

# The 47-Step Moving-Home Checklist

Sorted by 6 — 12mo / 3mo / 1mo / Week-of / First-90-days.

Tagged across 6 pillars: Money · Stuff · Home · Family · Paperwork · Daily Life.

Moving back isn't a flight. It's 47 things — and most NRIs miss 5-10 of them the first time. This checklist is the one we'd hand a friend who told us they're moving back to India next year.

Print it. Pin it on the fridge. Cross things off as you go.  
Some steps will not apply to you — skip those without guilt.

Want a personalized 6-week plan based on your timeline + family + tax situation? Take the 5-minute Readiness Quiz at:

[wisenri.com/marketplace/moving-to-india/quiz](https://www.wisenri.com/marketplace/moving-to-india/quiz)

## PILLAR LEGEND

● Money ● Stuff ● Home ● Family ● Paperwork ● Daily Life

## 6 — 12 months out

Plan it right

- 01** Verify OCI card validity is good through your move date + 1 year. PAPERWORK
- 02** Map every foreign retirement account (401k, IRA, SIPP, RRSP) and note its India tax treatment. MONEY
- 03** Open NRE / NRO accounts if you don't have them. Axis, HDFC, Kotak NRI desks are fastest. MONEY
- 04** Run a transition-tax projection. Flag your RNOR window dates — this is your biggest tax lever. MONEY
- 05** Locate originals: birth cert, marriage cert, kids' birth certs, degree certs, transcripts. PAPERWORK
- 06** Decide city + neighborhood. School proximity matters more than commute distance. HOME
- 07** Shortlist schools — CBSE / ICSE / IB. Most application calendars open 8 — 10 months ahead. FAMILY
- 08** Inventory: ship vs. sell vs. donate vs. gift. Photograph every high-value item. STUFF
- 09** Cancel large recurring foreign expenses you won't use (gym, club, subscriptions). MONEY
- 10** Refresh your Indian SIM (Jio / Airtel) so the number stays active when you land. DAILY LIFE

## 3 months out

Lock the dates

- 11** Get 3 international mover quotes — door-to-door, fully insured, with customs help. STUFF
- 12** Photograph and serial-number every electronic going in the container. STUFF
- 13** Begin FX repatriation in tranches. Avoid lump-sum FX risk near move date. MONEY
- 14** Notify your foreign bank of address change. Keep the account open for residual transactions. MONEY
- 15** School applications submitted. Transcripts requested in sealed envelopes. FAMILY
- 16** Pet: start quarantine paperwork. Rabies titer can take 3 months for some routes. FAMILY
- 17** Update PAN address. Get / refresh Form 49A if any field has changed. PAPERWORK
- 18** Confirm Aadhaar status. Book a re-apply slot if biometrics are expired. PAPERWORK
- 19** Schedule physicals, dental, eye exams before any insurance gap. DAILY LIFE
- 20** Plan health-insurance bridge — COBRA in the US, BUPA in the UK, etc. MONEY

## 1 month out

Ship + fly

- 21 Container booked. Loading day on the calendar. Sealing witnessed. STUFF
- 22 Customs declaration (TR Form / Unaccompanied Baggage list) prepped and signed. STUFF
- 23 Insurance certificate received. Carry one copy in your hand baggage. STUFF
- 24 Final FX tranche. Convert remaining USD / GBP / AED to INR. MONEY
- 25 Cancel non-portable subscriptions. Redirect renewable ones to your India address. MONEY
- 26 Pet: airline cargo booked. Kennel meets IATA spec. Paperwork stamped. FAMILY
- 27 School: enrollment confirmed, fees + donation paid, uniform + books ordered. FAMILY
- 28 Driver's license — secure an International Driving Permit OR plan a local re-test. PAPERWORK
- 29 OCI card carried separately from your passport. Cloud backup of every document. PAPERWORK
- 30 Mail forwarding active for 6 months. Tell important senders your new address directly. DAILY LIFE

## Week of move

Final 7 days

- 31 Container sealed. Tracking ID logged. Inventory list traveling with you. STUFF
- 32 Foreign bank: keep open with a small buffer (\$1k — 2k) for residual auto-pays. MONEY
- 33 Cash on hand: ~11L equivalent for the first week (dep MONEY broker
- 34 Pet: hand off to airline cargo 4 — 6 hours before flight. FAMILY
- 35 Final utility readings and account closeout. No surprise final bills. DAILY LIFE
- 36 Originals in carry-on: passport, OCI, marriage cert, kids' certs, school transcripts. PAPERWORK
- 37 Photocopy and cloud-backup everything. One paper set, one digital set. PAPERWORK
- 38 Landing-night hotel confirmed. Don't bet on container-clearance speed. DAILY LIFE

# First 90 days in India

Settle in right

- 39 File RNOR transition-year ITR. Highest-leverage tax move you will make all year. MONEY
- 40 Flip NRO / NRE / Resident accounts to match your new residency status. MONEY
- 41 Tell your foreign bank you're now a resident of India. Affects next year's tax slips. MONEY
- 42 Container clearance at JNPT / Chennai. Broker coordinates. Be present or appoint a CA. STUFF
- 43 Pet: 7-day local re-acclimatization. Vet visit + India-side registration. FAMILY
- 44 School: physical reporting day. ID cards, transport, classroom assigned. FAMILY
- 45 Aadhaar address update + Aadhaar — PAN link verified. PAPERWORK
- 46 Driver's license: convert within the 1-year window or re-test from scratch. PAPERWORK
- 47 Local services lined up: domestic help, society dues, pediatrician, family GP. DAILY LIFE