PAN Card



The Permanent Account Number (PAN) card is an important document for conducting even the most simplest of financial transactions like opening a savings bank account, applying for a debit/credit card and so on.

It is a 10-digit alphanumeric identity allotted by the income tax department to an individual, company, Hindu Undivided Family (HUF) or any other person.

Earlier, to apply for PAN, an individual had to fill up forms offline specified by the income tax department (i.e., form 49A for resident individuals) and provide supporting documents for proof of identity, address, and date of birth.

These days you can apply for PAN online, albeit partially. This is because once all the steps have been completed, you still have to send the acknowledgment receipt to National Securities Depository (NSDL) or UTI Infrastructure Technology (UTIITL) - agencies authorised by the income tax department to facilitate PAN applications on its behalf.

Remember while applying for a new PAN card, you are mandatorily required to provide your Aadhaar details.

List of Identity proof for Applying Pan Card

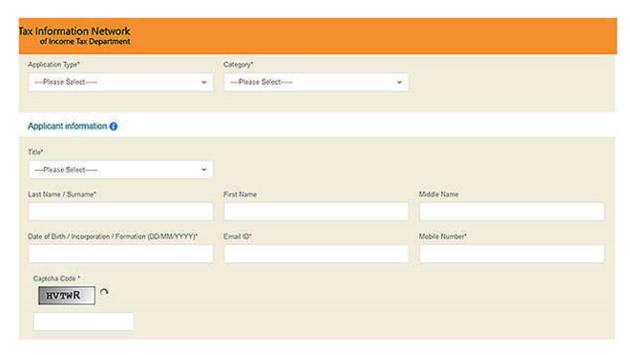
- * Aadhar Card
- * Voters ID
- * Driving license
- Passport Copy
- * Ration Card with Applicant Photograph
- * Bank Certificate
- * Arms License
- * Ex- Servicemen Health Card
- * Photo ID card central/state
- * Certificate from Gazette Officer
- * Pension Card with Applicant Photograph
- * Certificate of Identity in Original issued by Member of Parliament/Member of Legislative Assembly/Municipal Councillor

Here are few things you should know before you start filling up form 49A to apply for your PAN:

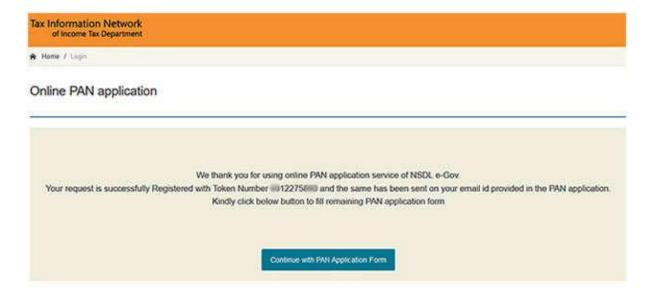
- 1. While filling in your application, you should fill your surname before your first name. However, on the PAN card, your name will appear in the sequence of 'First name Surname'.
- 2. There is a paperless facility called e-KYC and e-sign where your Aadhaar details will be used. You don't have to upload images such as photo, signature or other supporting documents. Your Aadhaar photograph will appear in your PAN if you use the e-KYC and e-sign facility.
- 3. There is a second method which is a standalone e-sign facility where you are required to upload your photograph, signature (in black ink) and specified supporting documents in a prescribed format, unlike in the e-KYC and e-Sign option.
- 4. However, for minor applicants and cases where a representative assessee is appointed, then the e-KYC and e-sign facility is not allowed.
- 5. You should only use the e-Sign or e-KYC methods if your mobile/email is linked with Aadhaar as you will be required to undergo the Aadhaar authentication process.

