



**NEW ZEALAND
GREEN LIST VISA
& SKILLED
MIGRANT PR
FAST-TRACK
2026**

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DREAMVISAS

New Zealand Immigration Series | Book 1

New Zealand Green List Guide for Indians 2026

Straight to Residence for Skilled Professionals

Doctors • Nurses • Engineers • ICT Managers • Teachers

Apply for Permanent Residency on Day One — No Temporary Visa Required

The Complete 2026 Guide for Indian Professionals

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RCIC R422575 | CAPIC Fellow R11592 | MIA Examination Qualified

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**25+ Years Experience • 10,000+ Families Helped • 20,000+ YouTube
Subscribers**

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As President of Taurus Infotek Inc., operating under the Dreamvisas brand, Manoj leads a team of immigration professionals with offices in Toronto, Canada and Pune, India. Since founding the practice, the Dreamvisas team has assisted more than 10,000 families with immigration applications, settlement guidance, and immigration strategy across multiple destination countries.

Manoj is an active content creator in the immigration education space. His YouTube channel — Dreamvisas — has over 20,000 subscribers and features 600+ educational videos on immigration topics covering Canada, Australia, New Zealand, Germany, and the UAE. His LinkedIn profile has earned 600+ recommendations. He has authored over 60 immigration e-books covering pathways for professionals across every major destination country.

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Purchasing this book does not establish a professional relationship between the author and the reader. For advice on your individual situation, please consult a qualified immigration professional.

The information in this guide reflects New Zealand immigration policy as understood in early 2026. Policy updates occur regularly. The author and publisher accept no liability for decisions made on the basis of this information without independent verification.

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KDP A+ Content & Amazon Marketing Module

This section contains the five A+ Content modules formatted for direct use in the KDP A+ Content editor, the Amazon book description (paste-ready), and the seven backend keywords for maximum Amazon search visibility.

Module 1: Authority Banner

| Credential | Designation | Significance |
|---------------------|--|---|
| RCIC R422575 | Regulated Canadian Immigration Consultant | Licensed by CICC — Canada's regulatory body for immigration consultants |
| CAPIC Fellow R11592 | Fellow of Canadian Association of Professional Immigration Consultants | Senior professional designation awarded for excellence and ethics |
| MIA Examination | Migration Institute of Australia qualified | Qualified to advise on Australian immigration matters |
| 25+ Years | Immigration consulting since 1999 | Cross-country experience: Canada, Australia, NZ, Germany, UAE |
| 10,000+ Families | Families assisted across destinations | Across skilled migration, family sponsorship, business immigration |
| 20,000+ YouTube | Dreamvisas YouTube channel | 600+ immigration education videos across all major destinations |
| 600+ LinkedIn | LinkedIn recommendations | From clients, colleagues, and immigration community members |
| 60+ Books | Published immigration e-books | Covering Canada, Australia, NZ, Germany, UAE pathways |

Module 2: Pain / Solution Table

| Your Pain Right Now | What You Will Know After Reading This Book |
|--|---|
| My Canada CRS is 460. Express Entry draws keep passing me by. | Exactly which NZ Green List Tier 1 occupations qualify for Straight to Residence — and whether yours is one of them |
| I don't know if my Indian degree is recognised in New Zealand. | The specific NZ regulatory body for your profession, what documents they need, and a realistic timeline for recognition |
| I've seen NZ job ads but don't know which employers are accredited. | How to verify accreditation, what to include in your job application, and which sectors are hiring fastest in 2026 |
| I don't understand the difference between NZ PR and a work permit. | Why Tier 1 Straight to Residence means PR from Day One — not a work permit that converts later |
| I don't know if NZ is liveable on an Indian professional's budget. | Region-by-region salary benchmarks and real cost-of-living data so you can plan your family budget before you arrive |
| I'm worried about my children's schooling and my spouse's work rights. | Exactly what permanent residency means for your family from day one — school fees, spouse work rights, university fees |

Module 3: What's Inside — Chapter Payoffs (3-Column)

| Chapters 1–6 | Chapters 7–12 | Chapters 13–19 |
|--|---|--|
| Why NZ Green List beats Canada Express Entry for your profile | English test strategy: OET vs IELTS for Indian healthcare professionals | Family immigration: spouse and children receive PR simultaneously |
| Tier 1 vs Tier 2 explained with a side-by-side decision table | How Indian credentials are assessed: MCNZ, NCNZ, ENZ, Teaching Council | Path to NZ citizenship, OCI card strategy, Trans-Tasman advantage |
| Complete Tier 1 occupation tables with ANZSCO codes across 5 sectors | Salary benchmarks in NZD and INR for all key Green List occupations | Settlement guide: first 90 days, schools, healthcare, banking, community |

| Chapters 1–6 | Chapters 7–12 | Chapters 13–19 |
|---|--|---|
| The complete 8-point eligibility checklist with India-specific guidance | Real stories: 5 Indian families who used Straight to Residence | Financial planning: KiwiSaver, tax, property purchase timeline |
| 15-step application process with full document checklist | NZ vs Canada vs Australia: 18-criteria honest 2026 comparison | Common mistakes: 10 errors that derail applications and how to avoid them |

Module 4: Who This Book Is For

- Indian doctors, nurses, and allied health professionals frustrated by MCNZ registration enquiries and unsure of the complete pathway from MBBS to NZ practice
- Indian software engineers, ICT managers, and tech professionals with strong profiles who cannot crack Canada's CRS threshold and need a faster, more certain route
- Indian civil, structural, mechanical, and electrical engineers with qualifications from IITs, NITs, or AICTE-accredited institutions exploring direct PR options
- Indian secondary school and primary school teachers who are registered or seeking registration and want the fastest PR route available to educators globally
- Indian professionals already on NZ Accredited Employer Work Visas who want to understand their Straight to Residence options and timeline
- Indian families evaluating Canada vs Australia vs New Zealand and needing an honest, data-driven comparison to make the right decision for their situation

Module 5: This Book vs. Alternatives Comparison

| This Book | Hiring a Consultant (Without Reading First) | Doing Nothing |
|--|--|---|
| Understand your NZ Green List eligibility in hours, not months | Paying consultation fees without knowing if you are even eligible | Watching your CRS score fall short draw after draw |
| Know exactly which documents, registrations, and tests are required | Relying entirely on someone else's knowledge without a reference point | Missing a 2022+ policy opportunity most consultants still don't mention |
| Prepare your job search with specific accredited employer strategies | Possible misunderstanding about which tier your occupation falls under | No progress toward the PR goal your family has been working toward |
| Make an informed go/no-go decision before investing time or money | Maximum value when you already understand the basics from this guide | Status quo — and the NZ Green List has no expiry, but your age limit does |
| Foundation for a productive PER consultation at Dreamvisas | The consultation becomes more efficient and specific with this knowledge | Another year of waiting for a Canada draw that may never come |

Amazon Book Description — Paste Ready for KDP

Paragraph 1 (SEO + Pain + Solution + Credentials):

If your Canada Express Entry CRS score is stuck at 460 and every draw passes you by, New Zealand's Green List Tier 1 Straight to Residence Visa may be the most important immigration pathway you have never heard of. Introduced in 2022 and continuously expanded, the NZ Green List allows doctors, nurses, engineers, software engineers, ICT managers, and teachers to apply for New Zealand Permanent Residency directly — from India, without a temporary work permit, without points, and without a lottery. The New Zealand Green List Guide for Indians 2026 is the definitive handbook for Indian professionals navigating this pathway in 2026. Written by Manoj Palwe (RCIC R422575, CAPIC Fellow R11592, MIA examination qualified), an immigration consultant with 25+ years of experience and 10,000+ families helped, with 20,000+ YouTube subscribers and 600+ LinkedIn recommendations, this guide covers every step from confirming your occupation on Tier 1 to landing in New Zealand as a permanent resident.

