Your relocation tax summary

Prepared for Sample Plan · Singapore to India

This first page repeats the details you entered, so you can check them, and the estimate you saw before downloading. Your step-by-step actions follow on the next page. If any detail below is wrong, your plan may change — update it and re-run.

THE ESTIMATE YOU SAW

TAX AT STAKE — WHAT TIMING COULD PROTECT

S$29,000 – S$79,000

YOUR MOVE DATE

1 Sept 2026

FAVOURABLE WINDOW THROUGH

31 Mar 2028

This is a directional move-planning estimate — not an Indian tax return calculation. The figure is shown in SGD for clarity (Indian tax is paid in INR; we convert at an indicative rate, so your actual figure depends on the exchange rate on transaction dates). The range reflects how long-term gains, short-term gains and crypto are each treated differently under Indian rules, plus how surcharge could land for your income level. Your final India tax once resident depends on how each specific gain is classified, which this tool does not fully determine.

THE DETAILS YOU ENTERED

Your move & residency

Planned one-way move date	**1 Sept 2026**
Days in India so far this tax year	**0**
Days in India over the last 4 years	**80**
Days in India over the last 7 years	**300**
Years lived outside India (of 10)	**7**
Income from Indian sources (move year)	**Rs 6,00,000**

What you hold

Stocks, ETFs & funds	**S$300,000 (cost S$180,000)**
Vested employer shares (RSU/ESOP/ESPP)	**S$80,000 (cost S$40,000)**
Crypto	**S$60,000 (cost S$35,000) · held on: Foreign exchange**
Brokers / platforms	**Interactive Brokers, Coinhako**

Banking

Wants to hold foreign currency after moving	**Yes**
Already has an NRE / NRO account	**Yes**
Checked broker allows a resident account	**Yes**

Your move plan, step by step

Follow these top to bottom. Each action is pinned to the dates that matter for you.

YOUR MOVE DATE
1 Sept 2026

YOUR FAVOURABLE WINDOW
Through 31 Mar 2028

Based on the move date you entered (1 Sept 2026) and your history, you qualify for RNOR — a grace period where your foreign investment income is generally not taxed in India. **Your favourable window runs through the end of FY 2027–28,** after which (from FY 2028–29) you become an ordinary resident and your worldwide income becomes taxable. Acting before that window closes is what protects your gains.

BEFORE YOU MOVE

NOW — BEFORE BOOKING YOUR FLIGHT

Lock in your move date, then work the steps in order

You're set to move on **1 Sept 2026.**
Confirm the date against your travel plans, then work through the steps below before you go — they all hinge on acting while you are still non-resident.

NOW — WHILE STILL IN SINGAPORE

Get written confirmation your broker keeps your account as an India resident

Contact each broker and platform you use and ask whether your account stays open once you are India-resident — **get this in writing.**
If any says no, plan to move or close it on your own schedule before you go, not theirs.

BEFORE YOU MOVE — WHILE STILL NON-RESIDENT

Realise the gains on your foreign shares and funds, then re-buy to reset the cost base

Your foreign stocks and ETFs carry an unrealised gain. While you are still Singapore-resident (Singapore charges no capital gains tax), **sell these holdings and re-buy the same positions before you land —** this resets your cost base to today's value, so far less is taxable in India later.

BEFORE YOU MOVE

Your vested employer shares (RSUs / ESOPs / ESPPs) get the same reset

Vested employer shares you already own behave like any other foreign equity — **the reset-and-rebuy step above applies to them too.**
One caution: this plan only covers shares vested before your move.
Anything vesting after you move is out of scope —
it falls under Indian rules once you're resident, so confirm those with your advisor.

How we've treated your shares & ETFs. Because you're moving from Singapore, we assume your shares, ETFs and vested employer shares are foreign-held — so we apply India's foreign-equity treatment: a lower rate on long-term gains and short-term gains modeled at the top slab for a conservative estimate. This is the realistic (and more conservative) assumption for most returnees. If any holding is actually on an Indian exchange, that portion could be taxed more favourably — confirm the split with your advisor.

BEFORE YOU MOVE

Decide on the crypto you hold in a foreign exchange

India taxes crypto harshly (a flat 30% before surcharge and cess) and gives no loss offset. **Settle your position on these holdings deliberately before you move,** rather than leaving it to chance once you are resident.

DURING YOUR FAVOURABLE WINDOW (YOUR MOVE TO 31 MAR 2028)

WITHIN 30 DAYS OF ARRIVING

Update your foreign accounts, and re-file your W-8BEN

Once you live in India: update your Indian mobile number and residential address on your foreign bank and brokerage accounts, and give each broker an updated W-8BEN showing your Indian address and treaty status. Download it from your account portal or request it from support, and submit it promptly.

WHEN YOU BECOME RESIDENT

Keep foreign currency where it suits you — move to an RFC account only if you need to

You don't have to convert your foreign-currency savings to rupees. If your foreign bank lets you keep the account, you can leave balances there. If it does not, open a Resident Foreign Currency (RFC) account in India and move the balances across so you are not forced to convert at a bad time.

BEFORE 31 MAR 2028

Realise any remaining foreign gains you want sheltered before the window closes

After 31 Mar 2028 your worldwide gains become taxable in India. Anything you intended to sell tax-light should be done before that date. Review your remaining foreign holdings in good time and act with a margin to spare.

WHAT THIS PLAN COVERS

Included	Not yet included
Stocks & ETFs · Vested RSUs/ESOPs/ESPPs · Crypto · Residency & move-date timing · NRI/RNOR window · Foreign-currency banking & broker steps	Unvested RSUs/ESOPs · Singapore property · CPF · Fixed deposits · Gold/Silver · Bonds/SSBs · Insurance/ILPs — confirm these with your advisor.

This plan covers the assets you told us about. For anything in the right-hand column, confirm with your own advisor — we don't cover those yet.

Important. Tideline is a Singapore-to-India move-timing planner for Indian citizens and PIOs — best for return-timing decisions, not long-term post-move tax structuring or filing. Outputs are directional planning estimates based on your inputs, not final Indian tax return calculations. The residency timing uses a simplified heuristic based on the 182-day test; it does not model India's alternate 60+365-day test, the 120-day rule for high-income visiting citizens/PIOs, or deemed residency rules. After you become resident, your final India tax depends on the exact type and timing of each gain or income, which this tool does not fully classify — confirm with a qualified Chartered Accountant. Dates depend on your actual days of travel — confirm them against your passport and tickets.