

FAQs for performing International Transactions on Debit Cards

As per guidelines from Income tax authorities, availability of PAN (except for Non-resident customer) is mandatory for performing international transactions. Further effective 1st July, 2023, your PAN will become inoperative if it is not linked with Aadhaar (Unless falls under exempted categories)* and in such case you will not be able to perform international transactions.

1. How do I get my PAN updated/ linked in account?

PAN can be updated in your bank account by any of the following methods:

A. Mobile banking app or Internet Banking

- Login into Mobile Banking application/ Internet Banking
- Click on the Options Button (3 Horizontal lines)
- Manage Profile button will appear below your Name
- Select the “Add PAN” option and input details as requested
- Service request will be raised on submission and details updated within 48 hours

B. Visiting your nearest branch or contacting your RM

- PAN updation request form will be provided to you at the branch
- This form is to be filled and submitted to the branch service manager or relationship manager
- Service request will be raised on form submission and PAN will be updated within 48 hours

For further guidance on PAN updation, you may contact our Banker on call at 1800 10 888.

2. What to do if my PAN has become inoperative?

If your PAN has become inoperative, kindly log into the Income tax portal and follow the necessary steps to link your PAN with Aadhaar Card <https://eportal.incometax.gov.in/iec/foservices/#/pre-login/bl-link-aadhaar>

Once done, the updated PAN Aadhaar linkage status will reflect in our records within 48 hours and you can resume transacting internationally using your debit card if status is PAN successfully linked to Aadhaar

3. I have updated my PAN and it is linked to Aadhaar as well but still my transactions are getting declined?

In such case, request you to call us at 180010 888 or visit any of our Branch.

*Following categories are exempted from Aadhaar-PAN linking

- (i) NRIs
- (ii) Not a citizen of India
- (iii) Age > 80 years as on date
- (iv) State of residence is ASSAM, MEGHALAYA or JAMMU & KASHMIR