



# The 24-month checklist for *moving back to India.*

28 items across 5 phases. Tick as you complete. Your progress saves locally in this browser. Repurposed from [the full moving-back guide](#) for printable use.

## 1 Decide it's actually happening

18-24 MONTHS OUT

- Pick a target move date — even loosely
- Apply for / renew OCI card (every family member)
- Find a dual-country CPA/CA for RNOR tax planning
- Scout Indian cities / neighbourhoods on home trips
- Have the conversation with employer — remote, exit, or transfer
- Buy Indian health insurance now — waiting periods run while you're still abroad

## 2 Money + paperwork

12 MONTHS OUT

- Model Roth conversion + capital gains realisation inside the RNOR window
- Consolidate US accounts — close extras, keep 1 checking + 1-2 cards + retirement
- Update beneficiaries on all retirement accounts + life insurance
- Shortlist Indian bank for resident-account conversion
- Research Transfer of Residence paperwork + shipping companies
- Plan US-brokerage transition — Robinhood freezes on India address; ACATS to Schwab/IBKR

### 3 Lock the move in

6 MONTHS OUT

- Book sea-freight container — **6-10 weeks** transit
- Sell the car (or — rarely worth it — import under ToR)
- Book first 30 days of accommodation in India — service apartment
- Formalise exit at work — sign EOR paperwork if going remote
- Start the first major **FX transfer** — deposit + first 6 months of expenses

### 4 Last 90 days

3 MONTHS OUT

- Apply / update **Aadhaar & PAN** — file online, complete in person after arrival
- Confirm Indian health policy start date = arrival date
- Get driving licence translated (if not already in English)
- Scan + back up all important documents to cloud — multiple copies
- Confirm school admission for kids — Indian application deadlines are brutal
- Initiate ACATS transfer of US brokerage — Robinhood → Schwab International / IBKR

- Indian SIM (Jio / Airtel) within 48 hours of landing
- Update Aadhaar address to your new Indian residential address
- File **Transfer of Residence** at customs (on arrival)
- Convert **NRE / NRO** → **Resident savings** (mandatory within 30 days)
- Apply for resident credit card + link UPI
- Convert driving licence at the RTO
- Register in DigiLocker — stores Aadhaar / PAN / licence digitally
- File **US FBAR** for the year of move (if applicable)

#### ⚠ COMMON ISSUES + HOW TO AVOID THEM

### The 7 most expensive mistakes returning NRIs make

1. **Cashing out the 401(k).** 10% IRS early-withdrawal penalty plus full ordinary-income tax can erase 35–45% of the balance. Roll it to a Traditional IRA instead and use the RNOR (Resident but Not Ordinarily Resident) window for partial Roth conversions.
2. **Buying Indian health insurance after landing.** Most plans have a 2–4 year waiting period for pre-existing conditions like diabetes and hypertension. Buy 3 years before flying so the clock runs while you're still abroad. The "wasted" premiums are dramatically cheaper than a Rs 12–15 lakh hospitalisation bill out of pocket.
3. **NRE / NRO not converted to resident savings within 30 days.** RBI mandates conversion within 30 days of becoming a resident. Banks frequently miss this; you have to push them. Penalty: account frozen + FEMA notices.
4. **Robinhood freeze.** Robinhood automatically restricts accounts the moment it sees an India address. Initiate ACATS transfer to Schwab International or Interactive Brokers *before* updating your address — this is a no-tax-event share transfer.
5. **RNOR window miscalculated.** RNOR is 2–3 financial years, not 1, and starts based on day-count tests under Section 6 of the Income Tax Act. Crossing 182 days mid-year can collapse the window. Use a CA + the day-counter tool before any large Roth conversion or capital-gains realisation.
6. **Transfer of Residence (ToR) paperwork missing on arrival.** ToR concession lets you import household goods duty-free, but the form must be presented at customs *on arrival*, not after. Pre-fill it on the plane.

7. **Aadhaar address not updated.** Without a current Indian address on Aadhaar, every KYC fails — bank, mutual fund, demat, even SIM. Update Aadhaar in week 1 after landing, even if your permanent address isn't final.

All seven of these are documented in the [full moving-back guide](#). The 401(k) one alone has cost some NRIs \$80K-100K — worth the read.

♥ GENTLE REMINDERS

## Want a nudge before the big moments?

A short, low-frequency email when something on your list is worth thinking about — birthday gift, anniversary flowers, FX dip before a trip, tax-filing window, festival shipping cut-offs. No spam, unsubscribe in one click.

Birthday (optional)



Anniversary (optional)



Remind me about

Birthday + anniversary gifts

FX dips before trips home

Annual trip planning

Festival shipping cut-offs

Tax filing windows (US + India)

Paperwork (OCI, passport, FBAR)

[Send me reminders](#)

## NRI Money Matters

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