



Linking PAN with Aadhaar is mandatory! To avoid the restrictions on certain banking transactions and high TDS/TCS, please link your PAN with Aadhaar.

As per Section 139AA of the Income Tax Act 1961, every person eligible to obtain an Aadhaar and has PAN must **link their Aadhaar with their PAN by 30th June 2023.**

Here's what happens **if you don't link your Aadhaar-PAN by 30th June 2023:**

1. Your PAN will become inoperative until linked with Aadhaar
2. TDS/ TCS deduction will attract a higher rate applicable to PAN not present and refund to be claimed by customer while filling returns:
 1. TDS will be deducted @ 20% on interest on Fixed Deposits
 2. TDS @ 20% applicable for cash withdrawal transactions
3. **You will NOT be able to do many banking services such as:**
 1. Book a Fixed Deposit above Rs. 50,000
 2. Deposit cash above Rs. 50,000.
 3. Get a new Debit/Credit Card
 4. Invest or redeem your Mutual Funds.
 5. Purchase any foreign currency beyond Rs. 50,000
 6. Submission of Form 15 G/H

Here are two useful links for you:

[Click here](#) to check the status of your PAN – Aadhaar linkage:

[Click here](#) to link your Aadhaar with PAN.

Please note; linking of Aadhaar with PAN does not apply to an individual who does not possess an Aadhaar number / Enrollment ID **and is:-**

- residing in the States of Assam, Jammu and Kashmir and Meghalaya.
- a Non-Resident as per Income Tax Act 1961.
- of the age of eighty years or more at any time during the previous year.
- not a citizen of India.

It is as per notification 37/2017 dated 11-May-2017 issued by CBDT.

For more information, please click here to read the Guidelines. [Click Here](#)

Do not share your internet banking details such as User ID, Password, Credit or Debit Card Numbers, CVV, OTP, etc., with anyone over phone or through email.



BEYOND BANKING

The more you save in your account, the more we contribute together.

When you bank with us, we invest upto 5% of our net profit every year back to the communities.