

FAQs

1. What are the modes of payment available?

Following modes of payment are available:

- Credit Card
- Debit Card
- Net Banking

2. How to verify status of a transaction?

The payment status of a transaction can be verified from the link provided for the purpose.

3. What is a successful transaction?

A successful transaction is that payment against which payment status Success(S) has been received from Bank's server.

4. What is the meaning of pending transaction?

A payment transaction is said to be pending if Bank's server reports status Pending (P). Pending status implies that success or failure of the transaction has not been confirmed by bank.

If transaction is pending, the applicant should not attempt to make payment again as the same may be involved in double payment.

5. When does a pending transaction become success or failure?

A pending transaction becomes success or failure as soon as the same is reported from Bank's server. In any case a pending transaction is marked success or failure in 2 working days of transaction date by Bank's server.

6. What is a failed transaction?

A payment transaction is said to be failed if the status is reported as Failed (F) from the Bank's server.

In case the Bank Account of the applicant gets debited against a failed transaction, the Bank shall refund the same to the debited account within 5 to 7 working days.

In case of failed transaction, applicant may attempt for payment again.

7. What should I do if a successful message is not received from the Bank after making a payment?

As soon as a payment request is generated and the applicant land on the payment page, the system auto generates a challan reference no. which is intimated through SMS to the applicant's mobile no. provided in the application. From challan reference no. the applicant can verify the payment status using the link provided.

8. What are the Pre-requisites for making payment using credit/debit card?

As per RBI guideline effective from 01-10-2020, an applicant must enable his/her credit/debit card from the issuing bank for contactless (OTP Based) online transaction.

9. What happens if I attempt a transaction without enabling my card for online transaction?

If a transaction is attempted, in such a case the depositor account is debited even though the transaction is a failure. But the depositor account will be refunded by the bank within 7 working days.

10. Which document in support of payment is necessary to be maintained by the applicant?

A system generated e-Challan with Challan No. and Date mentioned therein is the ultimate proof of payment. The e-Challan can be generated by the applicant from the link provided for this purpose by using Challan Reference No. or Bank Reference No. or Department Reference No.

The applicant can generate an e-Challan against a successful payment at any time. However it should be noted that the challan no. and the date in the e-Challan against a successful payment are denoted on or before three Bank working days from the date of transaction made.