



Problem versus Solution for Investment by NRI or PIO in India

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(A) Problem for Non Resident Indian (NRI) or Person of Indian Origin (PIO)

1. Problem for Not permitted as investment in prohibited business + activity:

- (i) Business of Chit fund
- (ii) Business of Nidhi
- (iii) Business of Real estate trading
- (iv) Construction of farm house
- (v) Trading in Transferable Development Rights (TDRs)

2. Problem for Not permitted a remittance from India

- (i) AD banks are not permitted for a remittance as exceeding USD 1 million in a financial year from NRO rupee account as maintained in India
- (ii) AD banks are also not permitted for a remittance against not permitted purpose

3. Problem for Not Permitted a Remittance in Foreign Currency to Nepal or Bhutan

- AD banks are not permitted to remit in foreign currency to a citizen of Nepal or Bhutan.

4. Problem for legal rights against investment in immovable property

- (i) NRI or PIO has always confusion for legal rights against investment in immovable property specifically in India where unlicensed + unreliable real estate brokers are engaged for selling of illegal lands consequently 100% loss of the money as invested in a land due to lack of clarity on the legal rights in favor of the NRI or PIO investors.
- (ii) NRI or PIO is finding problem for updating about the latest news + reform in Indian real estate market due to his limitation of physical presence in India.

5. Problem for finding Non Dubious builder for investment in immovable property

- NRI or PIO is suffering due to investment in wrong project or wrong work which is always delayed because of the dubious builder

6. Problem for checking of background of dubious or non dubious builder

- (i) NRI or PIO is suffering due to extra ordinary delay in checking of background of dubious or non dubious builder which is ultimately leading to a delay in investment.



(ii) Many times these *delay in investment* are also *pinched* by NRI or PIO where he has already *kept money* lying in his NRE, NRO or FCNR (B) Account

7. **Problem for finding responsible experienced + credential professional**

- NRI or PIO is *suffering* due to *dubious advisor* who is *taking benefit* as NRI or PIO is *not physically* presence in India for the *purpose* of his *tax planning + real estate investment + filling of ITR + TDS matter + mutual fund and share investment + other permitted investment* etc.

8. **Problem for Taxation in India with Discrimination for NRI or PIO**

(i) Income tax *provisions* under the Income Tax Act (ITA) 1961 + Income Tax Rules under the Income Tax Rules (ITR) 1962 are mostly *different* for the *resident* of India and NRI or PIO.

(ii) *Although* NRI or PIO is *not required* to pay *Income tax* on the *incomes* as *earned* or *accrued* *outside India*. Hence NRI or PIO is *required* to pay *Income tax* on the *Indian incomes* only.

9. **Problem for obtaining a legal title against purchase of immovable property**

- NRI or PIO is *having* several *problem* in *obtaining* a *legal title* against *immovable* property as located in India like *sale + repatriation* out of sale *proceeds* + fair market value (FMV) etc.

10. **Problem for selecting a method for sale of immovable property**

(i) NRI or PIO is *having* a *problem* for *selecting* a *method* for *sale* of immovable property whether to be *handled* by *him* or hiring the *services* of *professionals* those can *substitute* NRI or PIO himself.

(ii) *Indian* immovable property *market* is in the *hands* of *unlicensed + unreliable* real estate *brokers* those *credentials* are also *not bona fide*.

(iii) *Rates* for immovable *properties* are actually *varied* vary *vastly* within *same area* + most of *brokers* are *not licensed* from the *RERA* and also *not worth* of *trusting*

(iv) *100% process* for *sale* of immovable *properties* is *most cumbersome* for NRI or PIO who is *not familiar* with the *Indian market* *without help* of *genuine hands* in India.



- (v) In India *transparency* is a *big challenge* against *actual* sale price (*ASP*). NRI or PIO generally get *carried away* with the *price* as offered (*quoted*) by the *unlicensed + unreliable* real estate *brokers* when there is *no authentic process* to *confirm* the *ASP*.
- (vi) We have *observed* that many times these *unlicensed + unreliable* real estate *brokers* are *building* their *high margins* *an over and above* the *declared* sale *value* to NRI or PIO as *depriving* him from *actually* realized *ASP* by these *brokers*.