Step by Step guide

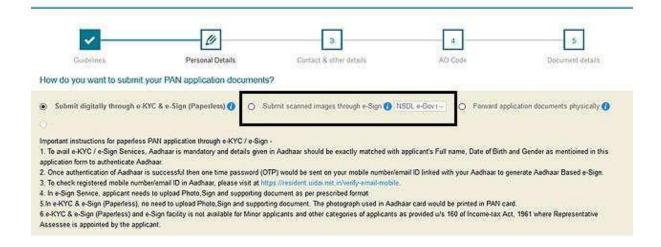
- 1. Visit the NSDL website https://www.onlineservices.nsdl.com/paam/endUserRegisterContact.html
- 2. Click on 'Application Type' and select the form applicable to you - form 49A for resident individuals and form 49AA for non-resident individuals (NRIs) and foreign nationals.



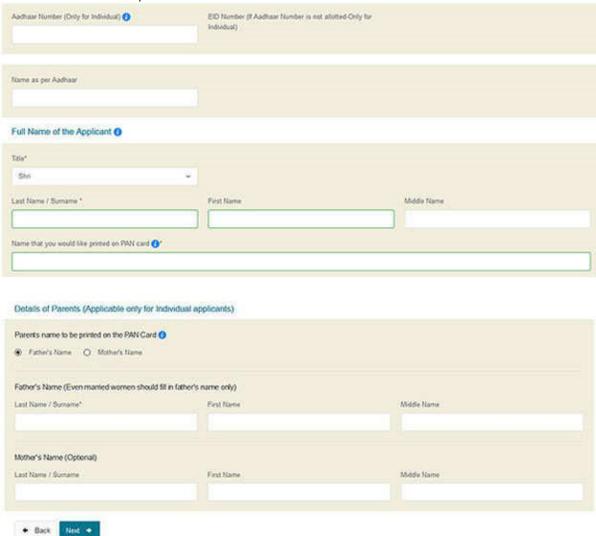
- 3. Select category: 'Individual'
- 4. Fill in rest of the information asked such as name, and date of birth. Information marked with an asterisk sign has to be filled in mandatorily.
- 5. Once you have clicked on the 'submit' button, a token number will be generated. You will be required to click on the link to continue with your PAN Application. You can keep a screenshot of the page displaying the token number for your record just in case the token number does not get sent to ...



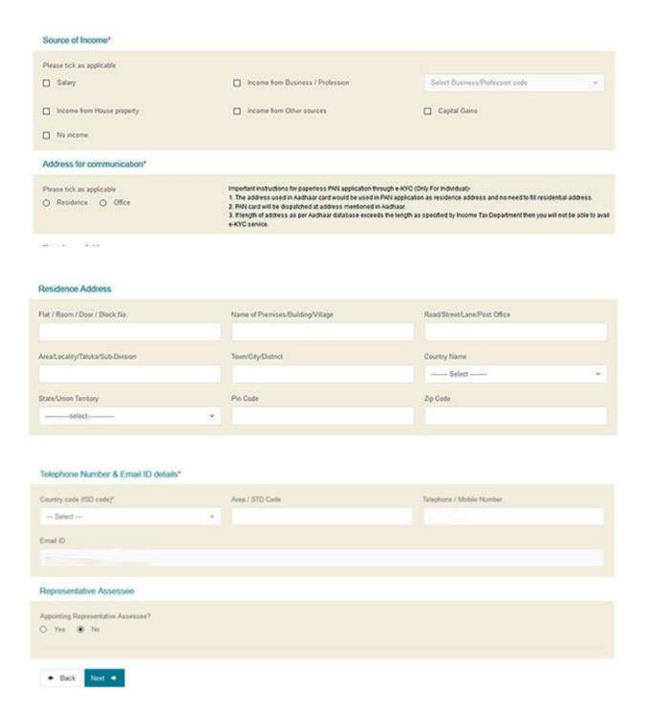
6. A new page will appear on your screen. There will be three options asking you how you want to proceed with your application. The three options are (i) Submit digitally through e-KYC and e-sign (Paperless) (ii) Submit scanned images through e-Sign and (iii) Forward application documents physically.