Paragraph 2 (Reader Profiles + Outcomes + Review Request + PER):

Whether you are a GP frustrated with MCNZ registration delays, a structural engineer who cannot crack Canada's points threshold, a software engineer who has been in the Express Entry pool for three years, or a secondary school teacher seeking the fastest direct-PR route available to educators globally — this guide is written specifically for you. You will learn the complete Tier 1 occupation list with ANZSCO codes, the 8-point eligibility checklist, credential recognition pathways for each sector, salary benchmarks in both NZD and INR, real case studies of Indian families who have used this route, and an honest 18-criteria comparison of New Zealand vs Canada vs Australia. If this guide helps you understand your options or avoid a costly mistake, please leave an honest Amazon review — it helps the next Indian professional in the same situation find this resource. For a personal assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

7 Backend Keywords for KDP (Paste as-is)

| # | Keyword | Why This Keyword |
|---|---|---|
| 1 | New Zealand Green List visa Indians | Primary — combines policy name + audience; highest buyer intent |
| 2 | New Zealand permanent residency Indian professionals 2026 | Aspiration + audience + recency; serious buyer search |
| 3 | Straight to Residence visa New Zealand guide | Deep-funnel buyer already knows the specific visa name |
| 4 | New Zealand immigration guide skilled workers India | Broad but targeted; captures all sectors together |
| 5 | NZ accredited employer work visa healthcare engineers | Targets the two largest Green List sectors with the mechanism |
| 6 | New Zealand PR without work permit doctors nurses engineers | Targets the core book promise; frustration-driven buyer search |
| 7 | New Zealand immigration book 2026 Indian software engineer | Captures ICT segment specifically with format + recency signal |

Foreword: The Immigration Secret Indian Professionals Are Missing

Ravi was 38, a civil engineer from Hyderabad with 14 years of infrastructure experience and a CRS score of 465. He had been watching Canada Express Entry draws for three years. Every invite round, the cut-off was 480, or 490, or 492. He had completed an IELTS at 8.0. He had a Canadian Education Credential Assessment. He had done everything right. And he kept not getting selected.

I met Ravi during a consultation in Pune in early 2024. Within twenty minutes, I told him something that changed his trajectory: 'Ravi, Structural Engineer is on New Zealand Green List Tier 1. You can apply for New Zealand Permanent Residency directly. No lottery. No points game. Get a job offer, submit an application, and you could be a New Zealand permanent resident in six months.'

He stared at me. 'Why has nobody told me this?'

I hear this question more often than any other in my practice.

Why I Wrote This Book

In my 25+ years of immigration consulting, I have helped more than 10,000 families navigate immigration to Canada, Australia, New Zealand, Germany, and beyond. I am a Regulated Canadian Immigration Consultant (RCIC R422575), a CAPIC Fellow (R11592), and I have passed the MIA examination for Australian immigration.

New Zealand's Green List, introduced in 2022, is not a temporary measure. It is not a pilot. It is a permanent restructuring of New Zealand's skilled migration architecture, designed to bring skilled professionals to New Zealand faster and keep them there permanently. For Indian professionals in healthcare, engineering, ICT, and education, it is the most significant immigration opportunity of the decade. And almost no Indian professional knows it exists.

That is why I wrote this book. Not to replace professional immigration advice — you will still benefit from a consultation after reading this — but to give every qualified Indian professional the basic knowledge they need to recognise that this opportunity is real, that it may apply to them, and that acting on it is not as complicated as they think.

What This Book Will Do For You

- Help you confirm whether your occupation qualifies for Tier 1 Straight to Residence
- Walk you through every eligibility requirement with specific India-context guidance
- Explain the credential recognition process for your sector — the step most people underestimate
- Give you a realistic timeline, cost picture, and job search strategy
- Show you what life in New Zealand actually looks like for Indian families
- Help you make an honest comparison between NZ, Canada, and Australia for your specific profile
- Prepare you for a productive consultation with a Licensed Immigration Adviser if you decide to proceed

A Personal Note

If you have been watching your Canada CRS score fall short for three years, or if you are a healthcare professional wondering whether your skills could be better utilised and better rewarded, approach this book with an open mind. New Zealand may not be the country you had imagined. But for many Indian professionals, it has become something they never expected: home.

Kia kaha — Be strong.

Manoj Palwe, RCIC R422575 | CAPIC Fellow R11592 | Dreamvisas

Chapter 1: Why the Green List Changes Everything for Indians

Picture this: You are a 42-year-old Registered Nurse in Bengaluru. You have a Bachelor of Science in Nursing, eleven years of ICU experience, an IELTS of 7.0. Your Canada CRS? 420. Australia's SkillSelect? Two years of EOI submissions without an invitation. The US H-1B? Your employer entered you in the lottery four years running. Nothing.

Meanwhile, a colleague who moved to New Zealand three years ago is now a permanent resident, earning NZD \$80,000 a year, owns a home in a city where housing is actually affordable, and her children are in an excellent public school at no tuition cost. She did not win a lottery. She did not wait five years. She applied once — for the New Zealand Straight to Residence Visa — and her life changed.

Registered Nurse is on the New Zealand Green List Tier 1. You may be eligible for NZ permanent residency right now.

What Changed in 2022: The Green List Revolution

Prior to mid-2022, New Zealand used multiple fragmented skill shortage lists. In July 2022, the government consolidated all of them into a single, unified Green List. The design philosophy was radical: identify occupations New Zealand needs most urgently, and for those occupations, remove every barrier to permanent residency. No points accumulation. No minimum New Zealand work experience for the most critical roles. No lottery. Just occupation matching and job offer.

The Three-Word Premise That Defines Everything

'Straight to Residence.' These three words are the entire policy innovation. A Tier 1 Green List occupation holder with a qualifying job offer from a New Zealand Accredited Employer can apply directly for permanent residency — from India, before ever setting foot in New Zealand. The visa, when granted, is a permanent residence visa. Not a temporary visa that converts. Not probationary status. Permanent residence, effective from day one.

The India Advantage in New Zealand's Talent Calculus

1. English Language: India's Underrated Advantage

India's professional education — particularly in medicine, engineering, and technology — is conducted predominantly in English. Most Indian professionals seeking NZ Green List roles are already working at or near the English language proficiency required (IELTS 6.5 overall, OET Band B for healthcare).

2. Qualification Recognition: Better Than You Think

Engineering New Zealand recognises the Washington Accord — India's engineering institutions with NBA accreditation are eligible. The Medical Council of New Zealand works through the Australian Medical Council pathway for Indian-trained doctors. These recognition frameworks exist and work.

3. Scale of Talent in Exactly the Right Sectors

India graduates approximately 75,000 MBBS doctors per year and over 1.5 million engineers annually. New Zealand's Green List Tier 1 is overwhelmingly concentrated in healthcare, engineering, and ICT — precisely the sectors where India has massive surplus talent.

4. Community and Cultural Infrastructure

New Zealand's Indian community is well-established and rapidly growing. Auckland has a vibrant Indian community with temples, Indian groceries, Bollywood cinemas, and cultural associations. Christchurch, Wellington, and Hamilton have growing Indian populations.

5. The Age Limit: Generous Compared to Other Countries

New Zealand's age limit for Green List residence is 55 at the time of application. This means experienced Indian professionals in their late 40s and early 50s — often the most qualified and likely to contribute — remain eligible.

The 2025 and 2026 Policy Updates

- March 2025: Primary School Teachers upgraded from Tier 2 to Tier 1 — direct Straight to Residence now available
- August 2025: Ten new trades occupations added to Tier 2
- August 2025: Wage thresholds updated — baseline NZD \$33.56/hour (2024 median wage); NZD \$35.00/hour per 2025 median
- 2026: Green List expanded further with additional trades and technical roles
- The list now contains over 200 occupations — the most comprehensive version since its 2022 introduction

Policy Changes Are Ongoing — Always Verify

The Green List is a living document. Occupations are added, removed, and re-tiered based on New Zealand's labour market assessments. Always verify the current status of your specific occupation at immigration.govt.nz before taking any action. This guide reflects policy as of February 2026.

The 5-Question NZ Green List Self-Assessment

Apply These Questions to Yourself Before Reading Further

Q1: Can you explain in one sentence why NZ Green List applies to you? (e.g., 'I am a Civil Engineer and ANZSCO 233211 is on Tier 1.')

Q2: Is there a specific group in your life who would be deeply affected by your NZ residency — family who would join you, colleagues in the same situation?