11. **Problem for completing a sale transaction**

(i) **Problem for identifying a correct sale price + managing the structure a transaction**

(a) We have *observed* that *unlicensed + unreliable* real estate *brokers* are *taking advantage* of NRI or PIO who is *sitting* at very *distained location* which is commonly known as *across 7 seas*. Hence these *brokers* are *manipulating* the *ASP* through replacing with *forged sale price* (*FSP*)

(b) We have further *observed* that these real estate *brokers* are also *taking advantage* through *manipulating* between the *cash sales price* and the *cheque sale price*

(c) We have further *observed* that these real estate *brokers* are also *taking advantage* through *misrepresenting* the agreement to sale (*ATS*) of *ASP* and *ATS* of *cheque sale price* which are obviously *executed* at *different sale price*.

(ii) **Problem for Issuing a Power of Attorney (PoA)**

- We have *observed* that a *misconception* is in *practice* that a NRI or PIO have to *issue* a *mandatory PoA* in *favor* of *resident* of *India* for *execution* of *document* in *absence* of his *physical presence* in *India*.

12. **Problem for taxation + repatriation matters**

- We have *observed* that NRI or PIO is facing the **problem in taxation + repatriation matters**

(i) (a) NRI or PIO is required to *file* Income tax return (*ITR*) and to *offer Indian incomes* in *India* and also outside *India* (*at both places*). Hence NRI or PIO is required to *do* the *same exercise* at both places



(b) NRI or PIO is required to *get income tax refund* from the *Income tax deptt.* in *India* where *TDS* is *actually* deposited by *purchaser* on the *gross sale price* (GSP) instead of amount of *actual* long term capital gain (LTCG) amount only

(ii) NRI or PIO is *not permitted* to remit *exceeding USD 1 million* in a financial year from a *NRO account* as maintained in India where immovable property was *purchased* in *INR* only.

13. Problem for increasing in foreign currency conversion rate against INR

- We have *observed* that NRI or PIO is facing *problem* in *investment* in India as *conversion rates* of foreign currencies are *increasing* day by day like *USD 1* was equivalent to *INR 1* in year *1947* where *USD 1* is equivalent to *INR 80* in *current year* (2022)



(B) Solution for Non Resident Indians (NRI) or Person of Indian Origin (PIO)

1. Solution for Not permitted as investment in prohibited business + activity:

(i) Business of Chit fund company

- Permitted with approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval against business of chit fund company

(ii) Business of Nidhi company

- Permitted with approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval against business of Nidhi company

(iii) Business of Real estate trading

- Permitted with approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval against business of Real estate trading

(iv) Construction of farm house

- Permitted with approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval against Construction of farm house

(v) Trading in Transferable Development Rights (TDRs)

- Permitted with approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval against Trading in Transferable Development Rights (TDRs)

2. Solution for Not permitted a remittance from India:-

(i) Permitted under automatic route for development of townships in India

(ii) Permitted under automatic route for construction of residential premises in India

(iii) Permitted under automatic route for construction of commercial premises in India

(iv) Permitted under automatic route for construction of roads in India

(v) Permitted under automatic route for construction of bridges in India



3. **Solution for Not Permitted a Remittance to Nepal or Bhutan**

- AD banks are *permitted* to remit in *INR* to a citizen of *Nepal* or *Bhutan*.

4. **Solution for legal rights against investment in immovable property**

- It is *suggested* that *NRI* or *PIO* should *appoint* an *experienced + credential* professional before *signing* any *document* or *transferring* any *money* to the *seller*.

5. **Solution for finding Non Dubious builder for investment in immovable property**

- (i) It is *suggested* that *NRI* or *PIO* should *check* track *record* of builder on the *RERA* website
- (ii) He should *check* the *reviews* as given *by* the previous *homebuyers* from the *builder*
- (iii) He should also *verify* the *project* as *available* on *real* estate *portal* of an *association*

6. **Solution for checking of background of dubious or non dubious builder**

- It is *suggested* that *NRI* or *PIO* should *use* the *banking services* of the *private banks* like *HDFC*, *ICICI*, *Axis* or *Kotak* etc Bank where these banks have a *smooth process* and have *credibility* in the market *comparative* to *PSU banks* like *Canara*, *PNB*, *Central* etc. bank

7. **Solution for finding responsible experienced + credential professional**

- It is *suggested* that *NRI* or *PIO* should *appoint* an *responsible experienced + credential* professional for *tax planning + real estate investment + filling of ITR + TDS + mutual fund and share investment + other permitted investment* etc matters

8. **Solution for Taxation in India with Discrimination for NRI or PIO**

- (i) It is *suggested* that *NRI* or *PIO* should *appoint* a *responsible experienced + credential* professional to *guide* from time to time for *income tax + TDS + investment* matters to *avoid* the actual *effect* of tax *discrimination* in *India*.
- (ii) *Advices* from above mentioned *professional* should be *taken* for every *small* or *big investment* against *income tax + TDS* matters in *India*.
- (iii) *Hence* *NRI* or *PIO* should *take* right *direction* from the *professional* to have *hassle-free* against *income tax + TDS* matters in *India*.



