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.

📅 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)

📅 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.

📅 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.

📅 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.

📅 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.

📅 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?

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.

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.