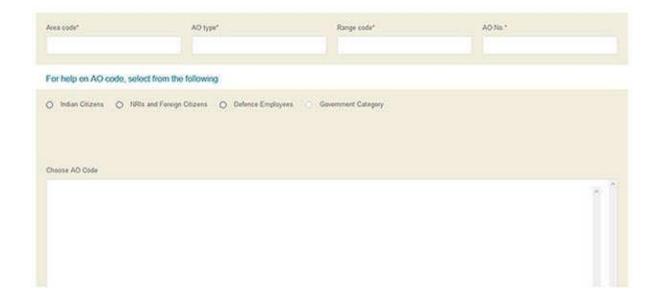
7. Enter your details such as Aadhaar number, parents name, etc. You can have the option to get either your father's or mother's name printed on the PAN card.



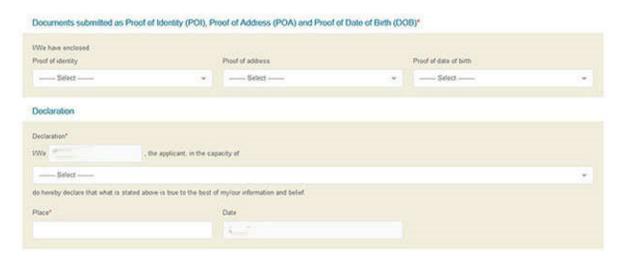
8. Once you have filled all the relevant data, click on 'Next'. A new page will appear asking you to fill in additional personal details such as source of income, address, contact details.

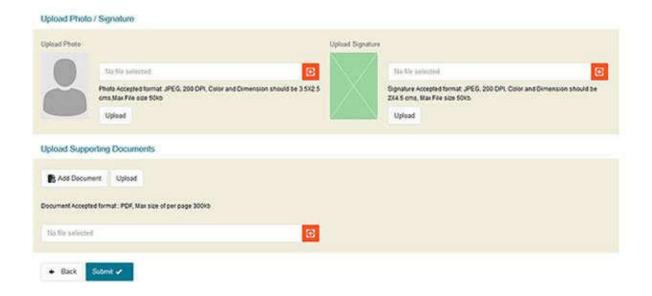


- 9. After filing up all the personal details, click on 'Next'.
- 10. In the next step, you will be required to enter your area code, AO (assessing officer) type, range code and AO number. You can find these details in this window itself.



- 11. Once these details are filled, click on 'Next'.
- 12. At the last step, you will be asked to choose and upload the supporting documents along with your photograph and signature.





- 13. According to NSDL helpline, once the documents are uploaded you will have to make the payment of Rs 115.90 excluding additional bank charges, if any. You can pay using your debit or credit cards, Net banking or demand draft. (If you have chosen to send the physical documents instead of opting for e-KYC or e-Sign, then you will have to pay Rs 110).
- 14. Once you have made the payment, you will be required to undergo the Aadhaar authentication process. An OTP will be sent to the mobile/email linked to your Aadhaar
- 15. If your Aadhaar authentication process is successful, then take a print out of the receipt with the 15 digit unique acknowledgement number, sign it and send it to the NSDL office at: Income Tax PAN Services Unit, NSDL e-Governance Infrastructure Limited, 5th Floor, Mantri Sterling, Plot No. 341, Survey No. 997/8, Model Colony, Near Deep Bungalow Chowk, Pune 411016.
- 16. In case your Aadhaar authentication process is not successful or your mobile number is not linked to Aadhaar, according to NSDL helpline, then take a print out of acknowledgment receipt, paste your photograph and sign the receipt. You will also have to send a photocopy of the documents uploaded by you.

You should super-scribe the envelope with 'APPLICATION FOR PAN -N-15 DIGIT ACKNOWLEDGEMENT NUMBER' (For e.g. 'APPLICATION FOR PAN -- N-881010200000097'). You can send this envelope via post or courier and it should reach NSDL within 15 days from the date of online application.

The turn around time to process PAN application is 15-20 days. You can also track your application using this link: https://tin.tin.nsdl.com/pantan/StatusTrack.html