

Frequently Asked Questions and Answers (FAQs)

1. What Is PAN?

Permanent Account Number (PAN) is a ten-digit alphanumeric number, issued in the form of a laminated card, by the Income Tax Department, to any "person" who applies for it or to whom the department allots the number without an application.

PAN enables the department to link all transactions of the "person" with the department. These transactions include tax payments, TDS/TCS credits, returns of income/wealth/gift/FBT, specified transactions, correspondence, and so on. PAN, thus, acts as an identifier for the "person" with the tax department.

PAN was introduced to facilitate linking of various documents, including payment of taxes, assessment, tax demand, tax arrears etc. relating to an assessee, to facilitate easy retrieval of information and to facilitate matching of information relating to investment, raising of loans and other business activities of taxpayers collected through various sources, both internal as well as external, for detecting and combating tax evasion and widening of tax base.

A typical PAN is AFZPK7190K.

First three characters i.e. "AFZ" in the above PAN are alphabetic series running from AAA to ZZZ

Fourth character of PAN i.e. "P" in the above PAN represents the status of the PAN holder. "P" stands for Individual, "F" stands for Firm, "C" stands for Company, "H" stands for HUF, "A" stands for AOP, "T" stands for TRUST etc.

Fifth character i.e. "K" in the above PAN represents first character of the PAN holder's last name/surname.

Next four characters i.e. "7190" in the above PAN are sequential number running from 0001 to 9999.

Last character i.e. "K" in the above PAN is an alphabetic check digit.

2. Why Is It Necessary To Have PAN?

It is mandatory to quote PAN on return of income, all correspondence with any income tax authority. From 1 January 2005 it will be mandatory to quote PAN on challans for any payments due to Income Tax Department.

It is also compulsory to quote PAN in all documents pertaining to the following financial transactions :-

- (a) sale or purchase of any immovable property valued at five lakh rupees or more;
- (b) sale or purchase of a motor vehicle or vehicle, [the sale or purchase of a motor vehicle or vehicle does not include two wheeled vehicles, inclusive of any detachable side-car having an extra wheel, attached to the motor vehicle;]
- (c) a time deposit, exceeding fifty thousand rupees, with a banking company ;
- (d) a deposit, exceeding fifty thousand rupees, in any account with Post Office Savings Bank;
- (e) a contract of a value exceeding one lakh rupees for sale or purchase of securities;
- (f) opening a bank account;
- (g) making an application for installation of a telephone connection (including a cellular telephone connection);
- (h) payment to hotels and restaurants against their bills for an amount exceeding twenty-five thousand rupees at any one time ;

(i) payment in cash for purchase of bank drafts or pay orders or banker's cheques for an amount aggregating fifty thousand rupees or more during any one day;

(j) deposit in cash aggregating fifty thousand rupees or more with a bank during any one day;

(k) payment in cash in connection with travel to any foreign country of an amount exceeding twenty-five thousand rupees at any one time.

{Kindly refer [Section 139A \(5\) \(c\)](#) read with [Rule 114B](#) for more details}

3. How does Income Tax Department ensure that PAN is quoted on transactions mentioned above?

It is statutory responsibility of a person receiving document relating to economic or financial transactions notified by the CBDT to ensure that PAN has been duly quoted in the document.

{[Section 139A \(6\)](#)}

4. Is it compulsory to quote PAN on return of income?

Yes, it is compulsory to quote PAN on return of income. A penalty of Rs.10,000/- is leviable in case of any default.

{Kindly refer [Section 272B](#)}

5. How will these authorities verify PAN?

A facility for verifying PAN is available on the website of the Income Tax department. Kindly click <https://incometaxindiaefiling.gov.in/portal/knownpan.do>

6. Who must have a PAN?

i. All existing assesses or taxpayers or persons who are required to furnish a return of income, even on behalf of others, must obtain PAN.

ii. Any person carrying on any business or profession whose total sales, turnover or gross receipts are or is likely to exceed five lakh rupees in any previous year;

iii. Any person, who intends to enter into financial transaction where quoting PAN is mandatory, must also obtain PAN.

iv. The Assessing Officer may allot PAN to any person either on his own or on a specific request from such person.

7. Can a person obtain or use more than one PAN?

Obtaining or possessing more than one PAN is against the law, for which penalty of Rs.10,000/- may be imposed

8. Where to apply for PAN?

In order to improve PAN related services, the Income Tax department has authorized UTI Investor Services Ltd (UTIISL) to set up and manage IT PAN Service Centers in all cities or towns where there is an Income Tax office and National Securities Depository Limited (NSDL) to dispense PAN services from TIN Facilitation Centers. For convenience of PAN applicants in big cities, UTIISL has set up more than one IT PAN Service Center and likewise there are more than one TIN Facilitation Centers.