Q3: Why NOW? New Zealand's Green List has existed since 2022. What has changed in 2026 that makes this the right time for you?

Q4: Is immigration a real, pressing problem in your life — or just a vague aspiration? Are you actually willing to search for a NZ job, navigate credential recognition, and relocate your family?

Q5: Is this something you will still be working on in 12 months? Is it important enough to sustain effort through setbacks?

5/5 answers yes: Priority pathway — read every chapter. **3-4:** Read and reflect on commitment. **Fewer than 3:** Bookmark for when the resolve arrives.

Chapter 2: Tier 1 vs. Tier 2 — The Architecture Explained

New Zealand's Green List is built on a two-tier structure. Understanding this distinction determines whether you can achieve permanent residency in six months or require two years of New Zealand work experience first.

The Two-Tier Architecture

| Feature | Tier 1: Straight to Residence | Tier 2: Work to Residence |
|---------------------------|---|-------------------------------------|
| Apply from India? | YES — apply for PR before arriving | No — must be working in NZ first |
| Temporary visa required? | NOT required (AEWV optional) | YES — AEWV mandatory first |
| NZ work experience? | NONE required | 24 months mandatory |
| When PR takes effect? | On visa grant — possibly pre-arrival | After completing 24 months |
| Key sectors | Healthcare, Engineering, ICT, Education | Trades, some Education, some Health |
| Residence application fee | NZD ~\$6,450 (2026 rates) | NZD ~\$6,450 (after 24 months) |
| Processing time (PR) | 4–6 months typical | 24 months + 4–6 months for PR |

Tier 1: Straight to Residence — Deep Dive

The Offshore Application Feature

The single most powerful aspect of Tier 1 that is consistently underappreciated by Indian professionals is the offshore application option. You can apply for permanent residency while sitting in your home in Bengaluru, Delhi, or Pune. Job offer → documents → application → 4-6 months → receive permanent residence visa → fly to New Zealand as a permanent resident on day one.

What 'Permanent Resident' Actually Means from Day One

- Live, work, and study in New Zealand indefinitely
- Partner has full, unrestricted work rights — no separate work visa needed

- Children attend public schools at domestic rates (zero tuition)
- Access to New Zealand's public healthcare system at heavily subsidised rates
- Right to purchase residential property in New Zealand
- Travel in and out of New Zealand freely (within travel condition validity)
- Five-year clock toward New Zealand citizenship begins immediately

Tier 2: Work to Residence — The Two-Year Pathway

Tier 2 occupations are in demand in New Zealand but at a level where the government prefers a period of NZ work commitment before granting permanent residency.

1. Secure a job offer from an Accredited Employer in a Tier 2 Green List occupation
2. Apply for an Accredited Employer Work Visa (AEWV) — cost approximately NZD \$1,540
3. Travel to New Zealand and begin work in your nominated Tier 2 role
4. Work continuously for 24 months, meeting wage threshold requirements throughout
5. Apply for Work to Residence Visa — cost approximately NZD \$6,450
6. Receive permanent residence

Important: Work experience in your Tier 2 role can be counted from 29 September 2021, even if you started before the Green List was introduced.

Wage Thresholds

All Green List applications require meeting minimum wage thresholds. The baseline as of 2025/2026 is NZD \$35.00 per hour (2025 New Zealand median wage). Many Green List occupations, particularly in healthcare and engineering, have occupation-specific thresholds that are higher. Always verify the specific wage requirement for your ANZSCO occupation code at immigration.govt.nz.

Critical Age Planning for Tier 2 Applicants

The age limit applies at the time of residence application — after 24 months of NZ work for Tier 2. A 53-year-old starting Tier 2 will be 55 at residence application — within the limit. A 54-year-old will be 56 — over the limit and ineligible. Check your age at expected residence application date before committing to Tier 2.

Chapter 2B: The New Zealand Immigration Ecosystem Explained

Before navigating any specific visa category, every Indian professional benefits from understanding how New Zealand's immigration system is structured, who the key institutions are, what terminology means, and how the different pathways relate to each other. This chapter provides that foundation.

Immigration New Zealand (INZ): The Decision-Making Authority

Immigration New Zealand is the government agency responsible for processing and deciding all visa and residence applications. It operates under the Ministry of Business, Innovation and Employment (MBIE). INZ is not a ministry itself — it is a branch within MBIE. All applications are submitted to INZ, and all immigration decisions (approvals and declines) are made by INZ immigration officers.

INZ maintains the official immigration.govt.nz website, which is the authoritative source for all visa requirements, policy documents, and application forms. When this guide or any other source gives policy information, the information should always be cross-checked against immigration.govt.nz — INZ's website supersedes all secondary sources.

The Immigration Advisers Authority (IAA): Regulating Immigration Advice

The Immigration Advisers Authority (IAA) is the regulatory body for immigration advisers in New Zealand. Under the Immigration Advisers Licensing Act 2007, it is illegal for a person to provide immigration advice in New Zealand (or from outside NZ to a person in NZ) without being a Licensed Immigration Adviser (LIA) — unless they are a NZ-qualified lawyer.

This has direct implications for Indian applicants: if you are seeking immigration advice from an immigration consultant in India about a NZ visa, that consultant is legally required to be a LIA licensed by the IAA. Any consultant advising on NZ immigration without being an IAA-licensed adviser is operating outside the law. Verify your adviser's licence at the IAA register: iaa.govt.nz/for-clients/check-your-adviser/

Key NZ Immigration Terminology

| Term | Definition | Relevance to Indian Green List Applicants |
|--------------------------------------|---|---|
| Accredited Employer | An employer approved by INZ to hire migrant workers | Your job offer must come from an accredited employer — not just any NZ employer |
| ANZSCO Code | Australian and New Zealand Standard Classification of Occupations — a 6-digit occupation code | Your specific code must match a Tier 1 Green List occupation |
| Straight to Residence Visa | The Tier 1 Green List residence visa — PR from day one | The primary visa you are applying for under this guide |
| Work to Residence Visa | The Tier 2 Green List residence visa — after 24 months NZ work | The Tier 2 outcome — different timeline but same destination |
| Accredited Employer Work Visa (AEWV) | Temporary work visa for employees of accredited employers | Optional first step for Tier 1; mandatory first step for Tier 2 |
| RealMe Account | New Zealand's digital identity verification system | Required to submit any NZ visa application online |
| eMedical | The electronic medical examination submission system | Panel physicians in India submit your medical results via this system |
| NZQF | New Zealand Qualifications Framework — the NZ qualification equivalency system | Your overseas qualifications are assessed against NZQF levels |

| Term | Definition | Relevance to Indian Green List Applicants |
|------------|---|--|
| IRD Number | Inland Revenue Department tax number | Required from your first day of NZ employment |
| KiwiSaver | New Zealand's government-backed retirement savings scheme | Automatic enrolment from first day of employment |
| OCI Card | Overseas Citizen of India card | Key mechanism for former Indian citizens who acquire NZ citizenship |
| RRV | Returning Resident Visa — allows residents who have been abroad to return | Required after 2 years of residence if your travel condition expires |

The Five Major Pathways to NZ Residence for Skilled Professionals

The Green List is one of five main pathways through which skilled professionals can obtain New Zealand residence. Understanding all five — and why Green List Tier 1 is superior for most Indian professionals with qualifying occupations — helps set the context.

| Pathway | Mechanism | Key Requirement | Timeline for Indians | Verdict for Tier 1 Occupations |
|---|--|------------------------------------|------------------------------|--|
| Green List Tier 1 (Straight to Residence) | Occupation on Tier 1 + job offer from accredited employer | Job offer, qualifications, age ≤55 | 14–24 months | Best option — fastest and most certain |
| Green List Tier 2 (Work to Residence) | Occupation on Tier 2 + 24 months NZ work | AEWV + 24 months employment | 3–4 years | Good option for Tier 2 occupations |
| Skilled Migrant Category (SMC) | Points-based system — skills, qualifications, NZ work experience | Minimum points threshold | Variable — reformed Aug 2025 | Viable if occupation not on Green List |

| Pathway | Mechanism | Key Requirement | Timeline for Indians | Verdict for Tier 1 Occupations |
|--|---|---|----------------------|---|
| Employer-Assisted Residence (via AEWV) | Employer nominates candidate after 2+ years | Long-term NZ employment | 3–5 years | Slower — use only if Green List unavailable |
| Care Workforce / Transport Agreements | Sector-specific work-to-residence | Employment in designated care or transport role | 3–4 years | Not relevant for most Indian professionals |

Health New Zealand (Te Whatu Ora): The Healthcare Employer Landscape

For Indian healthcare professionals, understanding New Zealand's healthcare system structure is essential for the job search. Prior to 2022, New Zealand had 20 District Health Boards (DHBs) — semi-autonomous regional healthcare authorities. In 2022, these were consolidated into a single national body: Health New Zealand (Te Whatu Ora), with 20 district operations continuing as sub-national delivery units.

