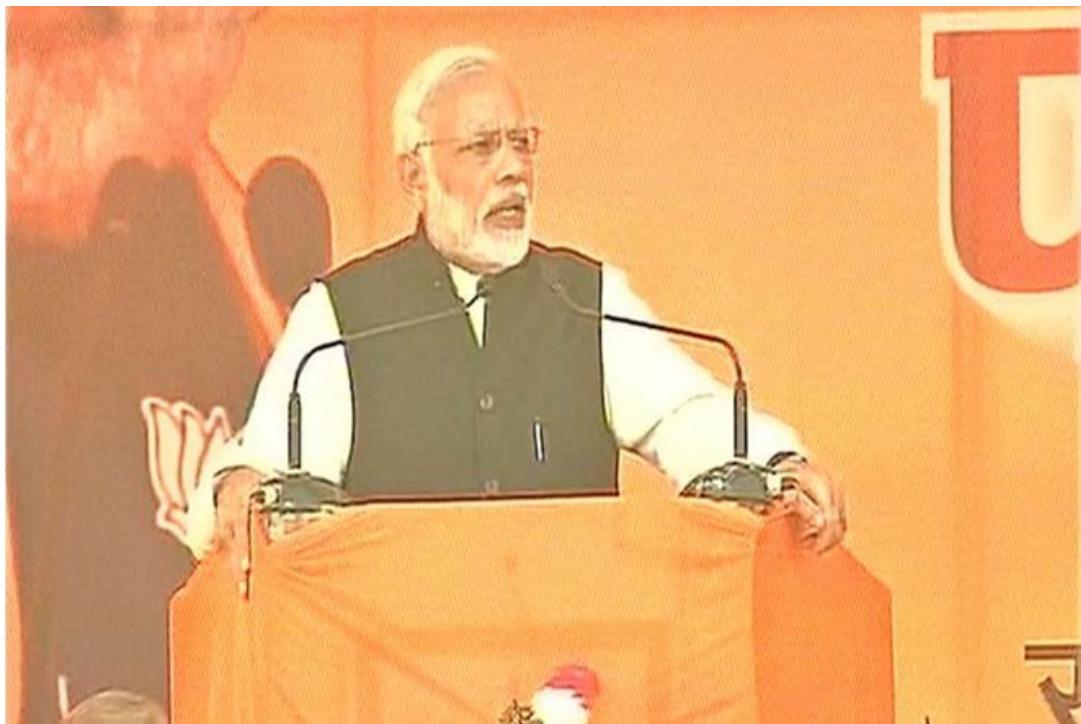


You can link your Aadhaar with PAN by logging in to I-T dept's e-filing portal

By: [Amarpal Chadha](#) | Updated: April 17, 2017 9:38 AM



Deduction under Section 80C may be claimed only if the investments are done within the respective financial year, i.e., between April 01 and March 31

How can I link my PAN card with Aadhaar online or do I have to visit the income tax department?

– Gopal Kumar

There is no requirement to visit the income tax department to link Aadhaar with PAN. It can be done by logging-in to the income tax department's e-filing portal (<http://incometaxindiaefiling.gov.in/>).

Is it compulsory to complete all the Section 80C investments by March 31, 2016? Can I do some investments in April and claim benefits for 2016-17?

– Amit Joshi

Deduction under Section 80C may be claimed only if the investments are done within the respective financial year, i.e., between April 01 and March 31. Hence, investments made in

April 2017 will be eligible for deduction for the financial year 2017-18 and not financial year 2016-17.

I had a pension plan for which I had paid premium for 10 years. I had never taken Section 80C benefit on this. Now I want to surrender prematurely the policy. Will I have to pay any tax on it?

– J R Sriram

In case deduction was allowed earlier under Section 80CCC, upon surrender of pension plan, the amount standing to the individual's credit in the fund, along with interest or bonus accrued or credited to his account, will be taxable in that year. However, in the given situation, we understand that no deduction has been claimed. If the amount received is in commutation of pension, then such commuted value received would be exempt under Section 10(10A) (iii). In case the amount is received as a lump-sum, then such amount would be taxable either as income from other sources or as capital gains depending upon the terms of the plan.

The writer is tax partner & India Mobility Leader, EY India.