9. How to apply for a PAN? Can an application for PAN be made on plain paper?

PAN application should be made only on Form 49A. A PAN application (Form 49A) can be downloaded from the website of Income Tax department or UTIISL or NSDL (www.incometaxindia.gov.in, www.utiisl.co.in or tin-nsdl.com) or printed by local printers or photocopied (on A4 size 70 GSM paper) or obtained from any other source. The form is also available at IT PAN Service centers and TIN Facilitation centers.

10. Can an application for PAN be made in Form 49A obtained from anywhere?

Yes, PAN application may be made on Form 49A obtained from any source other than IT PAN Service Centers or TIN Facilitation Centers. For instance, a PAN application may be made on form downloaded from the website of Income Tax department or UTIISL or NSDL; or on form printed by local printers or a photocopy of downloaded or printed form.

11. Can an application for PAN be made through Internet?

Yes, application for fresh allotment of PAN can be made through Internet. Further, requests for changes or correction in PAN data or request for reprint of PAN card (for an existing PAN) may also be made through Internet. Online application can be made either through the portal of NSDL (<https://tin.tin.nsdl.com/pan/index.html>) or portal of UTIISL (<http://www.utiisl.co.in/uti/newapp/new-pan-application.jsp>). The charges for applying for PAN online are the same i.e. Rs. 94 (including service tax) for Indian communication address and Rs.744 (including service tax) for foreign communication address, i.e. there are no additional charges. Payment of application fee can be made through credit/debit card or net-banking. Once the application and payment is accepted, the applicant is required to send the supporting documents through courier/post to NSDL/UTIISL.

12. Is there any TATKAL facility for allotment of PAN?

No.

13. How to find an IT PAN Service Center or TIN Facilitation Center?

Location of IT PAN Service Centers or TIN Facilitation Centers in any city may be obtained from local Income Tax Office or any office of UTI/UTIISL or NSDL in that city or from websites of the Income Tax department (www.incometaxindia.gov.in or UTIISL(www.utiisl.co.in) or NSDL (<http://tin-nsdl.com>)

14. What services are provided by these IT PAN Service Centers or TIN Facilitation Centers?

IT PAN Service Centers or TIN Facilitation Centers will supply PAN application forms (Form 49A) and forms for [Request For New PAN Card Or/ And Changes In PAN Data](#), assist the applicant in filling up the form, collect filled form and issue acknowledgement slip. After obtaining PAN from the Income Tax department, UTIISL or NSDL as the case may be, will print the PAN card and deliver it to the applicant.

15. What if I submit incomplete Form 49A?

IT PAN Service Centers or TIN Facilitation Centers shall not receive any incomplete and deficient PAN application. However, these centers will assist applicants to correctly fill up form 49A or [Request For New PAN Card Or/ And Changes In PAN Data](#), as the case may be.

16. What documents and information have to be submitted along with the application for Form 49A?

- a. Individual applicants will have to affix one recent, coloured photograph (Stamp Size: 3.5 cms x 2.5 cms) on Form 49A;
- b. Any one document listed in Rule 114 must be supplied as proof of 'Identity' and 'Address'; and
- c. Designation and code of the concerned Assessing Officer of Income Tax department will have to be mentioned in Form 49A.

17. Which documents will serve as proof of 'Identity' in case of Individual applicants, including minors and HUF applicants?

Copy of school leaving certificate or matriculation certificate or degree of a recognized educational institution or depository account or credit card or bank account or water bill or ration card or property tax assessment order or passport or voter identity card or driving license or certificate of identity signed by a MP or an MLA or a Municipal Councilor or a Gazetted Officer;

In case the PAN applicant is a minor, any of above documents of any of the parents or guardian of such minor shall serve as proof of Identity;

In case PAN application is made on behalf of a HUF, any of above documents in respect of Karta of the HUF will serve as proof of Identity.

18. What is proof of 'Address' for Individual applicants, including minors and HUF applicants?

Copy of electricity bill or telephone bill or depository account or credit card or bank account or ration card or employer certificate or passport or voter identity card or property tax assessment order or driving license or rent receipt or certificate of address signed by a MP/ MLA/Municipal Councilor / a Gazetted Officer;

In case the PAN applicant is a minor, any of above documents of any of the parents or guardian of such minor shall serve as proof of Address;

In case PAN application is made on behalf of a HUF, any of above documents in respect of Karta of the HUF will serve as proof of Address.

19. What documents will serve as proof of Identity and Address for other applicants?

Copy of Certificate of Registration issued by the Registrar of Companies or Copy of Certificate of Registration issued by the Registrar of Firms or Copy of Partnership Deed or Copy of Trust deed or Copy of Certificate of Registration Number issued by Charity Commissioner or Copy of Agreement or Copy of Certificate of Registration Number issued by Charity Commissioner or Registrar of Co-operative Society or any other Competent Authority or any other document originating from any Central or State Government Department establishing Identity and Address of such person.

