount of cheque/ DD/Cash should be compared with the total amount of challan. It should be invariably same in all cases.

   e. The result of the comparison will be displayed to the bank user in branch. The cases of mismatch shall be highlighted.

   f. In case of mismatch in the value of above fields IT System will not allow acceptance of the challan and payment instrument.

   g. Bank user should check the mismatches and confirm the information from the printout of the GSTIN. In case of any error in data entry by the bank user, an opportunity should be given to correct the same on the basis of printout of challan from GSTN.

   h. In case of payment in cash currency should be INR only.

   i. Following action shall be taken for CIN generation as prescribed by payment report-

     (a) In case of Cash CIN shall be immediately generated and communicated to the GSTN.

     (b) In case of cheque of the same bank, the IT system should integrate with existing application in the bank for debiting the bank account of tax payer and credit of government account. The CIN shall be generated immediately and reported to GSTN.

     (c) In case of cheque of another bank the acknowledgment number should be generated and informed to GSTN immediately.

Processes related to posting of transactions in Bank

7. Bank should create separate Government Accounts for SGST (for each State), CGST and IGST. In other words, the Banks should create separate accounts for each Major Head and for each Government (in the case of SGST). The unique code has been allocated to each such account. The list of these accounts is at Appendix-II. The Account Code is based on the combination of Major Head and Government Code. Census codes of the states have been adopted as the State Government Code. The same has been also been used by the GSTN and listed at Appendix 2 of GSTN Payment Interface document ver 4.1. In case of Center Government code "00" will be used. The proposed major Head Codes for GST[2] are as follows-

Sl. No.	Major Head	Description
1	0005	CGST
2	0006	SGST
3	0007	IGST

Table 3 : Major Head Code and Descriptions under GST

8. As per the prescribed payment processes, bank account of the taxpayer will be debited for the consolidated amount in the challan. For example, in a challan, if the following taxes are payable:

   a. CGST - 10 crores

   b. IGST - 15 crores

9. Then, the total challan value would be Rs. 25 crore and at the time of payment, there will be a single debit of Rs. 25 crore from the taxpayer's account while there will be separate credits in each Major Head and Government in bank. Assuming that there is only one state involved, there will be two credits one each in the Central Government's Account of the CGST and the IGST. The ba8nk should create an internal system for posting multiple credits against a single debit through the I.T. System.

APPROACHES TO HANDLE MULTIPLE CREDITS AGAINST SINGLE DEBIT

1: Create multiple GL Account in CBS

In this scenario on receiving the successful transaction status from different channels of payments, the posting will be done in CBS by debiting consolidated amount from tax payer account and crediting multiple accounts created in the system. The luggage file may be created directly from the CBS for each GL and shared with the RBI and Accounting Authorities.

2: Create single GL Account in CBS

In this scenario there will be single debit and GST (in CBS) account will be credited for consolidated amount. Separate sub-ledgers will be maintained outside CBS for maintaining Major Head wise accounting authority wise credit information. In this scenario the luggage file will be prepared form these sub-ledgers and not from CBS.

Box1: Approaches for Posting Credits in CBS System

---

10. The details of the mechanism built for this purpose need to be defined by the banks and ensure that all these transactions happen accurately in real time basis. Any discrepancy, on this part of the banks in credit of different accounts of different governments, will really create issues related to wrong preparation of luggage files and accounting of the same in the State's and the Central Government's Accounts. This will lead to instances of complex error correction mechanism in the accounting portal of Accounting Authorities of Centre and State.

11. Any BUG in the I.T. System of the banking in this regard will create havoc with the payment and accounting of GST. Thus, all the banks must create a robust protocol which should be fully tested and audited by the suitable authorities. Testing and auditing reports of this process need to be submitted along with the request for authorization of banks to the

O/o Pr. CCA, CBEC. The functionalities must be comprehensively audited by the auditor approved for this purpose by the banks and Internal Audit Wing (IAW) of the O/o Pr. CCA (CBEC). If any such issue is reported during the operation; the bank immediately suspends its operation till the time this bug is removed to the satisfaction of the RBI and Accounting Authorities.

12. Bank should have functionalities to create CIN No. by adding four-digit bank code in the CPIN immediately before the Government Account is credited and also report the same to the GSTN for further action regarding accounting and reconciliation of the Indirect Taxes.

13. The GSTN shall ensure the recording of the time of reporting of each CIN No. by the banks in the GSTN System and report it to the O/o Pr. CCA, CBEC for assessment of the performance of the banks in this regard.

14. As proposed in the Payment Report, each transaction, relating to GSTN payment, will be given a Unique Bank Reference Number (BRN) by the bank through which it should be able to identify the transaction in the CBS System. Thus in other words the BRN is unique transaction ID of the CBS of the banks. The Bank Reference Number (BRN) should be tagged with the transaction reported to GSTN and Reserve Bank of India. Bank should ensure the same during the phase of testing and audit of application and inform the same to O/o Pr. CCA, CBEC at the time of authorization.

HANDLING OF ERRORS REPORTED BY GSTN

15. The GSTN system will validate the data responses of the banks regarding successful payments and reporting of CIN. Various error codes generated during this process have been mentioned in the GSTN payment interface document Ver 2.1. One error code of "PMT9004- Challan Already Paid" is of considerable significance from the accounting and reconciliation perspective.

