Moving back to India

The checklist for NRIs and OCI families returning for good, in the order you need it. Forward it to the family group.

1 12 to 9 months before

- [ ] **Decide together.** Work, children, parents and money.
- [ ] **Pick a city and school.** School admissions for April open around October.
- [ ] **Plan your tax years.** Your landing date decides how long you stay RNOR.
- [ ] **OCI for the family.** Foreign-citizen spouse or children? Apply early.

2 6 to 3 months before

- [ ] **Advice in both countries.** Retirement accounts, shares and property abroad.
- [ ] **Buy health insurance.** Start the waiting-period clock early.
- [ ] **Book movers.** Transfer of Residence: up to ₹7.5 lakh duty-free.
- [ ] **Pets.** Rabies shot, health certificate and NOC.

3 The month you move

- [ ] **Hand-luggage documents.** Passports, OCI, degrees, school and medical records.
- [ ] **Baggage and gold.** Know the duty-free limits under the 2026 rules.
- [ ] **Keep a foot abroad.** One bank account, a card and your phone number for OTPs.

4 First 90 days

- [ ] **Tell your banks.** NRE and NRO become resident accounts; FCNR runs to maturity.
- [ ] **Aadhaar, SIM and PAN.** Indian passport holders can enrol for Aadhaar on arrival.
- [ ] **Find a home.** Rent first, buy later.
- [ ] **Start a travel log.** Days in India decide your tax status.

182 days

in India in a tax year makes you resident. Fewer days can too, with 365 days over the previous four years.

RNOR

Most people who lived abroad 10+ years stay “resident but not ordinarily resident” for about two tax years after returning, sometimes three.

₹7.5 lakh

of used household goods comes in duty-free under Transfer of Residence after two years or more abroad.

Aadhaar

on arrival with a valid Indian passport. OCI holders need 182 days in India in the last 12 months.