Income Tax Payment Debited but Challan Missing - citizen guide 2026

Did your bank account lose the tax amount, but the Income Tax portal did not give you a challan receipt? Do not pay again in a hurry. First save the bank proof, check the CRN status, and follow the official wait-and-reconcile steps below.

Quick answer: Open e-Pay Tax and check the CRN. If it says “No Response from Bank” after your account was debited, check again after 30 minutes and wait one day. The portal says it will reconcile with the bank. If the status still does not change, contact the bank, then raise an e-filing grievance.

Checked against official Income Tax Department, DoPT, RTI Online, CIC and Supreme Court sources on 3 August 2026 by the RTI Wiki editorial team.

Read the status before you pay again

The words beside your Challan Reference Number tell you what to do next. This table follows the Income Tax Department e-Pay Tax FAQ.

CRN status	What it means	Safest first action	Pay again now?
No Response from Bank.	The portal did not get the bank's reply within 30 minutes.	Recheck after 30 minutes. If money was debited, wait one day for a bank check.	**No.** Wait and check first.
Payment Failed.	The bank sent a failed status to the portal.	If money was debited, contact your bank with the CRN and bank proof.	**Not until the debit is traced.**

CRN status	What it means	Safest first action	Pay again now?
Awaiting Bank Confirmation.	The portal is waiting for the bank's reply.	Keep the proof. Check Payment History again.	**No.** The first payment is still being checked.
Incorrect details from Bank.	The bank details do not match the portal record.	Wait for the portal and bank to match the details. File a grievance if it stays the same.	**No.** Do not create a second problem.
Paid.	The bank reply reached the portal.	Open Payment History. Download the challan receipt.	**No.** The payment is complete.

① Save proof	② Read CRN status	③ Wait as directed	④ Contact bank	⑤ Raise grievance or RTI
Bank statement and bank ID.	Open Generated Challans and Payment History.	Check after 30 minutes. Wait one day where the official FAQ says so.	Ask for a trace or refund status.	A grievance asks for action. RTI asks for records.

What CRN, CIN and the challan receipt mean

A **CRN** is a unique number made before you pay direct tax. Its full name is Challan Reference Number. After a successful payment, the portal makes a challan receipt. The receipt has a **CIN**, BSR code, payment date and other details. The CRN then shows as **Paid** in Payment History. Keep both numbers. They trace the same payment.

Your safest action path

Step one: Freeze the evidence

Before calling anyone, save the facts that may disappear from the screen:

- CRN and the date it was made.
- Bank transaction reference or UTR, if shown.
- Exact debit date and time.
- Amount paid.
- Screenshot of the CRN status.
- Bank statement line showing the debit.
- Payment mode, such as net banking, debit card, payment gateway, UPI, NEFT or RTGS.

Mask the full account number before sharing a screenshot outside the bank or official portal. Never place an OTP, password, CVV or full card number in a grievance or RTI application.

Step two: Check Generated Challans and Payment History

Log in at incometax.gov.in. Open **e-Pay Tax**. Read the status under **Generated Challans**, then open **Payment History**. A successful payment should appear as **Paid**, and the challan receipt should be available there for download.

The official FAQ says every direct-tax payment made through e-Pay Tax needs a CRN. It also says you cannot start the same payment again against a CRN after payment has already been initiated. This is why the first CRN must be traced before you create another one.

Step three: Use the official 30-minute and one-day checks

If the status is **No Response from Bank**, recheck it after 30 minutes. If your account was debited but the status is still not Paid, wait one day. The Income Tax Department says the portal will reconcile the CRN with the bank during that period.

This one-day step is for the official **No Response from Bank** status. It does not mean that every payment problem will end in one day.

Step four: Contact the bank when the portal tells you to

If the CRN still does not update after the stated wait, contact the bank. If the CRN says **Payment Failed** but your account was debited, the official FAQ also tells you to contact the bank.

Give the bank the CRN, debit date, amount and transaction reference. Ask for a written trace result. Do not ask only for a phone assurance. Save the complaint or service-request number.