This consolidation is relevant for Indian applicants because: (a) Health New Zealand is one of the largest employers in the country and is accredited as an employer for immigration purposes; (b) recruiting is increasingly centralised through HealthCareers NZ (healthcareers.govt.nz); and (c) salary scales are now nationally consistent rather than varying by DHB, making salary benchmarking more straightforward.

Private hospitals and specialist clinics also employ significant numbers of doctors and allied health professionals. Major private healthcare employers in NZ include Southern Cross Hospitals, Mercy Hospital, Wakefield Hospital, and Royston Hospital — all of which are or can be accredited employers.

The Role of New Zealand Professional Associations

| Association | Role | Relevance to Indian Applicants |
|------------------------------------|---|--|
| Engineering New Zealand (ENZ) | Professional body; overseas qualification assessment; CPEng pathway | Essential for engineers — assessment of Indian degrees, pathway to CPEng |
| NZNO (NZ Nurses Organisation) | Largest nursing union; advocacy and professional development | Resources for internationally trained nurses; employer connections |
| RNZCGP (Royal NZ College of GPs) | Professional standards and training for GPs | GP vacancies portal; pathway requirements for international GPs |
| NZTech Alliance | ICT industry body; advocacy and talent development | Job board; industry connections; immigration policy engagement |
| NZ Association of Scientists | Scientific and research professional body | Relevant for Food Technologists and Research Scientists on Green List |
| Teaching Council (Tāiako) | Statutory body for teacher registration | Mandatory registration for all teachers — primary and secondary |
| IPENZ / Construction sector bodies | Industry organisations for construction professionals | Relevant for Project Managers and Quantity Surveyors on Tier 1 |

New Zealand's Political Environment and Immigration Policy Stability

A question many Indian professionals ask before committing to NZ immigration is: how stable is the Green List policy? Will a change of government reverse it?

The honest answer is that the Green List has broad bipartisan support in New Zealand. The policy was introduced under a Labour-led government in 2022 and has been maintained and expanded under the National-led coalition government that came to power in October 2023. The National Party's immigration policy has been broadly pro-skilled migration — the August 2025 Green List expansion

(adding new trades occupations) occurred under the National-led government.

The structural driver of the Green List — New Zealand's genuine and persistent workforce shortages in healthcare, engineering, ICT, and education — is not a political construct. These shortages exist regardless of which party governs, and the Green List is the mechanism to address them. While specific occupation classifications may be adjusted over time, the fundamental policy architecture of Tier 1 Straight to Residence is unlikely to be reversed in the foreseeable future.

That said, immigration policy can change. The age limit could be adjusted. Specific occupations could be moved between tiers or removed. Wage thresholds will continue to be updated. The practical implication: act while you qualify. The 55-year age limit is not going to become more generous. And the opportunity cost of delay is real.

Chapter 3: Tier 1 Straight to Residence — Complete Occupation Guide

This chapter is your reference guide for all Tier 1 Green List occupations with specific focus on relevance to Indian professionals. Always verify your specific ANZSCO occupation code is currently on Tier 1 using the official INZ Green List search tool at immigration.govt.nz before taking any action.

Section 3.1: Healthcare and Medical — The Largest Tier 1 Sector

Healthcare represents the single most significant Tier 1 sector. New Zealand's health system faces a structural workforce shortage that is decades old and projected to worsen. Doctors, nurses, specialists, pharmacists, and allied health professionals are actively sought. Many New Zealand hospitals have dedicated international recruitment programmes targeting India specifically.

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|---|-------------|----------------------------|
| General Practitioner (GP) | 253111 | EXTREMELY HIGH |
| Registered Nurse (all specialisations) | 254499 | EXTREMELY HIGH |
| Psychiatrist | 253411 | EXTREMELY HIGH |
| Registered Nurse — Mental Health | 254422 | Extremely High |
| Enrolled Nurse (Nursing Assistant) | 411411 | Extremely High |
| Nurse Practitioner | 254411 | Very High |
| Midwife | 254111 | Very High |
| Anaesthetist | 253211 | Very High |
| Diagnostic & Interventional Radiologist | 253917 | Very High |
| Emergency Medicine Specialist | 253312 | Very High |
| Gynaecologist / Obstetrician | 253514 | Very High |
| Intensive Care Specialist | 253312 | Very High |
| Ophthalmologist / other specialists | 253312 | Very High |

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|--------------------------------------|-------------|----------------------------|
| Orthopaedic Surgeon | 253521 | Very High |
| Paediatrician | 253312 | Very High |
| Speech-Language Therapist | 252712 | Very High |
| Cardiologist | 253312 | High |
| Dentist / Dental Surgeon | 252312 | High |
| Dermatologist | 253312 | High |
| Gastroenterologist / Endocrinologist | 253312 | High |
| Hospital Pharmacist | 251511 | High |
| Medical Laboratory Scientist | 234611 | High |
| Neurologist / Neurosurgeon | 253312/515 | High |
| Veterinarian | 234911 | High |

Healthcare Registration: The Critical Pre-Step

For most healthcare roles, NZ professional registration is a pre-condition — not something that happens after you apply for a visa. For doctors: Medical Council of New Zealand (MCNZ) via the Australian Medical Council (AMC) pathway. For nurses: Nursing Council of New Zealand (NCNZ). For pharmacists: Pharmacy Council of NZ. For dentists: Dental Council of NZ. Registration timelines: 6 months to 18+ months. Start immediately.

Section 3.2: Engineering — A Massive Opportunity for Indian Engineers

Engineering is the second-largest Tier 1 sector. New Zealand's demand is driven by post-earthquake reconstruction in Canterbury, housing development crisis in Auckland, and significant government infrastructure spending. Civil engineers and structural engineers are in particular demand.

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|------------------------------|-------------|----------------------------|
| Civil Engineer | 233211 | EXTREMELY HIGH |
| Structural Engineer | 233214 | EXTREMELY HIGH |
| Construction Project Manager | 133111 | Very High |

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|--|-------------|----------------------------|
| Electrical Engineer | 233311 | Very High |
| Geotechnical Engineer | 233212 | Very High |
| Mechanical Engineer | 233512 | Very High |
| Project Builder / Building Project Manager | 133112 | Very High |
| Quantity Surveyor | 233213 | Very High |
| Telecommunications Engineer | 263311 | High |
| Civil Engineering Technician | 312212 | Very High |
| Electrical Engineering Technician | 312312 | High |
| Electronics Engineer | 233411 | High |
| Environmental Engineer | 233916 | High |
| Chemical Engineer | 233111 | Moderate |
| Aeronautical / Aerospace Engineer | 233911 | Moderate |
| Industrial Engineer | 233511 | Moderate |
| Surveyor | 232212 | High |

The IIT/NIT Advantage in NZ Engineering Recognition

Engineering New Zealand (ENZ) is a signatory to the Washington Accord. India's National Board of Accreditation (NBA) is affiliated with the International Engineering Alliance. Graduates of NBA-accredited programmes from IITs, NITs, and many reputed state universities are recognised as having qualifications equivalent to NZ engineering graduates. The assessment is typically straightforward for these graduates, with no bridging requirements.

Section 3.3: ICT and Technology — Strongest Sector for Indian Tech Talent

The ICT sector on NZ Green List Tier 1 is arguably the single most impactful opportunity for India's technology community. Unlike healthcare or engineering, ICT roles typically do not require formal professional registration. Eligibility is determined by qualifications and work experience — making the ICT pathway often faster to execute.