16. This scenario is anticipated due to technical issues and in such scenario the bank has debited the tax payer account again for a single CPIN. Thus there are two debits in taxpayer accounts and two credits in the corresponding government accounts in e-FPB. Thus in this case the Government Acocunt has been credited but the tax payer ledger maintained in GSTN is not credited as GSTN has proposed a strong validation and no double credits will be expected for a single CPIN. In such a scenario the Banks should be allowed to debit the government account in the bank and revers the transaction to tax payer. It is because-

a. Tax payer cannot seek refund against this double payment as her/his tax ledger is not credited.

b. The CIN number is also not reported to RBI as part of luggage file because duplicate reporting of CIN is not allowed.

3. The following protocol is suggested for bank to deal with such duplicate CIN numbers and avoid reversal of transactions from government account as proposed above-

a. The bank should record all the errors regarding generation of duplicate CIN on the basis of PMT9004 error thrown by the GSTN in its Internal IT Application.

b. The error so recorded shall have specific link with the CIN and BRN of all successful transactions related with such CIN.

c. The banks shall ensure that all amounts debited from the tax payer amount and credited in government accounts.

d. The BRN for a CIN against which the PMT9004 error has been reported by GSTN will be reversed by the bank.

e. The BRN of reversed transaction will also be recorded separately against the CIN.

f. The accounting authorities will reconcile such reversals on the basis of PMT9004 errors reported by the GSTN to accounting authorities.

g. The number of reversal of transactions, its amount and time taken by the bank in

reversing such transactions will be one of the critical parameters in Performance Metrics.

h.   The functionalities specifically implemented by banks to deal with these reversal transactions should be specified in the proposal for the authorization of bank.

PMT9004 Error	CIN No.	BRN No. of CIN for which PMT9004 Error	Posting Date and Time in Government Account	BRN of Reversal Transaction	Whether reported in Luggage File or Not	Amount of Transaction

Table 4 : The reversal transaction table maintained in centralized IT application of banks

PROCESSES RELATED TO DATE AND TIME STAMPING

18. The date and time stamping of all indirect taxes collected by the banks is critical from following perspective-

    a.   Monitoring of receipts in government accounts

    b.   Monitoring of delayed remittances

    c.   Calculation of penalties on delayed remittances

    d.   Tracking of transaction and performance monitoring of banks

19. As suggested by the banks, it is not feasible to close the accounts in the bank at the mid-night as there is a requirement for a period of few hours to close the accounts for the day. In view of the same, the earlier proposal, for consideration of the transaction for a day from mid-night to mid-night, was revised and at present, the banks are required to consolidate all the transactions between 2000 Hrs. and 2000 Hrs. for reporting and reconciliation. In this context, the date and time stamp of each transaction is critical for the preparation of luggage file by the bank as well as for monitoring of the delayed remittances by the O/o Pr. CCA, CBEC.

20. All the banks should have the date and time stamp for each transaction included in the luggage file itself (time in HH/MM/SS format).

All the exceptions where date and time stamp is missing will be marked as exception in the centralized accounting portal. This will be a crucial parameter for monitoring the performance of the banks and will be part of performance matrix.

21. Since all the banks are operating multiple channels of the payment which have been allowed under the GST regime (Internet Banking, Credit Card, Debit card, Over the Counter (OTC), NEFT/RTGS), there may arise a case wherein separate systems (peripheral to CBS) are used for transactions under

---

SCENARIOS FOR DATE AND TIME STAMPING

1   INTERNET BANKING

    a.   The date and time of debit of tax payer account and credit in the account of accredited bank.

2   CREDIT CARD AND DEBIT CARD

    a.   The date and time of credit of funds in the accredited bank account by the Payment Gateway Service Provider.

    b.   The date and time at the time of credit of funds in e-FPB Government Account.

3   CHEQUE PAYMENT OVER THE COUNTER (OTC)

    a.   Date and time of deposit of Cheques and DD by the tax payer. Part of

    b.   Date and time of the realization of Cheques.

4-   NEFT/RTGS DIRECTLY IN RBI ACCOUNT

    a.   Date and time of credit received from the NEFT system.

these channels. For example, the payments through Internet Banking are not part of CBS transactions and are executed outside CBS. These transactions are posted in CBS at later time.

22. The transactions happenings in these peripheral systems may be posted in CBS system at the end of the day (may be after 8:00 hours). In this case, the time stamp of the peripheral system will be taken as the time of transaction (realization time and date). Such date and time should be included in the luggage file and not the date and time of posting the transaction in the ledger of CBS system. All the banks should prepare I.T. specifications accordingly. The luggage file, uploaded by the banks on RBI's e-Kuber and on Systems of the O/o Pr. CCA, CBEC, will be validated for these discrepancies.

23. Banks must submit the detailed processes implemented in the IT systems for date and time stamping at the time of authorisation of banks.

24. O/o Pr. CCA, CBEC will also audit, as per mandate, these transactions in the I.T Systems of the banks to check for manipulation(s), if any.

DATE AND TIME STAMPING OF INTERNET BANKING TRANSACTIONS

25. The bank shall provide the date and time stamp on the information returned to GSTN for successful payments. Date and time stamp is regarding the success of the transaction. Date and time stamp shall correspond to the successful debit of the tax-payers' bank account and corresponding credit in accredited bank.

26. Stage of Stamping: At the time of successful payment of taxes by the tax payer, a success message will be returned to GSTN immediately. It is presumed that this stage of transaction will be recorded by the bank in the peripheral system. All the transactions should report the date and time of transactions accordingly. Banks must ensure that the date

and time stamp reported to GSTN is same as the one reported in luggage File.

