

The Complete Moving-Back-to-India Checklist

A step-by-step timeline for NRIs relocating to India permanently.

This isn't a list to complete in one sitting — it's organized by *when* each step matters, starting up to a year before your move and running through your first year back. Items marked 💰 are decisions with real money attached — don't rush those.



17 PHASE 1 — 6 to 12 Months Before You Move

Tax & residency planning

- ☐ 💰 Calculate your likely RNOR status and window (nri-returning-to-india/rnor-status-calculator/). This determines how many years your foreign income stays outside Indian tax.
- ☐ 💰 If you have flexibility on your move date, discuss with a CA whether shifting it earlier/later in the financial year (April–March) changes your RNOR timeline favorably.
- ☐ Request tax residency certificates and copies of your last 2–3 years of tax filings from your current country — you may need these later for DTAA claims.

Assets & investments abroad

- ☐ 💰 List every foreign asset you hold: bank accounts, brokerage/stock accounts, retirement accounts (401k, pension, EPF-equivalent), property.
- ☐ 💰 For each retirement account specifically, check the early withdrawal rules and penalties in that country — do not assume you can simply cash these out.
- ☐ 💰 Decide, with professional advice, which investments to sell before your residency status changes vs. after — this single decision often has the largest tax impact of the entire move.

Documents to start gathering

- ☐ Valid passport with all visa/entry/exit stamps
- ☐ PAN card (apply now if you don't have one — this takes weeks, not days)
- ☐ Foreign employment termination/relieving letters
- ☐ Brokerage and retirement account statements (last 3 years)
- ☐ Property ownership documents (foreign and Indian, if any)

17 PHASE 2 — 3 to 6 Months Before You Move

Banking

- ☐ Inform your Indian bank(s) of your upcoming change in residential status.
- ☐ Ask specifically about your FCNR deposits — confirm whether they can run to maturity under RNOR status rather than being broken early.
- ☐ 💰 Compare NRI-to-resident account conversion processes across banks if you're considering switching banks during the transition.

Remittances

- ☐ 💰 If you're planning a large one-time transfer of savings, compare remittance/forex providers now — rates and fees vary enough to matter on large amounts.
- ☐ Avoid moving large sums in a rush right before departure — plan the transfer with enough lead time to shop rates properly.

Insurance

- ☐ 💰 Start researching Indian health insurance policies now — pre-existing condition waiting periods mean earlier purchase = earlier full coverage.
- ☐ Check whether any foreign life insurance policies remain serviceable from India.

Housing & logistics

- ☐ Arrange interim or permanent housing in India.
- ☐ If shipping vehicles/household goods, check current customs duty-free allowances.
- ☐ Notify schools (if you have children) and begin admission processes.

17 PHASE 3 — 1 Month Before You Move

- ☐ Finalize which foreign accounts/investments you're liquidating before departure vs. keeping open.
- ☐ Confirm your Indian address is updated wherever needed for KYC purposes.
- ☐ Make copies (physical and digital) of every document listed in Phase 1.
- ☐ Cancel or transfer foreign utilities, subscriptions, and recurring payments tied to a foreign address you're leaving.

- ☐ Inform your foreign bank(s) of your departure if you're keeping any accounts open there.

17 **PHASE 4 — First 30 Days in India**

- ☐ Formally notify your Indian bank of your changed residential status and begin NRE/NRO → resident account conversion.
- ☐ Purchase Indian health insurance if not already done (don't let this slip past week one).
- ☐ Register with a local physician/get a basic health check.
- ☐ Begin the process of reopening or upgrading your demat/broker account to resident status if you plan to invest.
- ☐ Update your address on PAN, Aadhaar (if applicable), and any existing Indian accounts.

17 **PHASE 5 — First 90 Days in India**

- ☐ 💰 Schedule a session with a CA who specializes in NRI returns to confirm your actual RNOR status and build a plan for your remaining RNOR window.
- ☐ Review any mutual fund SIPs or existing Indian investments for tax-treatment changes now that your status has shifted.
- ☐ Decide on a re-investment plan for repatriated savings — resist the urge to default into real estate purely out of familiarity.
- ☐ If you still hold foreign retirement accounts, confirm your withdrawal/repatriation plan with a cross-border tax advisor.

17 **PHASE 6 — Within Your First Year**

- ☐ Track your remaining RNOR window (typically 2–3 financial years total) and plan any foreign asset sales to happen before it closes wherever tax-advantageous.
- ☐ Once you transition out of RNOR into full resident status, ensure foreign bank accounts and assets are disclosed in your Indian tax return (Schedule FA).
- ☐ Revisit your insurance coverage (health and life) now that you have a full year of Indian cost-of-living data to plan against.

- ☐ Do a full financial check-in: are your accounts fully converted, is your investment plan actually in motion, have you claimed any DTAA relief you're entitled to?
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Quick-Reference: The 5 Decisions That Matter Most

1. **Know your RNOR window** before you land, not after.
 2. **Don't touch foreign retirement accounts** without country-specific tax advice first.
 3. **Convert your NRE/NRO accounts** — don't let this quietly lapse into a compliance issue.
 4. **Buy Indian health insurance in week one**, not month six.
 5. **Talk to a CA before your RNOR status expires**, while you can still act on the plan.
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This checklist is a planning aid, not tax or legal advice. Rules referenced here change with Indian Budget cycles — verify specifics with a qualified CA before acting. For the full explanation behind any step above, visit the complete guide at the link below.

NRI Navigator — <https://nrinavigator.us/nri-returning-to-india/>

General information only, not tax, legal, financial, or immigration advice.