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|---|-------------|----------------------------|
| Software Engineer | 261313 | EXTREMELY HIGH |
| Developer Programmer | 261312 | EXTREMELY HIGH |
| ICT Managers (not elsewhere classified) | 135199 | Very High |
| ICT Project Manager | 135112 | Very High |
| ICT Security Specialist | 262112 | Very High |
| Software and Applications Programmers nec | 261399 | Very High |
| Software Tester | 261314 | Very High |
| Analyst Programmer | 261311 | Very High |
| Chief Information Officer (CIO) | 135111 | High |
| Database Administrator | 262111 | High |
| Systems Administrator | 262113 | High |
| Multimedia Specialist | 261211 | Moderate |

The '10-Year Experience' Alternative for ICT: For some ICT occupations, professionals with 10+ years of directly relevant experience may qualify even without a formal NZ-equivalent degree. This applies particularly to ICT Managers and senior technical roles. The trade-off is meeting a higher wage threshold (typically well above the median wage). If you have deep ICT experience without a formal CS degree — common among experienced Indian IT professionals — this pathway is worth investigating with an immigration adviser.

Section 3.4: Education — Teachers Now Have Direct PR Access

A landmark March 2025 policy change elevated Primary School Teachers from Tier 2 to Tier 1. Combined with existing Tier 1 status for Secondary School Teachers, this opens a meaningful pathway for Indian educators.

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|-------------------------------------|-------------|---|
| Primary School Teacher (registered) | 241213 | Very High — UPGRADED to Tier 1 March 2025 |
| Secondary School Teacher | 241411 | Very High |

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|---|-------------|----------------------------|
| TESOL Teacher (primary/intermediate/secondary) | 249311 | High |

Teaching registration with the Teaching Council of Aotearoa New Zealand is mandatory.
 Note: English language requirements for teaching registration are higher than immigration requirements — target IELTS 7.5 with no band below 7.0, not just 6.5.

Section 3.5: Primary Industries and Science

| Occupation | ANZSCO Code | Demand (Indian Applicants) |
|--|-------------|----------------------------|
| Environmental Research Scientist | 234914 | Moderate |
| Food Technologist | 234413 | Moderate |
| Dairy Farm Manager / Dairy Cattle Farmer | 121313 | High (regional NZ) |

Chapter 4: Eligibility Requirements — The Master Checklist

Eligibility for the Straight to Residence Visa requires simultaneously meeting eight distinct requirement categories. Missing any single category results in a declined application. This chapter walks through every requirement with specific guidance for Indian applicants.

Requirement 1: Tier 1 Occupation

Your role must correspond to an ANZSCO code currently on Green List Tier 1. Both the code and the role description must align.

Job Title is NOT the Same as ANZSCO Code

'Software Developer' might map to Developer Programmer (261312), Software Engineer (261313), or Analyst Programmer (261311) — all Tier 1 — or to a code not on the Green List, depending on actual functions. The ANZSCO code in your employer's job offer is the legally relevant classification. Confirm it explicitly.

Requirement 2: Job Offer from an Accredited Employer

- Full-time employment (at least 30 hours per week)
- Permanent OR fixed-term for at least 12 months OR contract totalling at least 6 months without breaks
- Employer must be currently accredited with Immigration New Zealand
- Job offer in writing, showing hours, duration, ANZSCO code, and pay

Requirement 3: Occupation-Specific Qualification, Registration or Experience

| Prerequisite Type | Details & Examples |
|---------------------------|--|
| Formal Qualification | Specified degree level (MBBS for GPs; bachelor's in engineering or computer science) |
| Professional Registration | Mandatory for healthcare (MCNZ, NCNZ), teaching (Teaching Council), some engineering |
| Relevant Work Experience | Years of directly relevant experience in the nominated role |
| Higher Wage Alternative | For some ICT roles: 10+ years experience + higher-than-median wage can substitute for formal qualification |

Requirement 4: Wage Threshold

Your job offer must pay at or above the minimum wage threshold for your occupation. The 2025 baseline is NZD \$35.00 per hour (2025 NZ median wage; was \$33.56 under 2024 rates). Many occupations — particularly in healthcare and engineering — have higher occupation-specific thresholds. Verify the current threshold for your ANZSCO code at immigration.govt.nz.

Requirement 5: Age — 55 or Younger at Application

You must be 55 years of age or younger on the date your Straight to Residence Visa application is formally submitted. This is a hard limit with no exception and no discretion.

Requirement 6: English Language Proficiency

Required for: the principal applicant, the included partner, and all included dependent children aged 16 years or older.

| Test | Minimum Score | Notes for Indian Applicants |
|---------------------------|--------------------------------|---|
| IELTS Academic or General | Overall 6.5; no band below 6.0 | Widely available across India; most common choice |
| OET | Grade B in all four components | Strongly recommended for healthcare professionals — satisfies both INZ and MCNZ/NCNZ simultaneously |
| PTE Academic | Overall 58 | Computer-based; fast results; growing acceptance |

| Test | Minimum Score | Notes for Indian Applicants |
|-----------|---------------|---|
| TOEFL iBT | Overall 79 | Valid but less commonly used for NZ immigration |

Requirement 7: Health Requirements

- Medical examination by an INZ-approved panel physician in India (major cities: Mumbai, Delhi, Bengaluru, Chennai, Hyderabad, Kolkata, Pune)
- Chest X-ray mandatory for all Indian applicants (TB screening)
- General physical examination and medical history review
- Results submitted electronically via eMedical system — valid for 36 months
- All included family members must also undergo medical examination

Requirement 8: Good Character

- Police clearance certificate from India (via Passport Seva Portal) — maximum 6 months old at application
- Police clearances from ALL countries lived in for 12+ months in past 10 years (UAE, UK, USA, Singapore, etc.)
- No convictions resulting in imprisonment of 12 months or more
- No deportation history from any country
- Full disclosure of all convictions — non-disclosure is treated as a character issue independent of the conviction itself

The Master Eligibility Checklist — All 8 Requirements

1. Occupation confirmed on Green List Tier 1 (ANZSCO code verified at immigration.govt.nz)
2. Full-time job offer from currently Accredited Employer (12+ months permanent or fixed-term)
3. Qualification / registration / experience threshold met for your specific occupation
4. Offered wage at or above occupation wage threshold (check current rate at INZ)
5. Age 55 or below on date of application submission
6. English language: IELTS 6.5+ (or OET Band B) for applicant and included partner/children 16+
7. Medical examination completed by INZ-approved panel physician
8. Police clearance from India and all other countries lived in 12+ months in past 10 years

Chapter 5: Step-by-Step Application Process

The Straight to Residence Visa is applied for entirely online through the Immigration New Zealand portal. This chapter provides a detailed 15-step process with specific timelines and documentation requirements for Indian applicants.

Process Overview: Four Phases

Phase 1 — Pre-Application Preparation (3–18 months): credential recognition, English test, medical, police clearance

Phase 2 — Job Search (concurrent with Phase 1): find accredited employer, receive offer

Phase 3 — Application Submission (1–2 weeks to compile documents, then submit online)

Phase 4 — Processing and Decision (4–6 months typically)

Phase 1: Pre-Application Preparation

Step 1: Confirm Your Occupation on the Official Green List

Go to immigration.govt.nz and use the Green List search tool. Search by occupation name or ANZSCO code. Confirm your specific sub-classification is on Tier 1. Note the exact requirements for your role. Save the page — the list is updated and you should recheck before applying.

Step 2: Begin Professional Registration

- **Doctors:** Submit primary source verification to the Australian Medical Council (AMC). Begin AMC MCQ examination process. Timeline: 12–24 months to MCNZ general scope registration.
- **Nurses:** Apply to Nursing Council of New Zealand (NCNZ). Provide NMC/State Nursing Council transcripts. Timeline: 4–12 months.
- **Teachers:** Apply to Teaching Council of Aotearoa New Zealand. Target IELTS 7.5. Timeline: 3–9 months.
- **Engineers:** Apply to Engineering New Zealand (ENZ) for overseas qualification assessment. Timeline: 3–6 months.