DATE AND TIME STAMPING IN OTC

27. For Over The Counter (OTC) Payments, the Bank System should develop a centralized data base and application for all bank branches on the lines prescribed in Para 6 above.

28. The protocols prescribed in GSTN Payments Interface document will be followed. The Date and Time stamping will be done as prescribed below in various scenarios-

   a. **Cash:** The date and time of credit in Government account will be reported for CIN as in this case the amount will be directly credited in concerned account maintained in e-FPB.

   b. **Cheque of same bank:** in this case the CIN will be generated instantly and the date and time of debit of tax payer's account as mentioned in the GSTN payment interface Document will be provided.

   c. **Cheque of another bank.** In this case the date and time stamping of acknowledgment as well as clearance will be recorded in Bank's IT System.

   d. **Demand Draft:**

29. In case, the cheque belongs to some other bank, bank system should generate a cheque receipt advice and update the GSTN system for the same. In such cases, the CPIN validity shall remain there in the system for more than 7 days because the cheque for this CPIN has been received, though, CPIN is not converted into the CIN. All such CPINs along with the date and time of the receipt of the cheque should be communicated to the GSTN by the banks and by the GSTN to O/o Pr. CCA, CBEC to monitor receipts in Government account for the same. On the basis of this information, in case of undue delays in realization of cheque, it will be monitored by the O/o Pr. CCA, CBEC. On realization of cheque, the CIN No. will be generated by the bank and intimated to the GSTN.

30. In the case of Debit Card (DC) and Credit Card (CC) payments, the GSTN will integrate with the Payment Gateways of the authorized banks. In case of CC/DC payments, the payment gateways will communicate the status of payment to the GSTN regarding payment received by it from Card Network and the amount transferred to respective Governments. On the basis of such successful information, CIN No. will be generated and amount will be credited into the assessee 's account. As per the Reserve Bank of India's (RBI) guidelines, all such receipts will be credited in the Government account of the accredited bank within T+3 (guidelines of the RBI in this regard are placed at Annexure-2).

31. In the case of debit card and credit card payment, the Major Head wise and Government wise credit information will be passed to payment gateway. Thus, as in the case of accredited bank (in case of internet payments), payment gateway is expected to create a separate account for each Major Head and Government(s). Though, the Major Head-wise and Government Head-wise information will be required to be credited in separate accounts, the taxpayer account will be debited by the consolidated amount.

32. The GSTN should ensure that any payment gateway authorized by GSTN in consultation with the O/o Pr. CCA, CBEC must maintain this protocol. All the transactions done by the payment gateway provider shall include the date and time stamp as in case of the accredited bank to specify exact date of realization (in 2000 Hrs. to 2000 Hrs. of the day).

33. This date will be considered as T in context of the circular of the Reserve Bank of India mentioned above. The authorized payment gateways since belongs to one of the banks, the payment gateway and the bank will be able to function only when the IT System in both entities are functionally tested and approved.

34. Thus, the payment gateway and the bank work as an organic whole, since the accredited bank, for this kind of debit and credit card transactions, will be the bank with whom this payment gateway is attached.

35. The I.T. System of the payment gateways and the authorized banks are required to be integrated in a manner that all the transactions done by the payment gateway are credited in the Mirror Accounts opened in the accredited bank from where the luggage file will be prepared for uploading on the e-Kuber of Reserve Bank of India. For example, in the event of different amounts getting credited under CGST, IGST and SGST (different accounts opened for each State Governments), all the amounts credited before 8 pm in the accredited bank account will be taken for consideration of T+3 period from payment gateway to accredited bank under RBI's Regulations mentioned above. Once the amount is credited in the accredited bank account, IT. System of the bank will take over to create the luggage file as prescribed in BARM.

36. The I.T. specification develops by the bank shall specifically mention the way it deals with the transactions received from the authorized payment gateway integrated with the GST Portal. All the information received from the payment gateway should have the minimum following information:

    (a) CPIN Number;

    (b) Transactions Reference Number (TRN) of the Payment Gateway;

    (c) Major Head-wise amount for each Government;

    (d) Date and time stamp of successful transaction reported to GST Portal;

b. In the case of transactions related to the payment gateway, the luggage file prepared by the accredited bank should contain the date and time stamp of the successful payment on the payment gateway as well as the date and time stamp of crediting the same amount in Government's account by the accredited bank. Thus, this information when received in O/o Pr. CCA, CBEC will help in calculating the time

taken for movement of cash from payment gateway to accredited bank and from accredited bank to RBI. It is clear from the above that, in case of delayed remittances of the funds by the payment gateway, the same penal interest and amount will be charged from the gateway provider as in the case of the accredited bank. As the gateway provider is one of the accredited banks, the amount of penal interest of the payment gateway provider will be raised to the concerned accredited bank. This should be clarified by the GSTN system to any of the payment gateway to which it is being integrated as part of MOU.

37. The banks should have capabilities to prepare the luggage files of all the transactions as prescribed in the Payment Report automatically through the proposed system.

CPIN EXPIRY SYSTEM

38. The CPIN expiry is for seven days[3]. It has been envisaged that the CPIN will be extracted from the GSTIN system at the time of transaction by the banks. The transaction can be done by the banks in following methods-
    a.   Internet Banking
    b.   Debit Card/Credit Card
    c.   Cheque/DD/Cash
    d.   NEFT

INTERNET BANKING

39. In case there is no maker and checker in the internet banking, the CIN will be immediately informed to the GSTIN. But in case the Maker-Checker concept is implemented by the bank, in that case the CPIN will remain live till the time transaction is alive. Thus the standard practice of using the CPIN data from the GSTIN should be followed. After that there may be the cases that the success or failed transaction is intimated with a time gap. The CPIN validity is upto the time it is used by the bank for transactions and not upto the time it's status as success or failed intimated by the bank.

