

YOUR MONEY

Update details to link PAN and Aadhaar

Any mismatch in details leads to failure in linking and you have to go to individual websites to change details

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From July 1, 2017, all tax returns will have to mention the Aadhaar number, according to the newly-introduced Section 139AA of the Income Tax Act. If you have both the permanent account number (PAN) and Aadhaar, you need to link the two. If you fail to do so, your PAN number could become invalid. Many people are, however, facing difficulties in linking these two databases.

When you try to link the Aadhaar with PAN, three things need to match: Name, year of birth, and gender. If any of these details does not match, the linking fails. Many people are having problems because their names are different in the two databases. Some have used initials in their names in the PAN card. "The Aadhaar database does not allow initials. It accepts only full names. During the linking process, the names in the two databases need to match letter by letter. If there is a difference of even a single letter, the linking fails. People from South India, in particular, are facing a lot of problems because of the use of initials in PAN," says Chetan Chandak, head-tax research, H&R Block. People who have abbreviated their middle name in PAN (for instance, Kumar shortened to K) while using the full form in the Aadhaar are also encountering problems.

The third category of people facing difficulties are those who have special characters in their names. For instance, a surname like D'Souza has an apostrophe. While the PAN database accepts special characters, the Aadhaar database doesn't, causing a mismatch.

Women who have changed their surnames after marriage are also having problems. They may have got their Aadhaar before marriage and PAN after marriage, or vice versa. As the two documents have different names, they are unable to link them. Finally, people who have gone abroad to work and don't yet have the Aadhaar card will also face a problem in filing their tax return this year. "You have to get your biometrics registered to obtain the Aadhaar card and that is possible only in India," says Naveen Wadhwa, deputy general manager, Taxmann.

Once you have got your

MULTIPLE HURDLES

- Difference of even a single letter in the names given in PAN and Aadhaar databases means linking won't happen
- Use of initials, abbreviated middle name and use of special characters are all causing mismatch
- Update the details in one of two databases—PAN or Aadhaar—so that the two become compatible

Aadhaar or PAN updated to make the two documents match, a further complication arises. These details will have to be updated in several accounts: banks, mutual funds, insurance, demat, etc. "If the information provided in different accounts does not match, it will create problems for you. It is advisable to have one identity for all purposes," says Wadhwa.

The process of linking PAN and the Aadhaar is simple. Log on to incometaxindiaefiling.gov.in. A window pops up. Enter your Aadhaar number and captcha and click on 'Link now'. If the window doesn't appear, go to Profile Settings and click on Link Aadhaar. Again a screen appears. Enter the Aadhaar and captcha and then click on 'Link Aadhaar'. If the details match, the linking will happen. "Try this option first. If you are not able to do the linking online, you will have to change the details in one of the two documents," says Preeti Khurana, chief editor, Cleartax. The Aadhaar details can be updated at ssup.uidai.gov.in while the PAN details can be updated at tin.tin.nsdl.com/pan/correction.html.

Experts say that the income tax department will make a new, simplified facility for linking available on its e-filing portal. They will allow you to upload a copy of your Aadhaar card and will match the year of birth in your PAN and Aadhaar records. If the two match, the documents will be linked even if there are small differences in name. So far, however, this facility has not been activated.