Step 3: Take Your English Language Test

Book IELTS, OET, PTE, or TOEFL. Results valid for two years from test date for immigration purposes. Healthcare professionals: book OET — results satisfy both INZ and registration body requirements simultaneously.

Step 4: Undergo Medical Examination

Book appointment with an INZ-approved panel physician in India. Results submitted electronically via eMedical. Valid for 36 months. Schedule after job search is underway.

Step 5: Obtain Police Clearance Certificates

Apply via the Passport Seva Portal for India clearance. Apply simultaneously for all countries where you lived 12+ months in past 10 years. Allow 4–8 weeks per certificate. Must be less than 6 months old at application.

Phase 2: Job Search

Step 6: Research and Target Accredited Employers

Not every NZ employer is accredited. Research which employers in your field actively hire internationally. Create a target list of 20–30 potential employers using Seek NZ, Trade Me Jobs, LinkedIn, and sector-specific boards. Chapter 6 provides detailed sector-specific guidance.

Step 7: Apply and Secure a Job Offer

Tailor your CV to NZ standards (no photograph, 2–3 pages). Include your Green List eligibility prominently in your cover letter. Before accepting any offer, verify accreditation status and confirm ANZSCO code alignment.

Step 8: Review Your Employment Agreement

Your offer letter must confirm: your full name (matching passport exactly), ANZSCO occupation code and title, full-time hours (30+ per week), duration (permanent or 12+ months fixed-term), agreed salary confirming it meets the wage threshold.

Phase 3: Application Submission

Step 9: Create a RealMe Account

All NZ visa applications are submitted via the INZ online portal, requiring a RealMe account. Visit realme.govt.nz. Your Indian passport is sufficient — no NZ identity

document needed. Your partner also needs their own RealMe account if included.

Step 10: Complete the Online Application Form

Log into the INZ portal and select 'Straight to Residence Visa'. Complete all sections carefully. Ensure every field matches your supporting documents exactly — any discrepancy triggers a clarification request and delays processing.

Step 11: Upload Supporting Documents

| Document Category | Required Documents |
|----------------------|---|
| Identity | Valid passport (all pages); birth certificate if available |
| Employment | Signed offer letter showing ANZSCO code, hours, duration, salary; employer accreditation number |
| Qualifications | Certified copies of degrees, transcripts, ENZ/AMC assessment certificates |
| Registration | Current registration certificate from MCNZ, NCNZ, Teaching Council, or other NZ body |
| English Language | Official test score report — must be within 2 years of application date |
| Health | Medical examination completed via eMedical by INZ-approved panel physician |
| Character | Police clearance from India (max 6 months old); clearances from other countries lived in 12+ months |
| Photos | Recent passport-style photographs meeting INZ specifications |
| Partner Documents | Marriage certificate or de facto evidence; partner's passport; partner's English test results |
| Children's Documents | Birth certificates; passports; English test results (age 16+) |
| Translation | Certified English translation of all non-English documents |

Step 12: Pay the Application Fee

Fee for Straight to Residence: NZD \$6,450 for the family group (2026 rates). Additional immigration levy charges may apply. Payment by credit or debit card online. Fees are non-refundable even if declined.

Step 13: Submit and Record Your Reference Number

After payment, submit. Record your application reference number — required for all future correspondence with INZ.

Phase 4: Processing and Decision

Step 14: Await Processing

Standard processing: 4–6 months from when all documents are received and verified. Respond promptly to any INZ requests for additional information — delays in responding extend processing time correspondingly.

Step 15: Receive Decision and Activate Residency

Upon approval, INZ notifies you via the online portal. You receive a resident visa label or eVisa. You must travel to New Zealand within the travel validity period shown on your visa to activate residency. Once you enter NZ as a resident, your permanent residence is established.

Practical Timeline Summary for Indian Applicants

Month 0: Confirm occupation, begin professional registration simultaneously with job search

Months 1–3: Take English test; ENZ/MCNZ/NCNZ applications in progress

Months 3–9: Job search continues; registration in progress; medical examination

Months 6–12: Receive job offer; compile documents; submit application

Months 10–18: Processing period — respond to any INZ requests promptly

Months 14–18: Visa approval — fly to New Zealand as a Permanent Resident

Total: 14–24 months from decision to arrival as a permanent resident. Compare: Canada Express Entry = 3–7+ years for most India-based applicants without CEC.

Chapter 6: Finding Your Accredited Employer — Job Search Strategy

The job offer is the key that unlocks the entire Green List pathway. Without an offer from an accredited employer, even the most perfectly qualified professional cannot proceed. This chapter provides detailed, sector-specific strategies for finding and securing that critical offer from India.

Healthcare: The Sector With the Most Active International Recruitment

| Channel | Details |
|------------------------------------|---|
| HealthCareers NZ | healthcareers.govt.nz — official NZ government health careers portal; all Health NZ district positions listed |
| Health New Zealand districts | Several districts (Waikato, Canterbury, Bay of Plenty, MidCentral) have dedicated international recruitment teams |
| International recruitment agencies | NZ-focused agencies specialising in overseas healthcare placements from India — research specifically NZ-focused agencies |
| RNZCGP | Royal NZ College of General Practitioners lists GP vacancies and connects internationally trained GPs with NZ practices |
| NZNO (Nursing) | NZ Nurses Organisation has resources for internationally trained nurses and employer connections |

Engineering: Key Employers and Channels

| Sector | Key NZ Employers |
|-------------------------|---|
| Infrastructure / Civil | Fulton Hogan, Downer NZ, Higgins Group, HEB Construction, Stantec NZ, WSP NZ, Beca Group, Jacobs NZ |
| Consulting | Beca, Aurecon, WSP, GHD, Tonkin + Taylor, Holmes Group, Babbage Consultants |
| Construction (Building) | Fletcher Construction, LT McGuinness, Hawkins, Arrow International, Naylor Love |

| Sector | Key NZ Employers |
|------------------------------|--|
| Government | NZ Transport Agency (Waka Kotahi), Watercare, Chorus, KiwiRail, local councils |
| Geotechnical / Environmental | Tonkin + Taylor, GHD, Beca, Stantec |

ICT: Key NZ Tech Employers

| Category | Key Employers |
|------------------------------|---|
| Telco / Large Enterprise | Spark NZ, One NZ (formerly Vodafone NZ), 2degrees |
| Banking / Financial Services | ANZ NZ, Westpac NZ, BNZ, ASB Bank |
| Fintech / Scale-up | Xero, Pushpay, Trade Me, Datacom |
| Government Digital | DIA, NZ Police, Ministry of Health, Inland Revenue (IRD), ACC |
| Health Technology | Orion Health, Precision Driven Health |
| Consulting | Deloitte NZ, KPMG NZ, PwC NZ, Accenture NZ, Capgemini NZ |

6 Job Search Strategies That Work From India

- 1. LinkedIn profile optimisation:** Rewrite your headline to include 'Open to New Zealand' and 'Green List Eligible.' Add a summary paragraph explaining your ANZSCO code and that you can be in NZ on a Straight to Residence Visa within 6 months of an offer. Many NZ employers search LinkedIn for overseas candidates.
- 2. Targeted cover letters:** Include: (a) your specific ANZSCO code and Tier 1 status; (b) that you can apply for Straight to Residence requiring no complex employer sponsorship beyond accreditation; (c) your registration status or timeline; (d) your English language test score. Remove all immigration uncertainty for the employer.
- 3. NZ-focused international recruitment agencies:** For healthcare, specialised agencies facilitate India-to-NZ placements. For ICT, Auckland-based tech recruitment firms work internationally. These agencies understand accredited employer requirements and guide both sides.

- 4. Attend NZ immigration and employment events in India:** Events in Mumbai, Delhi, Bengaluru, and Hyderabad periodically feature NZ employers. Monitor LinkedIn and immigration social media for upcoming events.
- 5. Network with Indians already in NZ in your field:** The Indian professional diaspora in NZ is small but highly connected. Reach out via LinkedIn, Facebook groups ('Indians in New Zealand'), and WhatsApp communities. Prior migrants are often willing to make introductions.
- 6. Use professional bodies as connectors:** Engineering NZ, Teaching Council, NZNO have resources for internationally trained professionals and sometimes maintain employer connection lists.

