Name of the product : e-payment of VAT

Features of the product in brief	Bank renders its customers the facility to make VAT payments online for commercial tax department of various States. This can be availed by customer of any Centralized Banking branch of the bank. Using this facility, the customers can make payments at any time of the day.
Terms & Conditions	For using the facility the customers must be registered with valid TIN number. The customers should have PNB's Internet Banking User-id & passwords
Documents required	This facility is available only for account holders of PNB and TIN holders registered with Department of Commercial Taxes of the concerned state.
Suggested time norms for activity	On real time basis. Once the customer account is debited, transaction gets completed at Government website and tax will be treated as payment made to Government. Amount paid after 8.00PM, will be treated for next day payment.
Dos &Do'nts	**The customer should be careful while filling the challan details at the time of remitting to funds online.**
Customer's obligation	**While making payment customer should take due precautions. No refund would be made by the bank on the claim of customer that he has made excess or multiple payments. The bank is not entitled to change the payment heads or other information on request of the customer and he has to directly take up with the Govt. department for the same.**
Grievance Resolution/compensation	**If two or more payments are made for the same challan number, it is treated as duplicate payments. Refund of duplicate payments would be done by the bank.**
Any other important matter relating to the product	1. Using this facility, the customers can make payments at any time of the day. 2. Payment/Transaction-id will be generated with the link for cyber receipt/ Counterfoil of Challan, which can be printed and kept for future reference.

States, in which facility since started	Delhi, Uttarakhand, Himachal Pradesh, Karnataka, Bihar, Gujarat, Uttar Pradesh, Punjab, Rajasthan, Maharashtra, Orissa, Jharkhand, West Bengal, Chhattisgarh, Andhra Pradesh,Telengana,Tamil Nadu,Madhya Pradesh, Haryana, ***Kerala, Daman and Diu***