9. **Solution for obtaining a legal title against purchase of immovable property**

- NRI or PIO is *having* several *problem* in *obtaining* a *legal title* against *purchase* of *immovable property* in India and also against *sale + repatriation* of *sale proceeds + fair market value (FMV)* etc. The *solutions* are as under:
 - (i) **Transfer of legal title against inherited immovable property in favor of NRI or PIO**
 - (a) It is *suggested* that NRI or PIO should have *mutation* in *revenue records* of the *state govt.*
 - (b) It is *suggested* that NRI or PIO should have *copy* of *will* as *executed* by *deceased* person or a *succession certificate* as *issued* by the *local court.*
 - (ii) **Documentation of legal title against inherited immovable property by NRI or PIO**
 - (a) It is *suggested* that NRI or PIO should *keep* the following *documents* after *transfer of legal title* against an *immovable property*
 - *Original purchase agreement (OPA)* as *received* from *seller*
 - *Original share certificate* for a *unit* in a *Co-operative housing society*
 - *Original share certificate* as *issued* by a *Co-operative housing society*
or
 - *Duplicate share certificate* as *issued* by a *Co-operative housing society* where *original certificate* is *misplaced*
 - *No objection certificate (NOC)* from a *Co-operative housing society.* should be *obtained* before *sale* of the *unit* that *default* or *outstanding* payment is *not pending* towards a *co-operative housing society.*
 - *Copy of approved plan* and *occupation certificate (OC)* as *issued* by *concerned authority* like *MCD* in *Delhi* should be *obtained*
 - (b) It is *suggested* that NRI or PIO should *keep* in *safe custody* a *copy* of *approved plan* and *occupation certificate (OC)* as *above mentioned*
 - (c) It is *suggested* that NRI or PIO should *obtained* a *certificate* from *approved lawyer* that he is a *rightful owner* of the *immovable property* *based* on his *search* and *title report* of the *immovable property* as to be *received* from *office of registrar* where *original legal title* of the *immovable property* is *misplaced*



(d) It is *suggested* that NRI or PIO should *obtained* Permanent Account Number (PAN) from Income tax department in India *before sale* of any immovable property for *applying* lower tax deduction or *100% tax exemption certificate* under *section 197* of Income Tax Act (ITA) 1961. *Indian citizen* is required to apply for PAN through *form 49A* and *foreign citizen* to apply for PAN through *form 49AA*

10. Solution for selecting a method for sale of immovable property

- **NRI or PIO is having a problem for selecting a method for sale of immovable property in India**
- (i) It is *suggested* that NRI or PIO should *appoint* responsible *experienced + credential* professional to *handle a sale transaction* against immovable *property* in India
- (ii) Abovementioned *professional* can also *guide* in *taking decision* either to *sale* or to *rent out* the immovable *property + taxation + TDS + legal matters etc* in India.

11. Solution for completing a sale transaction

- (i) **Problem for identifying the correct sale value + Managing the structure of transaction**
 - (a) It is *suggested* that NRI or PIO should *appoint* responsible *experienced + credential* professional to *help* in *arriving* at fair market price (FMP). Hence the professional will *help* in *obtaining* correct sales price (CSP) through *using* the *services* of *experienced* registered *valuer* as *active* in the *location* where the immovable *property* is located.
 - (b) It is *suggested* further that NRI or PIO should have *sale transaction* of immovable property *100% in cheque* to *avoid the cash portion* of the sales consideration + to have *1 ATS only instead of 2 ATS* as *1 ATS for ASP* and *1 ATS for cheque sale price*.
- (ii) **Solution for Issuing a Power of Attorney (PoA)**
 - (a) It is *suggested* that NRI or PIO should *issue* a *PoA* as an *admit PoA* to *represent the PoA holder before* office of *registrar* where *physical presence* of him is *not possible* in India