Step five: Raise an e-filing grievance for action

Use a grievance when you want the department to fix or trace the payment. The Income Tax Department grievance manual allows registered and unregistered users to raise grievances. It lists e-Filing, AO, CPC-TDS and CPC-ITR as available departments.

For a portal payment problem, log in and open **Grievances > Submit Grievance**. Choose the closest e-Filing payment or challan category shown on your screen. Add:

1. CRN.
2. Payment date and amount.
3. Bank transaction reference.
4. Exact CRN status.
5. Bank complaint number, if already raised.
6. A short request to match the debit and show the correct record.

Upload only what is needed. Submit the grievance and save its acknowledgement number. You can later use **View Grievance Status** to track it.

Monday-to-Tuesday worked example

> **Illustrative example, not a report about a real taxpayer:**
>
> On Monday morning, a taxpayer starts a payment against a CRN. The bank shows a debit, but the portal shows **No Response from Bank**. The taxpayer saves the CRN, debit line and transaction reference. They check after 30 minutes and do not pay again.
>
> On Tuesday morning, one day has passed. If the CRN now says **Paid**, the taxpayer downloads the receipt from Payment History. If it still has not updated, the taxpayer contacts the bank and raises an e-filing grievance with the saved proof.

This example follows the official status steps. The amount and payment mode do not change the need to preserve proof and trace the first CRN.

When RTI helps, and when it does not

An e-filing grievance asks the department to **act**. An RTI asks a public office to give you an **existing record**. Use the grievance first. Use RTI later if the reply is unclear. You can ask for the matching log, status, error code, action note or another record.

Section 2(f) of the Right to Information Act, 2005 covers records already held by a public office. The Supreme Court explained this rule in **Khanapuram Gandaiah v. Administrative Officer, (2010) 2 SCC 1**. You may seek a record that already exists. You cannot make the PIO create an answer to a “why” question. The CIC's official RTI Compendium repeats this rule.

The current RTI Online list has **Central Board of Direct Taxes**. It also has **Director General of Income Tax Systems, New Delhi**. For an e-filing or CRN record, choose the office that holds it. Your grievance reply may name that office. If you choose the wrong public office, ask for a transfer under Section 6(3).

A Central Government RTI costs **₹10** under the RTI Rules, 2012. A person with a valid below-poverty-line certificate does not pay this fee. Section 7(1) normally gives the CPIO 30 days to reply. If time runs out, you can file a first appeal. Section 19(1) also lets you appeal a poor reply.

Sample RTI for the missing payment record

Keep the request about records. Do not ask the CPIO to issue a challan, reverse money, calculate tax or solve the grievance.

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To: The Central Public Information Officer
[Public authority that holds the e-Pay Tax or CRN record]

Subject: Information under Section 6(1) of the RTI Act, 2005
about reconciliation of Challan Reference Number [CRN]

I am an Indian citizen. My bank account was debited for a direct-tax
payment linked to CRN [CRN] on [date]. The e-filing portal has not
shown the final challan receipt. E-filing grievance number [number]
was filed on [date].

Please provide the following existing records in electronic form:

1. The status and event log recorded for the CRN from payment
   initiation to the date of this reply.
2. The CIN, BSR code and payment date, if a CIN was generated.
3. A copy of the bank reconciliation result, exception code or
   mismatch record received or created for this CRN.
4. A copy of the action note and current recorded status of the
   e-filing grievance quoted above.
5. The name of the office or section now holding this record.

Please mask exempt personal or security details and provide the rest
under Section 10. If another public authority holds the record,
please transfer this request under Section 6(3) and inform me.
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> ```
> Please reply within the period in Section 7(1). I do not seek an
> opinion, tax advice, a fresh calculation or an explanation that is
> not already recorded.
> ```

The RTI Online guidelines say not to upload Aadhaar, PAN or another identity paper. A BPL certificate is the stated exception. Use the CRN and grievance number to identify the matter. Do not upload a PAN card or a bank statement with a full account number.

→ Open the free AI RTI Drafter to adapt the sample without adding unsafe personal data.