40. The bank will disclose the maximum time given to checker under various products to monitor the same.

NEFT/RTGS PAYMENTS

41. In case of NEFT/RTGS payment mode, GSTN will share the CPIN immediately with RBI e-Kuber at the time of challan preparation by tax payer.

42. RBI will store the CPIN for seven days. In other words RBI shall ensure that the CPIN is not used beyond the period of seven days in any case.

43. RBI shall not receive the transaction against an expired CPIN. If tax is collected against an expired CPIN, it will not be accepted by GSTN and an error code of PMT9003[4] will be generated.

---

[3] The period of seven days is prescribed in the existing payment report. This may be subject to change in future. Thus Centralized IT application Bank should be designed in manner to deal with such change in future.   [4] Refer to GSTN Payment Interface Document for details regarding different stages of message exchange when this code will be generated.

PMT 9003 Error Reported by GSTN

44. As per GSTN Payment Interface Document, the PMT9003 Error Code **(The CPIN passed has crossed the validity period and the Branch should not be accepting payment against this CPIN)** will be generated in following Scenarios-

    a. Get CPIN Details from GSTN for OTC Payment (Para 3.1.3.5)

    b. *At the time of submission of remittances details in case of OTC Payments (Para 3.2.3.5)*

    c. Submission of acknowledgment in case of OTC Payments in Cheque of another bank or DD (Para 3.3.3.5)

    d. In case of NEFT/RTGS payments received by the branch of authorized bank. (Para 4.1.3.5)

    e. *Submit NEFT/RTGS remittance details interface (Para 4.2.2)*

45. The two scenario at (b) and (e) above indicate a case where amount has been credited in Government Account and CFI. This is also a situation where the funds though credited in CFI, tax ledger is not updated.

46. This scenario will be dealt by generating an MOE by the Accounting Authorities of Centre and State.

Integration with E-Kuber of RBI

47. All the banks should have an I.T. System in place to prepare the luggage file of all the transactions successfully credited in the Government account with the accredited bank branch e-FPB till 2000 hours of the previous day. All such transactions consolidate in the luggage file should have the following information:

    a. CIN;

    b. Total Challan Amount

    c. Bank Reference Number (BRN);

    d. Major Head;

    e. Government Code;

    f. Amount of Major Head and Government;

    g. Date of transaction in e-FPB;

    h. Time of transaction in e-FPB (DD/MM/YY format);

    i. Date of transaction in payment gateway provider's system (DD/MM/YY format) in case of CC/DC payment;

    j. Time of transaction in payment gateway systems (HH/MM/SS format) in case of CC/DC payment;

    k. Cheque No.;

    l. Cheque date;

    m. Mode of Payment (MoP);

    n. Branch Code in case of OTC payments;

    o. Luggage file No.;

    p. Luggage file date;

48. The luggage file format containing above minimum fields have been finalized by RBI in consultation with the accounting authorities. The format of the luggage file attached at Appendix-III.

49. All the validations prescribed by the O/o Pr. CCA, CBEC on luggage file shall be configured in the system of e-Kuber of the RBI. RBI shall test these validations before proposing the clearance of integration with the bank.

50. Validations, proposed on the luggage file being uploaded by the e-FPB of the accredited bank, are as follows:

    (a) The file credited by the I.T. System of the Bank should be in the format prescribed by the Government.

    (b) Mandatory fields are included in the luggage file.

    (c) All the luggage files, prepared by the banks, have to be uploaded before noon i.e. on or before 12 hours without fail. Any upload of the file after 12 hours will not be settled on the same day and will be taken for the settlement of the next day and banks will be penalized accordingly for those delayed remittances. The RBI shall put in place a system for the same.

    (d) Total of Challan Amount must tally with the Major Head wise totals reported in luggage file.

    (e) Duplicate CIN should not be accepted in the luggage file by the RBI.

    (f) In case of Credit Card/Debit Card Payments, the date and time of debit of

tax payer account and date and time of credit of Government Account in e-FPB must be reported.

(g) Date and time stamping of all transaction must be reported in the luggage file.

51. The luggage file must be prepared by the banks without any manual interface. The functionalities implemented for this automated system must be specifically mentioned in the proposal for authorisation of banks in GST regime.

52. Banks must ensure the satisfactory integration with the RBI for luggage file sharing. The testing report of this integration along with the certificate of complete integration obtained from RBI must be submitted along with the proposal for authorisation of bank in GST regime.

53. Banks must have provisions for appending the Debit Notification Number and amount received from e-kuber of RBI for providing the same to O/o Pr. CCA, CBEC.

Integration with GSTN

1. All the banks should put in place a system for integration with GST portal as per the Integration Document placed at Annexure-1.

2. The integration of the GSTN with the banks should meet all the criteria listed in GSTN Payment Interface Document.

3. The integration between GSTN and banks should be tested in a simulated environment and GSTN should ensure that banks are complied with all the integration requirements with the GSTN and provide a certificate to the bank and to the O/o Pr. CCA, CBEC in this regard to facilitate authorization of the bank.

4. GSTN shall intimate the status of each bank integrated successfully with it to all accounting authorities separately.

5. The ***GSTN shall not allow any bank to start the operations in on GSTN portal for tax collection till the time bank is authorized by the O/o Pr.CCA (CBEC).*** It is because the start of collection of indirect taxes requires bank to successfully integrate with RBI and also to fully develop the centralized application for seamless collection of GST receipts.