- (b) It is *suggested* that NRI or PIO should *physically presence* in India *minimum at 2 occasions* as *1st at time of execution of ATS* and *2nd at time of execution of sale deed* of the immovable property. Hence *100% signing* of the *documents* should be by *him*.
- (c) It is *suggested* further that NRI or PIO should *sign* the PoA *in front of Indian Consulate* outside India which is to be *accepted by* the office of *registrar* in India. Hence *drafting* of *PoA* can be in *India* in *favor of close relative or friend* to *complete* the *execution of ATS + execution of sale deed* in India

12. **Solution for taxation + repatriation matters**

(i) **Solution for taxation matters**

- (a) It is *suggested* that NRI or PIO should *sale* the immovable property *after completion of 3 years* from date of purchase to *avail concessional* long term capital gain (*LTCCG*) @ *20%* + cesses @ *4%* + surcharge @ as *applicable* in *accordance* to the *slab* of income.
- (b) It is further *suggested* that NRI or PIO should *apply* for *lower* rate of *TDS*. Hence in *absence* of *lower* rate of *TDS* certificate the *buyer* of immovable property is to *deduct TDS @ 20%* + cesses @ *4%* + surcharge on *net sale value (NSV)* instead amount of *LTCCG*

(ii) **Solution for repatriation matters**

- (a) It is *suggested* that NRI or PIO should *advise* to the *buyer* of immovable property to *make a direct repatriate* from India where he *had* already *purchased* the immovable property *out of* direct foreign inward *remittance* from *outside India* or *debited* to *NRE* or *FCNR (B) Account* as maintained in *India*

or

- (b) It is *suggested* that NRI or PIO can *advise* to the *buyer* of the immovable property to *transfer* to *NRO account* as maintained in India where he *had not purchased* the immovable property *out of* direct foreign *remittance* from outside India or *debited* to *NRE* or *FCNR (B) Account* as maintained in *India*



13. Solution for increasing in foreign currency conversion rate against INR

(i) It is *suggested* that NRI or PIO should *deposit* in *FCNR (B) account* as maintained in India where he is *eligible* to have *interest* income + *principle* amount (*both*) in *foreign currency*

+

(ii) (a) NRI or PIO is *permitted not* to *offer interest* income on *deposit* in *FCNR (B) account* as *Indian income* to the *Income tax dept* in India.

(b) Hence *interest* income on *deposit* in *FCNR (B) account* is *exempted* in India.

(c) *However interest* income on *deposit* in *FCNR (B) account* as maintained in India is *taxable* in the *country* in which NRI or PIO is a *resident*.

14. Solution for remittance as miscellaneous from India

● **AD banks are permitted to remit from NRO rupee account as maintained in India**

(i) *Permitted* as *remittance* by *retired NRI or PIO* from an *employment* in India

(ii) *Permitted* as *remittance* by *NRI or PIO* which is *already credited* into *NRO rupee account* when *NRI or PIO* was *resident of India*

(iii) *Permitted* as *remittance* by *NRI or PIO* who has *acquired* through *inheritance* from a *resident of India*

(iv) *Permitted* as *remittance* by *widow* who has *inherited* the *assets* of her *deceased husband*

(v) *Permitted* as *remittance* by *NRI or PIO* who has *came* for *study* or *training* + *completed* his *study* or *training*

15. Solution for remittance from outside India against business + activity in India:

(i) *Permitted* as *remittance* direct from *outside India* through *normal banking channel*

(ii) **Permitted as debit to certain bank accounts:**

(a) *Foreign currency Non-resident (FCNR) bank account* in India

(b) *Non-resident external (NRE) Rupee bank account* in India

(c) *Non-resident ordinary (NRO) Rupee bank account* in India



16. Solution for Remittance to outside India against sale proceed of Asset

- **Authorized dealer (AD) Banks are permitted to remit against the following assets:**

(i) Out of **deposits with banks + partnership firm + company**

(ii) Out of **balance as provident fund + superannuation benefits**

(iii) Out of **amount of claim + maturity proceeds of Insurance policy**

(iv) Out of **sale proceeds of shares + securities + immovable property + any other asset**

- **However AD banks are permitted for remittance in accordance with the provisions of Act, Rules or regulations of the RBI**