Common mistakes that cost time or money

- **Paying twice before tracing the first CRN.** The e-Pay Tax FAQ says an initiated payment cannot be reinitiated against the same CRN. Follow the status-specific check first.
- **Treating a bank debit as a completed tax payment.** Completion is shown by the Paid status and challan receipt in Payment History, according to the official e-Pay Tax FAQ.
- **Asking an RTI to fix the payment.** Section 2(f) gives access to existing information. Use the grievance channel for action and RTI for records.
- **Writing only "Why is my challan missing?"** A PIO need not make a new reason. Ask for the log, note, code and bank-matching result. This follows Khanapuram Gandaiah.
- **Uploading PAN or Aadhaar to RTI Online.** The portal guidelines tell applicants not to upload these identity documents, except a BPL certificate where required.
- **Omitting the CRN and grievance number.** A precise request helps the record-holding office find the correct payment without guessing.

Save this proof checklist

Before you leave the page, keep one folder with:

- [ ] CRN screenshot.
- [ ] Bank debit line.
- [ ] Transaction reference or UTR.
- [ ] Generated Challans status screenshot.
- [ ] Payment History screenshot.
- [ ] Bank complaint number.
- [ ] E-filing grievance acknowledgement.
- [ ] Challan receipt, when it appears.

→ Download this guide and checklist as a PDF.

Frequently asked questions

How long should I wait if the bank debited the money but the CRN is not Paid?

For a **No Response from Bank** status, the Income Tax Department says to check again after 30 minutes. If the account was debited, wait one day for portal-bank reconciliation. If the CRN still does not update, contact the bank and keep the complaint number.

Where can I download the income-tax challan receipt?

After a successful payment, open e-Pay Tax. Go to **Payment History**. The official FAQ says the CRN should show **Paid**. The challan receipt should show the CIN, BSR code, payment date and other details.

What if the CRN says Payment Failed but my bank account was debited?

Contact the bank with the CRN, date, amount and transaction reference. This is the action stated in the official e-Pay Tax FAQ for a failed status with a debit. Ask for a written trace or reversal status, not only a phone reply.

Can I make the same tax payment again with the same CRN?

No. The official FAQ says you cannot start payment again against the same CRN. First trace the debit. Use a copied or new CRN only after you know the first payment did not finish. Make a fresh payment only if it is truly due.

Should I file an income-tax grievance before an RTI?

Yes, in most cases. Use a grievance when you want the payment checked or fixed. Use RTI later if you need an existing log, note, code or recorded status that the grievance did not give you.

Which public authority should receive the RTI application?

Choose the office that holds the e-filing or bank-matching record. RTI Online lists Central Board of Direct Taxes. It also lists Director General of Income Tax Systems, New Delhi. Use another office if your grievance reply names it. Ask for a Section 6(3) transfer if needed.

Should I upload my PAN card or bank statement with the RTI?

Do not upload a PAN card or Aadhaar card to RTI Online. Its rules warn against identity papers. A BPL certificate is the stated exception. If a bank line is needed, hide the account number and other entries. Use the CRN and grievance number.

What can I do if the CPIO does not reply in 30 days?

Section 7(1) normally sets a 30-day reply period. If that period ends without a reply, or the reply is incomplete, file a first appeal under Section 19(1). Use the Timeline Tracker and First Appeal Builder.

Official sources

- Income Tax Department: e-Pay Tax Functionality FAQs.
- Income Tax Department: Submit Grievances User Manual.
- RTI Online: Public Authorities available in the portal.
- RTI Online: Guidelines for applicants.
- Department of Personnel and Training: Right to Information Act, 2005.
- Department of Personnel and Training: RTI Rules, 2012.
- Central Information Commission: RTI Compendium.
- Supreme Court of India: Constitution Bench judgment on information held by a public

authority.

Related help on RTI Wiki

- Income Tax grievance route.
- How to read Form 26AS and AIS.
- How to file an ITR online.
- How to file RTI online in India.
- Why RTI applications get rejected.
- RTI Act Section 6: making a request.
- RTI Act Section 7: reply time and decision.
- RTI Act Section 19: appeals.
- The RTI Playbook.

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