Integration with Accounting Portal of O/o Pr.CCA (CBEC)

1. Integration with the Centralized Accounting Portal of O/o Pr. CCA, CBEC for the following purpose:

   (a) To share luggage file;

   (b) To consume the Memorandum of Errors (MoE) generated by the Accounting Authority of Centre (O/o Pr. CCA, CBEC) or State for necessary rectifications as per Para 111-ii of the Payment Report.

2. The banks will share the luggage file in the same format as proposed in the Section–B for integration with the Reserve Bank of India.

Ad-Hoc Reporting System

3. The banks IT system should be ready to provide the information to Accounting Authorities of Centre (O/o Pr.CCA, CBEC &e-PAOs)and State and on all the parameters related with the GST collection. The report shall be provided in the format and on desired parameters on R+1 basis (R means request date)

Hardware Availability

4. The bank should assess the number of transactions on the basis of existing transactions under indirect taxes. The hardware availability and scalability of the solution must be ensured to provide uninterrupted services provided to all the stakeholders.

Business Continuity Management Plan

5. The bank should specifically put in place the system for business continuity in case of disaster. The bank shall ensure 99.99 % availability of system on all days. There has been instances when the banks system were down due to maintenance or closing of the accounts which have affected the flow of information.

Grievances Redressal Mechanism and Coordination Unit in Bank

All the banks are required to set up a Grievance Redressal Mechanism to respond to the queries of taxpayers relating to their banks. The System, put in place to address the grievances of the taxpayers, should be informed to the O/o Pr. CCA, CBEC at the time of authorization of the banks. All the banks should also put in place a Nodal Officer along with his/her contact details for coordination with GSTN, RBI and O/o Pr. CCA, CBEC. The bank must update RBI, GSTN and O/o Pr. CCA, CBEC in case of any change in the contact details of the nodal officer.

The Nodal Officer in the bank shall be responsible to respond all queries being received from RBI, GST and O/o Pr. CCA, CBEC and coordinate internally in the bank. The Nodal Officer will be a single point contact for GST related issues. The responsibilities of the bank against the issues, raised by RBI, GSTN and O/o Pr. CCA, CBEC, will be monitored on continuous basis and will be a part of the Performance Matrix and System of Reward and Penalty for the bank.Audit Parameters

Audit Parameters

At the time of authorization under GST regime, all banks are required to conduct the audit of centralized application developed as prescribed in the BARM. The audit must be conducted on the following minimum parameters. The detailed report of audit must be submitted along with the proposal for authorization with a summarized sheet of audit results on these parameters (references must be made with the linked provision in main report).

1   A centralized, automated IT application meeting the Minimum requirement mentioned in the payment report (refer to Appendix-I of BARM) and other functionalities prescribed in BARM, developed and tested.

2   IT Infrastructure readiness and integration with GSTN for accepting transactions through online, NEFT/RTGS and OTC modes.

3   CPIN generated by GSTN to be captured and CIN to be generated based on CPIN number in Banks system as prescribed in BARM.

4   System should not allow for tampering the data once captured by Bank staff for OTC transaction and after the payment has been completed online.

5   Accurate and timely preparation of luggage file format to be sent to RBI for reporting of transactions.

6   Checking the accounts are created to enable capturing and reporting of the transactions as required by CBEC and RBI (Refer to Appendix-II of BARM).

7   Infrastructure including centralized application to ensure credit of funds in Government's account in time by the authorized banks.

8   IT infrastructure should also be able to generate reports and log files to enable audit of the systems in future by O/o Pr. CCCA, CBEC

9   Peak volume testing to be carried out based on expected number of transactions to be handled by banks.

10 Security audit of the application.

11 Adequate business continuity plans in place to ensure 99.99% uptime of systems

12 Grievance handling system in place to ensure all complaints from CBEC, RBI and other regulatory bodies are handled as per guidelines laid down by CBEC

After the authorisation of the banks, these audit parameters will be reviewed according to the performance of the banks. The internal audit of the IT systems of the Banks will be conducted by the O/o Pr.CCA (CBEC) or by designated authority of State/UT [Para 93 of Payment Report]

Proposal for Bank Authorisation

On the basis of detailing of IT System requirements from the Bank in BARM, all the existing authorized banks are required to submit a proposal to O/o Pr.CCA (CBEC) for authorisation under the GST regime. The proposal shall contain the following information/document-

SL. NO.	AUTHORISATION PARAMETERS	STATUS	REFERENCE TO MAIN PROPOSAL
1	The Internal IT Application has been developed and tested completely as expected in Payment Report and elaborated in BARM.		
2	Certificate from GSTN regarding successful integration (if yes, please attach the copy of certificate)		
3	Protocol to ensure CIN is generated only when money is actually credited in Government Account maintained in Banks e-FPB.		
4	System for credited pool accounts on the basis of Major Head & Government deposit provided in the CPIN by the GSTN on successful payment.		
5	Functional Audit report has been done as per audit parameters prescribed in BARM and report is attached.		
6	The bank has system to consolidate debit of the tax payer and corresponding multiple credits in the 38 MH new Government wise accounts.		
7	Approach adopted by the Bank for handling single debit and multiple credit.		
8	Date and time stamping criterion as per BARM		
9	The Centralized application for the OTC payments has been put in place as required in BARM.		
10	System for validations of challans data in OTC Payments		
11	Integration with GSTN for receipts and acknowledgment and reconciliation.		
12	Bank-RBI Integration Completion Certificate obtained from RBI and enclosed.		
13	Bank and Central Accounting Authority Integration completion certificate and with state accounting authorities if they desire so.		