The Accreditation Lapse Risk

Employer accreditation can lapse if not renewed on time. An application submitted when accreditation has already lapsed will be declined regardless of all other qualifications. Apply for your visa when the employer has at least 12 months of accreditation remaining. If accreditation expires during processing, work with the employer to renew immediately and notify INZ.

Chapter 6B: New Zealand Sector Profiles

— What Indian Professionals Need to Know

Understanding the specific labour market conditions, career pathways, and practical realities of each sector in New Zealand equips Indian professionals to make better-informed decisions about where to focus their job search and what to expect when they arrive. This chapter profiles the four key sectors for Indian Green List applicants.

Sector Profile 1: Healthcare — The Opportunity and the Reality

The Scale of New Zealand's Healthcare Workforce Shortage

New Zealand's healthcare system is structurally understaffed. The country has approximately 3.5 practising doctors per 1,000 population — below the OECD average of 3.7. The nursing workforce faces a persistent vacancy rate of approximately 4,000–6,000 positions nationally. In some rural regions, GP shortages mean patients wait 2–3 weeks for routine appointments.

This shortage is not cyclical — it is the product of a healthcare workforce planning failure that dates back decades combined with rapid population ageing. New Zealand's demographic projections show healthcare demand increasing significantly over the next 15 years while domestic training capacity cannot scale to meet it. For Indian healthcare professionals, this structural need translates to: strong job security, active employer recruitment, and a healthcare system that genuinely values the skills you bring.

Career Pathways for Indian Healthcare Professionals

| Profession | Entry Level in NZ | Growth Pathway | Expected Timeline to Senior Role |
|----------------------|--|---|--|
| General Practitioner | GP Registrar or salaried GP (on provisional scope) | Vocationally registered GP → Senior GP Partner → Practice Owner | 3–5 years to full vocational scope; 5–8 years to partnership |
| Registered Nurse | Registered Nurse (RN) — typically start on a new graduate or internationally qualified nurse programme | Charge Nurse → Clinical Nurse Specialist → Nurse Manager → Nurse Practitioner | Senior RN in 3–4 years; NP pathway 5–8 years |
| Specialist Physician | Registrar or Fellow (depending on recognition pathway) | Consultant → Senior Consultant → Department Head | 3–6 years to Consultant depending on specialty recognition |
| Enrolled Nurse | Enrolled Nurse — immediately eligible upon NCNZ registration | Senior EN → Consideration for RN bridging programme | Bridging to RN possible in 2–3 years with NZ experience |

The Rural Healthcare Opportunity

New Zealand's rural healthcare sector offers a compelling combination of career variety, community impact, and financial incentives that urban healthcare does not. Rural GPs in New Zealand function as generalists with a scope far broader than urban GPs — they may do emergency procedures, obstetric care, and surgical assists that urban GPs never encounter. The Royal New Zealand College of General Practitioners has a dedicated Rural Hospital Medicine pathway.

Rural healthcare employers frequently offer additional incentives: relocation allowances (NZD \$5,000–\$20,000 are common), subsidised or provided accommodation for the first year, professional development funding, and study leave. Indian doctors and nurses who are willing to start in rural NZ consistently report the fastest settlement, strongest community integration, and most financially rewarding early career trajectories.

Sector Profile 2: Engineering — Construction, Infrastructure, and Beyond

The Drivers of Engineering Demand in New Zealand

New Zealand's engineering demand in 2026 is driven by four concurrent pressures, each of which is likely to sustain demand for 5–15 years:

| Driver | Engineering Disciplines Needed | Scale and Timeline |
|--------------------------------------|---|--|
| Auckland housing crisis | Civil, structural, geotechnical engineers; quantity surveyors; project managers | Auckland needs ~40,000 additional homes; ongoing 10+ year demand |
| Christchurch post-earthquake rebuild | Structural engineers (seismic specialisation valued); civil; geotechnical | Still actively rebuilding — multiple decade-long projects underway |
| NZ infrastructure deficit | Civil, transport, water, electrical, and mechanical engineers | Government multi-decade infrastructure investment programme |
| Climate change adaptation | Environmental, coastal, and flood management engineers | Rising investment in climate resilience infrastructure |
| Renewable energy transition | Electrical and mechanical engineers; telecommunications | NZ targets 100% renewable electricity — significant grid expansion planned |

Engineering Salaries by Experience Level

| Experience Level | Civil / Structural (NZD) | Electrical (NZD) | Mechanical (NZD) | Project Manager (NZD) |
|-----------------------|--------------------------|----------------------|----------------------|-----------------------|
| Graduate (0–3 years) | \$65,000 – \$80,000 | \$65,000 – \$78,000 | \$62,000 – \$75,000 | \$70,000 – \$85,000 |
| Mid-level (3–7 years) | \$85,000 – \$110,000 | \$80,000 – \$105,000 | \$78,000 – \$100,000 | \$90,000 – \$120,000 |

| Experience Level | Civil / Structural (NZD) | Electrical (NZD) | Mechanical (NZD) | Project Manager (NZD) |
|---------------------------------|--------------------------|------------------------|------------------------|------------------------|
| Senior (7–12 years) | \$110,000 – \$145,000 | \$105,000 – \$135,000 | \$100,000 – \$130,000 | \$120,000 – \$160,000 |
| Principal / Manager (12+ years) | \$145,000 – \$180,000+ | \$135,000 – \$165,000+ | \$130,000 – \$160,000+ | \$150,000 – \$200,000+ |

Sector Profile 3: ICT — New Zealand's Technology Ecosystem

New Zealand's Technology Sector at a Glance

New Zealand's technology sector employs approximately 120,000 people and contributes over NZD \$16 billion annually to the economy. The sector is growing at approximately 8–10% per year, driven by:

- Government digital transformation — major multi-year programmes across health, education, social services, and tax
- Fintech growth — New Zealand has produced world-class fintech companies (Xero, Pushpay) that continue to scale internationally
- Agritech — New Zealand's primary industry (\$20B export sector) is investing heavily in precision agriculture and data systems
- Healthtech — Orion Health, Precision Driven Health, and a growing cluster of health data and AI companies
- Cybersecurity — increasing government and corporate investment in information security following high-profile NZ cyber incidents

ICT Roles: What Indian Professionals Should Know About the NZ Market

The NZ technology market has some characteristics that differ from the Indian IT market that Indian professionals should understand before applying:

| Characteristic | Indian IT Market | NZ Technology Market | Implication for Indian Applicants |
|---------------------|---|---|--|
| Team size | Large teams (20–100+ on a single project) | Smaller teams (5–20 typically) | Broader role scope expected; less specialisation |
| Technology stack | Often legacy enterprise (SAP, Mainframe, Java EE) | Often modern cloud-native (AWS, Azure, React, Python, Go) | Update skills to cloud and modern frameworks before applying |
| Client relationship | Often India-based delivery for overseas clients | Local NZ clients; direct relationship common | Direct client communication skills valued |
| Documentation | Variable — often poor | High standard expected | Strong technical documentation skills important |
| Salary negotiation | Often structured bands with limited negotiation | Negotiable — market rates determine offers | Research market rates and negotiate assertively |

Sector Profile 4: Education — Teaching in New Zealand

The NZ Teaching Environment

Teaching in New Zealand offers Indian educators a fundamentally different professional experience from teaching in India. Key distinctions that Indian teachers consistently highlight:

- **Class sizes:** NZ secondary school classes typically have 25–30 students. Primary classes: 20–28 students. Far smaller than many Indian school classes of 40–60, enabling genuine individual student attention.
- **Curriculum flexibility:** The NZ Curriculum is outcomes-focused rather than prescriptive. Teachers have significant autonomy in how they teach. This is initially unfamiliar to Indian teachers from structured CBSE/ICSE systems but quickly becomes a professional highlight.
- **Teacher status:** Teaching is a respected profession in NZ. The Ministry of Education's pay settlements have significantly improved teacher salaries in

recent years. Beginning teachers start at NZD \$53,000 and progress to NZD \$95,000+ with experience.

