NRI Income Tax Return — Documents Checklist for Filing from the UAE or Abroad

An NRI return is mostly about proving residential status and matching TDS. Everything below can be shared over WhatsApp or email; nothing needs to be couriered.

Residential status

☐ Passport — the pages with entry and exit stamps, or a travel history from the immigration portal, for the year and the four years before
☐ Employment visa or residence permit; UAE Emirates ID
☐ Tax residency certificate (TRC) from the UAE Federal Tax Authority, if treaty benefits are claimed
☐ Form 10F filed on the Indian portal (needed with a TRC)

Indian income

☐ NRO and NRE account statements for the full year, with interest certificates
☐ Rent agreements, rent received and the tenant's TDS certificates (Form 16A under section 195)
☐ Demat and mutual fund capital gains statements; dividend statements
☐ Any Indian salary or consultancy income with Form 16 / 16A
☐ Form 26AS and AIS from the portal — TDS on NRO interest at 30% is usually the refund

Property sale (if applicable)

☐ Sale agreement and registered deed; buyer's Form 16A for TDS under section 195
☐ Purchase deed, stamp duty and registration receipts, improvement bills
☐ Lower-deduction certificate under section 197 (Form 13), if obtained
☐ Reinvestment proofs — new house agreement, 54EC bonds, Capital Gains Account Scheme deposit

Refund and filing

☐ Indian bank account (NRO or NRE) pre-validated on the portal for the refund
☐ PAN — must be active; Aadhaar linking is not required for NRIs but the portal profile should say non-resident
☐ Portal login, or an authorisation for us to file as your intermediary; e-verification through the NRO account's net banking or Aadhaar OTP on an Indian mobile

Foreign side

☐ Not needed for an NRI return — foreign income and assets are outside Indian tax and Schedule FA does not apply to non-residents
☐ If you moved during the year, salary for the months before leaving India, with Form 16

Before you send

- File even when nothing is due — it is the only way to get the 30% TDS on NRO interest back.
- Keep the day count under 182, and under 120 if Indian income exceeds ₹15 lakh — use our residential status calculator.
- Rent from Indian property is taxable in India whatever the treaty; the tenant should deduct TDS under section 195, not 194-IB.