20. How to find 'Assessing Officer code'?

Assessing Officer code may be obtained from Income Tax Office where you submit your return of income. Applicants who have never filed return of income may find out Assessing Officer code with the help of IT PAN Service Center or TIN Facilitation Center or jurisdictional Income Tax Office.

21. Is a photograph compulsory for making an application for PAN?

A photograph is compulsory only in case of 'Individual' applicants.

22. What is the procedure for applicants who cannot sign?

In such cases, Left Hand Thumb impression of the applicant should be affixed on Form 49A or '[Request For New PAN Card Or/ And Changes In PAN Data](#)' at the place meant for signatures and got attested by a Magistrate or a Notary Public or a Gazetted Officer, under official seal and stamp.

23. Is father's name compulsory for female (including married/divorced/widow) applicants?

Only father's name is required to be filled in the PAN application (Form 49A). Female applicants, irrespective of marital status, should write only father's name in the PAN application

24. Is it compulsory to mention telephone numbers on Form 49A?

Telephone number is not compulsory, but if provided it may help in faster communication.

25. Who can apply on behalf of non-resident, minor, lunatic, idiot, and court of wards?

Section 160 of IT Act, 1961 provides that a non-resident, a minor, lunatic, idiot, and court of wards and such other persons may be represented through a Representative Assessee. In such cases, application for PAN will be made by the Representative Assessee.

26. I had applied to the department but I do not know my PAN?

Please contact the Aaykar Sampark Kendra (ASK) at 0124-2438000 (or 95124-2438000 from NCR) or visit the www.incometaxindia.gov.in and go to '[know your PAN](#)'.

27. Are there any charges to be paid at IT PAN Service Centers or TIN Facilitation Centers?

UTIISL and NSDL have been authorized to collect Rs.85 + Service Tax as applicable, per PAN application and this includes cost of a tamper proof PAN card. This amount will have to be paid in cash at IT PAN Service Center or the TIN Facilitation Center.

28. Do you need to apply for a PAN when you move or transfer from one city to another?

Permanent Account Number (PAN), as the name suggests, is a permanent number and does not change during lifetime of PAN holder. Changing the address or city, though, may change the Assessing Officer. Such changes must, therefore, be intimated to nearest IT PAN Service Center or TIN Facilitation Center for required correction in PAN databases of the Income Tax department. These requests will have to be made in a form for 'Request For New PAN Card Or/ And Changes In PAN Data'

29. I had applied to UTITSL/ NSDL a month ago but I have not received my PAN card and I have to file my return of income.

Please contact Aaykar Sampark Kendra (0124-2438000 or 95124-2438000 from NCR) or www.incometaxindia.gov.in or send an email to pan@incometaxindia.gov.in.

30. Will the existing PAN cards issued by the Department remain valid?

All PAN allotted and PAN card issued by the Department will remain valid. All persons who have been allotted a PAN need not apply again.

31. Income Tax Department has issued me a PAN card; can I obtain a new tamper proof PAN card?

For obtaining the tamper proof PAN card an application will have to be made in the form for '[Request For New PAN Card Or/ And Changes In PAN Data](#)' to IT PAN Service Center or TIN Facilitation Center, in which existing PAN will have to be indicated and old PAN card surrendered. The payment of Rs.60 + Service Tax as applicable, will also have to be made.

32. I had applied for PAN and received PAN number but have not received the PAN Card?

Apply in the form for '[Request For New PAN Card Or/ And Changes In PAN Data](#)' at any IT PAN Service Center or TIN Facilitation Center quoting the PAN allotted to you.

33. How will the new PAN card be delivered to me?

The UTIISL or NSDL, as the case may be, will ensure delivery of new PAN card at the address indicated by you in the PAN application form or form for '[Request For New PAN Card Or/ And Changes In PAN Data](#)'

34. I want to pay taxes today but I do not have a PAN?

It takes about 15 days to get a new PAN allotted. However, PAN can be obtained in around 5 days if application is made through Internet and processing fee paid through credit card. It is advisable to initiate action for obtaining PAN will in time.

35. Who should be contacted for inquiries regarding PAN applications?

All such inquiries should be addressed to:

For UTIISL	For NSDL
<p>The Vice President IT PAN Processing Centre, UTI Investor Services Ltd Plot No. 3, Sector - 11 CBD_ Belapur Navi Mumbai-400 614 e-mail.- utiisl- gsd@mail.utiisl.co.in Tel No. 022-27561690 Fax No. 022-27561706</p>	<p>The Vice President Income Tax PAN Services Unit, NSDL 4th Floor, Trade World, A Wing Kamala Mills Compound, S. B. Marg, Lower Parel, Mumbai-400 013 e-mail.- tininfo@nsdl.co.in Tel No. 022-2499 4650 Fax No. 022-2495 0664</p>

Coupon number or Acknowledgement number, as the case may be, should be mentioned in all communications.

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