Appendix

Appendix-I:
Minimum set of requirements to be met by banks

Minimum requirements to be met by a bank for being authorized for GST remittances are recommended to be as follows:

a) A centralized application for handling GST receipts for both modes (internet banking and OTC) in an end-to-end manner should be established.

b) There should not be any process flow discontinuities for any mode of the receipt.

c) The system should not require any post-event data entry at any stage.

d) The data entry at any stage of the process should be limited to the operations performed at the bank's end.

e) The data received from GSTN portal should not require any fresh data entry and should not be open for modification.

f) There should be functional integration with GSTN portal and banks for both modes.

g) The IT system should have the ability to receive challan data and to communicate successful remittances on real time basis to GSTN portal for both modes.

h) The collation of data and reporting to GSTN portal and to RBI should be system based and not require manual operations.

i) The standards of communication prescribed by RBI (ISO 20022) should be followed.

j) There should be an upfront (before being authorized) as well as periodic audit of the IT system and the centralized application for handling GST receipts. The system audit should cover operational, technical and security aspects as per terms of reference and periodicity set by GSTN in consultation with Accounting Authorities.

k) One branch of the concerned authorized bank in the entire country should be established / designated as the e-FPB (Electronic Focal Point Branches) to handle all backend operations of GST receipts including operation of 39 tax accounts, data collation, reporting and reconciliation with RBI / GSTN / Accounting Authorities.

l) In addition, one or more branch of the concerned authorized bank in each State Capital should serve as GST helpdesk (Refer Para 27 above).

m) Two separate tax accounts for Government of India (one each for CGST and IGST) and one tax account for each State/UT Government (36 States/UTs) (for SGST) should be set up and operated by e-FPB alone.

n) The credit to respective tax accounts should be simultaneous with debit to the tax-payer's account in case of internet banking mode, realization of a cheque or submission of DD/cash in case of OTC mode and receipt of NEFT / RTGS remittances from remitter banks into RBI's pool account and then its transfer to tax accounts.

o) The above mentioned credit to the respective tax accounts should be by the IT system itself as per the mandate contained in the Challan data received from GSTN and not require manual intervention.

p) In addition to tax specific 38 accounts (for CGST, IGST and SGST account for each State / UT Government), a common pooled account for cheque/Draft and CC/DC payments should be set up and operated by e-FPB (but not required by those banks who can credit the amount 'on the fly').

q) As a part of the daily consolidated but transaction level report of successful receipts in each government account to RBI, there should be an assurance that all transactions credited to respective CGST, IGST and SGST Accounts are being reported to RBI and no balances are left in these accounts meant for cheque realization. RBI will need to build a similar assurance for NEFT/RTGS remittances.

r) Suitable validations prescribed by GST Law should be inbuilt in the IT system / GST application. Some of such validations will pertain to non-acceptance of outstation cheques and non-deduction of cheque collection charges for OTC receipts, and mark up and collection of CC/DC charges (to be agreed) from tax payers.

SL NO.	MAJOR HEAD	ACCOUNT NAME	ACCOUNT NO.
16	0006	SGST-Mizoram	000615
17	0006	SGST-Tripura	000616
18	0006	SGST-Meghalaya	000617
19	0006	SGST-Assam	000618
20	0006	SGST-West Bengal	000619
21	0006	SGST-Jharkhand	000620
22	0006	SGST-Orissa	000621
23	0006	SGST-Chhattisgarh	000622
24	0006	SGST-Madhya Pradesh	000623
25	0006	SGST-Gujarat	000624
26	0006	SGST-Daman & Diu	000625
27	0006	SGST-Dadra & Nagar Haveli	000626
28	0006	SGST-Maharashtra	000627
29	0006	SGST-Andhra Pradesh	000628
30	0006	SGST-Karnataka	000629
31	0006	SGST-Goa	000630
32	0006	SGST-Lakshdweep	000631
33	0006	SGST-Kerala	000632
34	0006	SGST-Tamil Nadu	000633
35	0006	SGST-Pondicherry	000634
36	0006	SGST-Andaman & Nicobar Island	000635
37	0006	SGST-Telangana	000636
38	0007	IGST-Centre	000700

Appendix-II:
Listing of Accounts along with code opened in Authorized Bank

Proposed Convention: Major Head +2-digit Centre/State Code

MAJOR HEAD	DESCRIPTION	
0005	Central Goods and Services Tax	(CGST)
0006	State Goods and Services Tax	(SGST)
0007	Integrated Goods and Services Tax	(IGST)

Listing of 38 accounts need to be opened in the Banks for the purposes of accounting and reconciliation. The account code defined in this table should be used in the internal IT application of the Banks.

