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NRI Checklist: Selling Property in Kerala

Use this list to gather documents before selling property in Kerala while living abroad.

YOUR IDENTITY

- [ ] Passport (copy of photo and address pages)
- [ ] OCI card or visa / residence permit (copy)
- [ ] PAN card (copy)
- [ ] Aadhaar (copy), if you have one
- [ ] Proof of current address abroad
- [ ] Two recent passport-size photographs

PROPERTY DOCUMENTS

- [ ] Original title deed (sale deed / gift deed / partition deed)
- [ ] Prior deeds (title history, ideally 30 years)
- [ ] Encumbrance certificate (recent)
- [ ] Latest land tax (basic tax) receipt
- [ ] Possession certificate and location sketch from the Village Office
- [ ] Building tax receipt and ownership certificate (if there is a building)
- [ ] Loan closure letter and released documents (if the property was mortgaged)

IF YOU WILL NOT TRAVEL TO INDIA

- [ ] Power of attorney drafted for the sale
- [ ] Attestation at the Indian Embassy/Consulate, or notarisation and apostille
- [ ] Stamping (adjudication) in Kerala within three months of arrival
- [ ] ID and address proof of your attorney in India

TAX AND MONEY

- [ ] NRO bank account for receiving sale proceeds
- [ ] Cost of acquisition details (for capital gains)
- [ ] Consider a lower TDS certificate before the sale
- [ ] Documents for repatriation under FEMA rules

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