

## Income tax dept to issue only e-refunds from Mar 1, 2019; bank account-PAN linking must

*The income tax refunds will be credited only to bank accounts (savings/current/cash/OD) which are linked to PAN, w.e.f. March 1, 2019.*

Come March 1, 2019 Income tax department will issue only e-refunds and that too these will be credited only to bank accounts linked with PAN.

In addition to that, you are also required to pre-validate your bank account with the income tax department e-filing portal to receive tax refund.

The income tax refunds will be credited only to bank accounts (savings/current/cash/OD) which are linked to PAN w.e.f. March 1, 2019. If your PAN is not yet linked with your bank account, you must provide the details of the same to your bank branch to get an income tax refund.

If your bank is integrated with the e-filing portal, pre-validation can be done directly through EVC (Electronic Verification Code) and net-banking route.

On the other hand, if your bank account is not integrated with the e-filing portal, then the income tax department will validate the bank account itself from the details filled up by you, states an advertisement by the department in The Times of India dated February 26, 2019.

The department has asked the taxpayers to link their PAN with bank accounts in order to get the income tax refund directly, swiftly and securely in their bank account.

Here's how you can pre-validate your bank account to receive e-refund from the income tax department.

### Step 1: Go to e-filing portal [www.incometaxindiaefiling.gov.in](http://www.incometaxindiaefiling.gov.in)

The screenshot shows the homepage of the Income Tax e-filing portal. At the top, there is a navigation bar with the e-Filing logo and the text "Anywhere Anytime" and "Income Tax Department, Government of India". The main content area is divided into several sections:

- Left Sidebar:** Contains links for "List of Income Tax Return and Forms available for e-Filing", "Tax Information and Services", and "e-Filing Brochures".
- Center:** A large banner for "Forgot your e-filing Password?" with the text "Not to Worry!" and "Now, There are 3 Simple Ways to Reset Your Password:". The ways listed are: 1. Using Aadhaar OTP, 2. e-Filing Login through Net Banking, and 3. Upload Digital Signature Certificate. A "Reset Password" button is visible.
- Right Sidebar:** Contains links for "New To e-Filing? Register Yourself", "Registered User? Login Here", and "Forgot Password? Reset".
- Bottom Section:** Includes "Quick Links" (Instant e-PAN, Link Aadhaar, Submit Returns/Forms, e-Verify Return, View Form 26AS(Tax Credit), Outstanding Tax Demand, ITR Status), "News & Updates" (08/01/2019 and 11/12/2018 news items), and "Download" (Offline Utilities, Schema).

**Step 2: Click on login here and enter your details to login. User ID is your PAN.**

Login

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User ID *	<input type="text"/>
Password *	<input type="password"/>
Captcha Code	<div style="border: 1px solid black; padding: 5px; display: inline-block;">FTRTGX</div> 
Enter Captcha *	<input type="text"/>

[Login](#) [Forgot Password?](#)

New Users? [Register](#)

e-Filing Login Through NetBanking

**Step 3: Once logged in, click on profile settings and click on pre-validate your bank account.**

Dashboard My Account - e-File - e-Proceeding - e-Nivaran - Compliance - Worklist - Profile Settings - Idle Session Timer 4

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Filing of Income Tax Return

View Returns / Forms

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**IMPORTANT !!!**

Introducing 'Service Request' functionality under 'My Account'. Now, you can raise and view

- Intimation u/s 143(1)/154/16(1)/35
- Refund Re-issue
- Change ITR form Particulars
- Certificate of Appreciation
- Condonation Request

Profile Settings -

- My Profile
- Change Password
- Change Secret Question(s) / Answer(s)
- Register Digital Signature Certificate
- e-Filing Vault - Higher Security
- Prevalidate Your Bank Account**
- Prevalidate Your Demat Account
- Link Aadhaar

**Step 4: Enter your bank details i.e. bank account number, IFSC, bank name, mobile number and email id. Remember your PAN, name, mobile number and email id must match with the details as given in your bank account to successfully pre-validate your bank account.**

PAN *	<input type="text"/>	PAN must match the PAN linked to this Bank Account (check with your Bank)
Name *	<input type="text"/>	Name must match the Name linked to this Bank Account (check with your Bank)
Bank Account Number *	<input type="text"/>	
IFSC *	<input type="text"/>	
Bank Name *	<input type="text"/>	
Mobile Number *	<input type="text"/>	Mobile Number must match the Mobile linked to this Bank Account (check with your Bank)
Email ID	<input type="text"/>	Email must match the Email linked to this Bank Account. (check with your Bank)

Only if these details are confirmed by the Bank, the Bank details will be validated and then EVC can be generated using this Option. EVC will be received on this mobile Number.

**Step 5: Click on pre-validate.**

The income tax department will show you a message on your screen as follows: Your request for pre-validating bank account is submitted. Status if your request will be sent to your registered email id and mobile number.

Alternatively, you can once again go to 'pre-validate your bank account' option under 'profile settings' option to check the status of the same.

You can add or remove the bank account only after 24 hours. If the bank account validation is failed at bank, the same will be shown on the website.

Another thing to remember that no change of mobile number or email as mentioned will be permissible without revalidation of the bank.

*(Economic Times)*