SL NO.	MAJOR HEAD	ACCOUNT NAME	ACCOUNT NO.
1	0005	Centre-CGST	000500
2	0006	SGST- Jammu and Kashmir	000601
3	0006	SGST-Himachal Pradesh	000602
4	0006	SGST-Punjab	000603
5	0006	SGST-Chandigarh	000604
6	0006	SGST-Uttrakhand	000605
7	0006	SGST-Haryana	000606
8	0006	SGST-Delhi	000607
9	0006	SGST-Rajasthan	000608
10	0006	SGST-Uttar Pradesh	000609
11	0006	SGST-Bihar	000610
12	0006	SGST-Sikkim	000611
13	0006	SGST-Arunachal Pradesh	000612
14	0006	SGST-Nagaland	000613
15	0006	SGST-Manipur	000614

Appendix-III: Luggage File Format

Required Information	Mapping to pacs. 008.001.05	Remarks	Mandatory	Master Based Field
HEADER				
Bank Code	+From ++FinancialInstitutionIdentification +++FinancialInstitutionIdentification ++++ClearingSystemMemberIdentification +++++Member Identification		Yes	Yes
Luggage File Number	BusinessMessageIdentifier	Plus sign is not defined, so tag depth is not known	Yes	No
Luggage File Date	+GroupHeader ++CreationDateTime		Yes	No
Scroll Date	CreationDate	Plus sign is not defined, so tag depth is not known	Yes	No
CIN Level Information: This data will be repeated for each CIN				
eFPB IFSC Code	+CreditTransferTransactionInformation ++DebtorAgent +++FinancialInstitutionIdentification ++++ClearingSystemMemberIdentification +++++Member Identification		Yes	Yes
CIN	+CreditTransferTransactionInformation ++PaymentIdentification +++EndToEndIdentification		Yes	No
BRN	+CreditTransferTransactionInformation ++PaymentIdentification +++ClearingSystemReference		No	No
Amount	+CreditTransferTransactionInformation ++InstructedAmount		Yes	No

Required Information	Mapping to pacs. 008.001.05	Remarks	Mandatory	Master Based Field
MoP (NB / CC / DC / CQ / DD / OTC)	+CreditTransferTransactionInformation ++PaymentTypeInformation +++ServiceLevel ++++Proprietary		Yes	Yes
Date and Time of Transaction	+CreditTransferTransactionInformation ++SettlementTimeIndication +++DebitDateTime		Yes	No
Date and Time of credit in eFPB	+CreditTransferTransactionInformation ++AcceptanceDateTime		Yes	No
Cheque Number	+CreditTransferTransactionInformation ++PaymentTypeInformation +++LocalInstrument ++++Proprietary		Yes, in case mode of payment is cheque payment	No
Cheque Date	+CreditTransferTransactionInformation ++RemittanceInformation +++Structured ++++ReferredDocumentInformation +++++RelatedDate		Yes, in case mode of payment is cheque payment	No
Branch code for OTC	+CreditTransferTransactionInformation ++DebtorAgent+++BranchIdentification ++++Identification		Yes, in case mode of payment is OTC payment	No
Accounting Information: This data will be repeated within each CIN to report all major heads and govt. codes with amount				
Major Head	+CreditTransferTransactionInformation ++Tax +++Creditor ++++TaxIdentification		Yes	Yes
Govt. Code	+CreditTransferTransactionInformation ++Tax +++dministrationZone		Yes	Yes
Amount	+CreditTransferTransactionInformation ++Tax +++TotalTaxAmount		Yes	No

Required Information	Mapping to pacs. 008.001.05	Remarks	Mandatory	Master Based Field
Period: From	+CreditTransferTransactionInformation ++Tax +++Record ++++Period +++++FromToDate ++++++FromDate		Yes	No
Period: To	+CreditTransferTransactionInformation ++Tax +++Record ++++Period +++++FromToDate ++++++ToDate		Yes	No

Appendix-IV:
Bank Codes for Challan Identification Number (CIN)

The Challan Identification Number (CIN) will be a unique 18-digit number containing 14-digit CPIN generated by GST IT system for a particular challan and unique 4-digit Bank code. The following tables lists the 4-digit code to be used by the Authorized Banks for generation of CIN.

SL NO.	NAME OF THE BANK	BANK CODE	REMARKS
1	ALLAHABAD BANK	ALLA	
2	ANDHRA BANK	ANDB	
3	BANK OF BARODA	BARB	
4	DENA BANK	BKDN	
5	BANK OF INDIA	BKID	
6	CENTRAL BANK OF INDIA	CBIN	
7	CANARA BANK	CNRB	
8	CORPORATION BANK	CORP	
9	HDFC BANK	HDFC	
10	IDBI BANK	IBKL	
11	ICICI BANK LTD	ICIC	
12	INDIAN BANK	IDIB	
13	INDIAN OVERSEAS BANK	IOBA	
14	BANK OF MAHARASHTRA	MAHB	
15	ORIENTAL BANK OF COMMERCE	ORBC	
16	J & K Bank	JAKA	
17	PUNJAB AND SIND BANK	PSIB	
18	PUNJAB NATIONAL BANK	PUNB	
19	RBI,PAD	RBIS	For NEFT/RTGS Payments

SL NO.	NAME OF THE BANK	BANK CODE	REMARKS
20	STATE BANK OF BIKANER AND JAIPUR	SBBJ	
21	STATE BANK OF HYDERABAD	SBHY	
22	STATE BANK OF INDIA	SBIN	
23	STATE BANK OF MYSORE	SBMY	
24	STATE BANK OF TRAVANCORE	SBTR	
25	STATE BANK OF PATIALA	STBP	
26	SYNDICATE BANK	SYNB	
27	UNION BANK OF INDIA	UBIN	
28	UCO BANK	UCBA	
29	UNITED BANK OF INDIA	UTBI	
30	AXIS BANK	UTIB	
31	VIJAYA BANK	VIJB	

Appendix-V:
Codes to identify beneficiary State

The following table list the values that will be passed in the beneficiaryState field in the payment request to identify State/UT Government to which SGST remittance pertains to. The values used is complaint to the Meta Data Standards specified by DeitY.

