



MARKET / REGULATORY RESEARCHED

NRI Investment

A dedicated investment journey for NRI and OCI investors investing in India

Overview

Investing in India as a Non-Resident Indian (NRI) or Overseas Citizen of India (OCI) involves additional considerations beyond what a resident Indian investor faces: your account route (NRE/NRO/FCNR), KYC requirements, your country of residence, and repatriation rules. This brochure walks through that journey step by step. Not every category or product is automatically available to every NRI or OCI customer, and this is not personalised tax advice.

Who This Is For

NRI and OCI professionals working abroad who want to invest in India

NRI families planning for children's education or retirement in India

NRI entrepreneurs and business owners with financial goals in India

Anyone unsure which account route (NRE/NRO/FCNR) fits their situation

What's Covered

NRE Account

Non-Resident External -- for foreign earnings; principal and interest generally freely repatriable, subject to RBI/FEMA rules.

NRO Account

Non-Resident Ordinary -- for India-sourced income; repatriation is subject to applicable limits and certification requirements.

FCNR Account

Foreign Currency Non-Resident -- a foreign-currency-denominated deposit route, subject to bank and RBI terms.

Mutual Funds & SIP

Subject to applicable regulations, KYC and fund-house eligibility -- not every AMC accepts every country of residence.

Equity, Debt & Hybrid

Market-linked, fixed-income-oriented and blended investment categories, all subject to eligibility.

Goal-Based Investing

Retirement, children's education, wealth creation and other goals, structured around your specific time horizon.

How It Works

- 1 Understand Your Status**
Confirm your NRI status and country of residence.
- 2 Identify Your Goal**
Retirement, education, wealth creation or another financial goal.
- 3 Review Eligibility & KYC**
Check what documentation and KYC status applies to you.
- 4 Determine Your Funding Route**
Identify the appropriate NRE, NRO or FCNR route for your situation.
- 5 Explore Investment Categories**
Review which categories may suit your goal and eligibility.
- 6 Consider Repatriation & Liquidity**
Understand how repatriation and access to funds may work for your case.
- 7 Complete the Process**
Proceed through the applicable investment process with your advisor.
- 8 Review & Monitor**
Revisit your investment journey periodically as your goals evolve.

Typical Eligibility

- Valid NRI or OCI status under applicable Indian regulations
- A funding route already in place, or opened as part of this process (NRE/NRO/FCNR)
- KYC as required by the specific AMC or institution, which can vary by your country of residence
- Some AMCs restrict or exclude investors resident in specific countries (e.g. due to FATCA/CRS) -- this varies by fund house

Typical Documents

- Passport and OCI/PIO card (as applicable)
- Overseas address proof and Indian PAN
- NRE/NRO/FCNR bank account details
- FATCA/CRS self-certification, where required by the AMC
- Exact document list is set by the AMC or bank, not by us -- and is never collected via this website's public forms

Important to Know

Subject to RBI/FEMA regulations, AMC-specific KYC requirements and your country of residence. Some countries of residence are restricted or excluded by individual AMCs. This is not tax advice -- please consult a qualified tax professional for your specific situation.

Start Your NRI Investment Journey**+91 9513715325**
info@akshayafinvest.com

Disclaimer: Akshaya Finvest distributes mutual fund and SIP options through AMFI-registered AMC's and provides financial-literacy support; we are not SEBI-registered investment advisers and do not manage your money ourselves. No guaranteed returns. Not tax advice. Subject to RBI/FEMA regulations and AMC-specific eligibility.

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Akshaya Finvest · CIN: U66190KA2025PTC210386 · #2715–2719, 2nd Floor, J P Arcade, Subedar Circle, Ring Road, Hassan – 573201, Karnataka, India