



Planning an Indian wedding from abroad? *The 12-month playbook.*

Venue + key vendors, NRI guest logistics, FX budget across multiple corridors, marriage registration under the right Act, post-wedding paperwork (US gift-tax Form 709 if applicable). 24 items across 5 phases. Tick as you go — saves locally.

1 Decide + budget

12+ MONTHS OUT

- Lock the **wedding date** after checking auspicious-date almanacs (panchang) + key family availability + work calendars on both sides
- Realistic guest count — Indian + NRI side, with a **30–40% NRI no-show buffer** (visa, work, health). Lower numbers save lakhs
- Set total budget in INR with **15–20% buffer**. Average mid-tier metro wedding 2026: Rs 30–80 lakh; destination / palace: Rs 1–5 crore
- Open a **dedicated NRO or jointly-named NRE account** for wedding expenses — easier paper trail for both families and FX deposits
- Plan FX transfers in **3–5 tranches** — locks multiple rates, avoids single-day rate risk on a Rs 30L+ transfer

2 Venue + key vendors

8-12 MONTHS OUT

- Lock **venue** — banquet, palace, beach resort, farmhouse. Premium venues book 9-12 months out. Visit at least 3 in person before signing
- Sign **photographer / cinematographer** — Rs 1.5-8 lakh range. They book up faster than venues. Always reference past full albums, not curated portfolio
- Decide between **full-service planner** (15-20% of budget, removes 80% of stress) and **self-managed** with on-day coordinator
- Sign **decorator** — Rs 5-25 lakh depending on theme. Match decorator to venue's restrictions (some palaces don't allow drilling, some banquets have own preferred lists)
- Sign **caterer** separately if venue allows — usually Rs 1,200-3,000 per plate. Tasting at least 2 menus before final commit
- Sign **make-up artist (MUA) + choreographer** — Rs 25K-1.5L for MUA, Rs 50K-2L for sangeet choreographer. All vendor contracts in writing with detailed deliverables

3 NRI guest logistics

4-6 MONTHS OUT

- Send **save-the-dates** 6 months out — NRI guests need lead time for visa, flights, work calendar
- Block hotel rooms** within 5 km of venue — many properties offer 20-30% group discounts on 30+ rooms
- Pre-arrange **airport transfers** for international flights — most NRI guests fly into BLR/DEL/BOM and need a 4+ hour drive support
- Mail **physical invitations** to NRI guests — needed for some country's visa applications + emotional weight is real
- Set up a **shared WhatsApp group** for NRI guests — venue address, dress code per event, hotel link, emergency contact

4 Final 90 days

HEAVY EXECUTION

- Pay vendor advances per contract — typical staging: **50% on signing, 30% on day, 20% on delivery**
- Final menu tasting + decor walk-through with the planner / venue — confirm flow + transitions for each event
- Apply for **Marriage Notice** 30 days before if registering under the Special Marriage Act — public 30-day objection window required
- Plan **FX transfers** for the largest payments — split a Rs 30L into 3 transfers across providers, save Rs 60K–1.5L

5 Post-wedding paperwork

FIRST 60 DAYS

- Register the marriage formally — **Special Marriage Act** (inter-faith / inter-state / NRI), Hindu Marriage Act, Christian or Muslim acts as applicable
- Get the **marriage certificate** in 3–6 weeks — mandatory for spouse visa, joint property, name changes, immigration paperwork
- Update **bank accounts, insurance beneficiaries, will** on both sides to reflect spouse
- US gift-tax reporting splits by who gave and who received. **Form 709 (donor-side)**: a US-citizen relative who gifted you more than the annual exclusion (**\$19,000 in 2026**) must file. **Form 3520 (recipient-side)**: if you (the US-resident NRI couple) received gifts totalling **\$100K+ from any one non-US-person** (typical for wedding cash from Indian relatives), you must report it — informational only, no tax due

📧 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)


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NRI Money Matters

Amish Kapadia · Mumbai, India

amish@nrimoneymatters.com →

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