STATE CODE	STATE NAME	STATE CODE	STATE NAME
01	Jammu and Kashmir	19	West Bengal
02	Himachal Pradesh	20	Jharkhand
03	Punjab	21	Orissa
04	Chandigarh	22	Chhatisgarh
05	Uttrakhand	23	Madhya Pradesh
06	Haryana	24	Gujarat
07	Delhi	25	Daman & Diu
08	Rajasthan	26	Dadra & Nagar Haveli
09	Uttar Pradesh	27	Maharashtra
10	Bihar	37	Andhra Pradesh
11	Sikkim	29	Karnataka
12	Arunachal Pradesh	30	Goa
13	Nagaland	31	Lakshadweep
14	Manipur	32	Kerala
15	Mizoram	33	Tamil Nadu
16	Tripura	34	Puducherry Commune
17	Meghalaya	35	Andaman & Nicobar Islands
18	Assam	36	Telangana

Appendix-VI:
Technical Error Codes for
GST IT system

The following table describes various error details that may be part of the error response message which can be received from GST system whenever a processing error occurred due to some technical issues.

ERRORCODE	TITLE	DESCRIPTION
TEC1001	Service not available	The specific service is not available.
TEC1002	Access denied	The user is not permitted to access the service.
TEC1003	Unauthorized User	User authentication failed.
TEC1004	Invalid access token	The access token used in the request is incorrect or has expired
TEC1005	Session expired	The current session is expired, hence cannot process the request.
TEC1006	Internal error	An unknown internal error occurred.

Appendix-VII:
Relevant URLs for Test

URL	http://125.19.78.234/ /v0.1/bankapi/payment
CPIN	16041400000001

Appendix-VIII: Glossary

This section should contain the list of terms not already introduced in the referred documents.

SL.NO.	TERM / ACRONYM	DESCRIPTION
1.	GSTIN	Goods and Services Taxpayer Identification Number
2.	CPIN	Common Portal Identification Number (14-digit :YYMM+State_code(2 digit)+8 digit sequential number)) generated by GST IT system upon finalization of the challan for payment)
3.	CIN	Challan Identification Number (18-digit - CPIN prefixed with 4-character Bank Code of the bank where the payment is remitted.)

Appendix-IX: Open/Closed Issues

ID	ITEM	DATE RAISED	DATE CLOSED	RESPONSIBILITY	STATUS
1.	Should PUNJAB AND MAHARASHTRA CO BANK be included in the list? No	28th Dec15	13th Jan16	GSTN	Closed
2.	What should be the length of the BRN number	28th Dec15	13th Jan16	Infosys	Closed
3.	How will be test the NEFT transactions? One or two banks should provide a mechanism to initiate NEFT	28th Dec15		Infosys	Open

Contact Number of Officers in the Office of Pr. CCA (CBEC), Department of Revenue, Ministry of Finance

S.No	Name and Designation	Office Address	Contact No./Email ID
1.	Archana Nigam Principal Chief Controller of Accounts	AGCR Building, Room No. 105, Ist Floor	Ph.: 91-11-23702279 Fax: 91-11-23702423 Ph.: (R) 91-11-23882344 archana.nigam@nic.in
2.	Pradeep Kr. Berwah Chief Controller of Accounts	AGCR Building, Room No. 103, Ist Floor	Ph.: 91-11-23702428 Ph.: (R) 91-11-23702423 pradeepberwah@yahoo.com
3.	Manoj Sethi Chief Controller of Accounts	AGCR Building, Room No. 107, Ist Floor	Ph.: 91-11-23702430 Ph.: (R) 91-11-224105548 manoj.sethi@nic.in
4.	Alok Kumar Verma Controller of Accounts	AGCR Building, Room No. 108-B, Ist Floor	Ph.: 91-11-23702480 alok.verma@nic.in
5.	Dy. Controller of Accounts (Vacant)	AGCR Building, Room No. 106-B, Ist Floor	
6.	Assistant Controller of Accounts (Vacant)	AGCR Building,	

GST Cell, Office of the Pr. CCA, CBEC Department of Revenue, Ministry of Finance

S.No	Name and Designation	Office Address	Contact No./Email ID
1.	Asha Rani Sharma Sr. Accounts Officer	AGCR Building, Room No. A-110, Ist Floor	Ph.: 91-11-23702311 Mob No. : 09911487771 asha.sharma@nic.in
2.	Rakesh Babbar Asstt. Accounts Officer	AGCR Building, Room No. A-110, Ist Floor	Ph.: 91-11-23702300 Mob No. : 09811050155 rakesh.babbar@nic.in
3.	Shalini Gupta Asstt. Accounts Officer	AGCR Building, Room No. A-110, Ist Floor	Ph.: 91-11-23702311 Mob No. : 09818407494 shalini01121976@gmail.com
4.	Megha Sharma Sr. Accountant	AGCR Building, Room No. A-110, Ist Floor	Ph.: 91-11-23702300 Mob No. : 09711427442 meghasharma.2503@gmail.com
5.	Sumit Kumar Accountant	AGCR Building, Room No. A-110, Ist Floor	Ph.: 91-11-23702300 Mob No. : 09012560806 sumitkruhela@gmail.com

PRINCIPAL CHIEF CONTROLLER OF ACCOUNTS

Central Board of Excise & Customs, Department of Revenue
Ministry of Finance, New Delhi

DGACR Building, 1st Floor, 'B' Wing, I.P. Estate, New Delhi - 110002