17. Solution for remittance from India

(i) **AD banks are permitted for remittance as exceeding USD 1 million in a financial year with the approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval**

(ii) **AD banks are permitted for remittance against not permitted purpose also with approval from the RBI through best presentation + representation before the RBI to justify the reasons for approval**

18. Solution for Remittance an exceeding USD 1 Million Per Financial Year

- **AD banks are permitted to exclude out of monetary limit of USD 1 million per financial year against the sales proceed of shares + immovable properties which were acquired by the direct remittance through banking channel in the foreign currencies on repatriation basis.**

19. Solution for Remittance in Installments from NRI or PIO

- **AD banks are permitted to receive in installment through same authorized dealer bank only.**

20. Solution for Lock-in-Period against NRI or PIO

- **NRI or PIO is permitted to remit against sale proceeds of immovable property purchased by him out of INR funds without lock-in-period but within USD 1 million per financial year**



21. Solution for Remittance against Current Income:

- (i) Remittance against *current income* is permitted *without* monetary *limit* like *USD 1 million* per financial year
- (a) *Rental* Income
 - (b) *Dividend* Income
 - (c) *Pension* Income
 - (d) *Interest* Income
- (ii) Remittance against *current income* is also permitted *without* routing through *NRO Rupee account*. Hence *permitted* for *direct remittance* outside India to *payee* by the *payer* against *current* income

22. Solution for Credit of Current Income into NRE Rupee Account

- (i) NRI or PIO is permitted to *get credit* the *current income* into *NRE rupee account* where *AD banks* are *satisfied* that *credit* represent *current income* only
- +
- (ii) Tax Deducted at Source (*TDS*) + *deposited* by the *payer* of *current income* with the *Income tax dept.*

23. Solution for Issuing an International Credit Card to NRI or PIO

- (i) *AD banks* are permitted to *issue* an *International Credit Card* to *NRI or PIO* *without approval* from the *RBI*
- (ii) (a) *NRI or PIO* is required to *settle* the *payment* against *International credit card* through *foreign* currency inward *remittance* from outside India
- or
- (b) *Debit* to *FCNR (B)* account, *NRE rupee account* or *NRO rupee account* in India

24. Solution for Banking Facilities for Returning NRI or PIO to India

- (i) (a) Permitted for *continuing* to *hold + own + transfer + invest* in *foreign currency* outside India
- +
- (b) Permitted for *continuing* the *foreign security* or *immovable property* an outside India
- (ii) Permitted for *holding* the *assets* outside India where *NRI or PIO* has *acquired* the *assets* *during* his *non-resident* of India *status*



25. Solution for opening of Resident Foreign Currency (RFC) Account by Returning NRI or PIO to India

- (i) Permitted for **opening + holding + maintaining** a **RFC account** for **transferring** his **balance** as available in the existing **FCNR (B) account** or **NRE rupee account**.
- (ii) Permitted for **getting** a **credit** into **RFC account** out of **sale proceeds** of the **assets** as held **outside India**
- (iii) Permitted for **utilizing** of the **balance** as available in **RFC account** as **free** from **all** (100%) **restrictions** relating to **utilization + investment** in any form **outside India**
- (iv) **Permitted for opening 3 types of RFC Accounts:-**
 - (a) **Current Account**
 - (b) **Saving Account**
 - (c) **Term Deposit Account**

26. Solution for Changing of Residential Status by returning NRI or PIO

- (i) **Permitted for changing the NRE rupee account**
 - (a) Permitted for **changing** the **NRE rupee account** into **resident rupee account** after **changing** of **residential status** as resident of India.
 - or**
 - (b) Permitted for **transferring** the **NRE rupee account** into **RFC account**
- (ii) **Permitted for changing the FCNR (B) Account**
 - (a) Permitted for **changing** the **FCNR (B) Account** into **resident rupee account** after **changing** of **residential status** as resident of India.
 - or**
 - (b) Permitted for **transferring** the **FCNR (B) Account** into **RFC account**
 - (c) Permitted for **continuing** the **deposits** in **FCNR (B) account** till **date** of **maturity** where **NRI or PIO** is **desiring**
 - (d) Permitted for **continuing** the **rate** of **interest** as **applicable** on **FCNR (B) account** where **FCNR (B) Account** is **continued** till **date** of **maturity**.



(e) AD banks are permitted to convert the FCNR (B) account into resident rupee deposit account or in RFC account in India after date of maturity.

(f) Permitted for new rate of interest after conversion into resident rupee account or in RFC account in India

(iii) **Permitted for changing the NRO Rupee Account**

(a) Permitted for converting the NRO rupee account into resident rupee account or in RFC account in India

(b) Permitted for new rate of interest after conversion into resident rupee account or in RFC account in India

27. **Solution for Appointment of licensed + reliable real estate broker**

- It is suggested that NRI or PIO should appoint a licensed real estate broker who is registered with RERA for investment in immovable property to avoid confusion for legal rights in purchase of land

28. **Solution for expected problem for investment in immovable property**

(i) NRI or PIO is required to have certain documents before investing in India:

(a) Copy of passport for NRI or PIO

(b) Copy of passport + copy of overseas citizen of India (OCI) card for Indian origin foreign citizen where already issued by the Indian Embassy or consulate outside India

(c) Copy of Address proof like driving license, residency card or citizenship card etc

(d) Copy of permanent account number (PAN) as obtained from Income tax dept. in India

(e) Original recent photograph

- (ii) NRI or PIO is required to understand the relevant rules and regulations under the FEMA, 1999 to find eligibility for purchasing any immovable property in India. However NRI or PIO are not permitted for purchasing of any agricultural land, plantation property or farm house in India.



- (iii) NRI or PIO is required to **decide** about the **mode of payment** through **direct remittance** in foreign currency through normal **banking channel** or **debit** to FCNR (B), NRE or **NRO account**.
- (iv) NRI or PIO is permitted to take **housing loan** from the **banks** or financial institutions **in India** + to **repay** the housing **loan** through **direct remittance** in foreign currency through normal **banking channel** or **debit** to FCNR (B), NRE or **NRO account**.
- (v) NRI or PIO is required to **ensure** that **price + title** of the immovable **property** as to be **purchased** is **correct**. Preferably **middle man** should be **avoided**. Hence **direct deal** with seller should be **preferred**.
- (vi) NRI or PIO is permitted to **purchase** an immovable **property** through **POA** as **already given** to the **close relative** or **close friend**.
- (vii) NRI or PIO is required to **ensure** a mandatory **background** check of the **builder**
- (viii) NRI or PIO is required to **ensure** that **100% tax liabilities + legal disputes** are already **resolved** against the immovable **property** to be **purchased** in India.

29. **Solution for illegal possession of immovable property**

- (i) (a) It is **suggested** that NRI or PIO is required to **ensure** that **possession** of an immovable property is in the **hands** of **seller** only.
- (b) It is **observed** that in many cases **illegal person** is **occupying** the immovable property **without** owner **permission** + **enjoying** the **property** peacefully **without interruption** of actual **owner** in a **hostile manner** for a period **exceeding 12 years**.
- (c) Hence in this situation **Indian law** is **allowing** the **person** who is having **illegal possession** to **claim** his **ownership** through **adverse possession**.
- (ii) It is **suggested** that NRI or PIO is required to **vigilant** against **illegal possession**. Hence NRI or PIO should keep **eye open** on the **tenant** to **avoid** any **fraud** with him.
- (iii) **General suggestions for NRI or PIO against illegal possession of immovable property**
 - (a) NRI or PIO is required to **change** the **tenant** to avoid illegal possession of immovable property. Hence NRI or PIO is required to **change** the **tenant after 11 months** + **renew tenancy agreement** in accordance to the **comfortableness**



- (b) NRI or PIO is required to have *construction of boundary wall* to avoid the illegal possession of immovable property.
- (c) NRI or PIO is required to keep a *legal caretaker* or *visit personally* with *regular intervals*

30. Professional guidance for solution against problem for investment

● **Some of selected Articles for guidance against problem for investment**

- (i) **Investments by NRI + PIO in India by CA. Satish Agawal**
<http://femainindia.com/Image/Non%20Resident.pdf>
- (ii) **Remittance and Banking by Non Resident of India by CA. Satish Agawal**
<http://femainindia.com/Image/Remittance%20-%202022.pdf>
- (iii) **Foreign Investments (FIs) by Non-Residents in India by CA. Satish Agawal**
<http://femainindia.com/Image/FIs-22.pdf>
- (iv) **Acquisition of Immovable Property by Non Resident in India**
<http://femainindia.com/Image/Acquisition123.pdf>



Published By



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August-2022