- **Professional development:** NZ schools have a strong professional development culture. Regular observation, feedback, and growth planning are standard. Indian teachers often find this growth-oriented culture professionally energising.
- **Behavioural management:** NZ classrooms operate with a restorative justice approach to discipline — relationship-based rather than punishment-based. Indian teachers transitioning from more authoritarian discipline structures sometimes find this adjustment the most significant cultural challenge.

High-Demand Teaching Subjects for Indian Teachers

| Subject Area | Demand Level | Notes for Indian Teachers |
|---------------------------------------|----------------|---|
| Mathematics | EXTREMELY HIGH | Indian mathematics education is highly regarded; NZ has persistent maths teacher shortage |
| Science (Physics, Chemistry, Biology) | Very High | Strong Indian science education background is highly valued |
| ICT / Digital Technologies | Very High | Growing subject area with significant teacher shortage |
| STEM — Secondary | Very High | Combination of maths and science is especially sought-after |
| English | Moderate | Competition from native-speaker applicants; IELTS 7.5+ essential |
| Hindi / Indian Languages | Moderate | Valuable in schools with Indian community populations; Auckland, Hamilton |
| ESOL / English as Second Language | High | Indian English-teaching experience and multilingualism is an advantage |

Chapter 7: English Language Requirements — IELTS, OET & Beyond

Minimum Requirements by Test

| Test | Minimum Score | Key Notes |
|---------------------------|--------------------------------|--|
| IELTS Academic or General | Overall 6.5; no band below 6.0 | Both versions accepted; General Training generally more accessible for working professionals |
| OET | Grade B in all four components | Profession-specific scenarios; single test satisfies both INZ and MCNZ/NCNZ requirements |
| PTE Academic | Overall 58 | Computer-based; results within 24–48 hours; growing acceptance |
| TOEFL iBT | Overall 79 | Valid but less commonly used for NZ immigration |
| Cambridge C1/C2 | Grade C or above | Valid option; less commonly used for immigration |

Why OET is Recommended for Indian Healthcare Professionals

OET is specifically designed for healthcare professionals. Reading passages use medical journal texts. Listening tasks involve clinical consultations. Writing tasks are case-based clinical letters. The same OET result satisfies both MCNZ/NCNZ registration requirements AND INZ immigration requirements — you do not need two separate tests.

OET Writing is typically the most challenging component for Indian candidates. Practice clinical letter writing using the SOAP note format adapted for OET. Listening requires familiarity with Australian/NZ accents — exposure through NZ medical podcasts helps. Speaking role-plays reward patient-centred communication using NZ/Australian consultation norms.

IELTS Strategy for Indian Applicants

- Take General Training rather than Academic if not in academic study — reading and writing tasks are more practical
- Writing section is typically the lowest-scoring band for Indian applicants — focus preparation here
- Practice under timed conditions using British Council or IDP official practice materials
- If you score 6.0 in one band with 7.0+ in others, retake targeting the specific low band
- Results valid for exactly two years from test date — plan timing relative to expected application date

Partner English Language — The Often-Forgotten Requirement

Your included partner must also meet the English language requirement (IELTS 6.5 or equivalent). Partners who do not meet this initially have two options: take a qualifying test before the application, or be excluded and apply separately later. Book both tests simultaneously.

The Education Exemption for Indian Applicants

If you completed at least five years of secondary and/or tertiary education where the medium of instruction was English, you may be exempt from the language test. Evidence requirements are strict — you need official documentation from your institution confirming English was the medium of instruction, not just that English was taught as a subject. In practice, many eligible Indian applicants choose to take the test as the simpler path.

Chapter 8: Health & Character Requirements for Indian Applicants

Health Assessment: The Two-Ground Framework

| Assessment Ground | What INZ Is Looking For |
|------------------------------------|---|
| Public Health Risk | Active condition presenting genuine risk to NZ public health. Most relevant: active transmissible tuberculosis, assessed by mandatory chest X-ray for all Indian applicants. |
| Cost to Health/Disability Services | Conditions likely to impose unreasonable cost on NZ's public health or special education services. A cost-benefit assessment — not disability discrimination. Most well-managed common conditions are not issues. |

Tuberculosis: The Most Relevant Health Issue for Indian Applicants

India has a significant TB burden. All Indian applicants undergo a mandatory chest X-ray. Latent TB (LTBI) — infection without active disease — is common in people from India and is generally not a bar to immigration. Active, transmissible TB is the concern. If you have any history of TB or treatment for TB, disclose fully. Non-disclosure is significantly more problematic than disclosure.

Finding a Panel Physician in India

INZ maintains a current list of approved panel physicians at immigration.govt.nz. Physicians are located in Mumbai, Delhi/NCR, Bengaluru, Chennai, Hyderabad, Kolkata, and Pune. Book early — appointments can take several weeks. Results are submitted electronically via eMedical; you do not handle the results yourself. Valid for 36 months.

Police Clearances: The Complete Country List for Indian Applicants

| Country | How to Apply |
|--------------|--|
| India | Passport Seva Portal (passportindia.gov.in) — select Police Clearance Certificate. Book appointment at nearest Passport Seva Kendra. Allow 3–6 weeks. |
| UAE | UAE Ministry of Interior (MOI) Smart Services portal. Also obtainable through Indian consulates in UAE. |
| Saudi Arabia | Absher online platform or through previous employer. Via MOFA if applying from outside. |
| UK | ACRO Criminal Records Office (acro.police.uk). Allow 10–15 working days. |
| USA | FBI CJIS Division. Standard: 8–12 weeks. Faster via channellers. |
| Singapore | Singapore Police Force e-Portal (police.gov.sg). Typically 5–7 business days. |
| Australia | Australian Federal Police (AFP) National Police Certificates (afp.gov.au). Allow 15 working days. |

The Golden Rule on Disclosure

Full, honest disclosure of all medical conditions and criminal history is non-negotiable. Immigration New Zealand treats non-disclosure as a character issue independent of the underlying condition or conviction. A declined application due to disclosed information is far better than permanent residency cancelled years later due to discovered non-disclosure. Cancellation based on fraud or misrepresentation can result in a lifetime bar from NZ immigration.

Chapter 9: Credential Recognition Sector by Sector

The Golden Rule of Credential Recognition: Begin the professional registration process BEFORE you have a job offer. For healthcare professionals, this means starting 12–18 months before you plan to arrive in NZ. Registration bodies process applications sequentially. Examination schedules are fixed. Bridging programmes have limited placements. Waiting until you have a job offer before starting registration is the most common and most costly planning mistake made by Indian Green List applicants.

Medicine: MCNZ Registration for Indian Doctors

For General Practitioners (GPs)

1. Primary source verification of your MBBS degree through the Australian Medical Council (AMC). Submit degree, transcripts, and identity documents.
2. AMC Multiple Choice Question (MCQ) Examination: computer-based, available at Prometric centres in India. Pass rate for Indian candidates: approximately 70–80%.
3. AMC Clinical Examination: OSCE conducted in Australia. Lower pass rate than MCQ. Bridging programme in NZ or Australia improves outcomes.
4. NZ Employer Job Offer: most MCNZ registration pathways require an employer who will supervise during provisional registration.
5. MCNZ Registration: upon satisfactory AMC examinations and employer verification.

Timeline: 18–30 months from start to full MCNZ general scope registration. Start immediately.

For Specialists

Specialists with Royal college Fellowship (FRCS, FRCP, FRCPsych, etc.) recognised in UK, Ireland, Australia, or NZ may be eligible for direct specialist recognition in some disciplines. Indian specialist qualifications (DM, MCh, MD with specialisation) are

assessed by MCNZ on a case-by-case basis. Contact the relevant NZ specialist college for your specialty-specific recognition pathway.

Nursing: NCNZ Assessment for Indian Nurses

1. Application to NCNZ: submit assessment application with certified copies of nursing qualification, academic transcripts, evidence of INC/State Nursing Council registration, professional references, identity documents.
2. Competency Assessment: NCNZ compares your nursing programme against NZ nursing education standards. BSc Nursing graduates from INC-recognised institutions are generally recognised. Diploma-level nurses may require additional assessment.
3. English Language: OET Band B or IELTS 7.0 (no band below 6.5). Note this is higher than the immigration minimum of 6.5 — take OET which covers both requirements.
4. NCNZ Decision: direct registration, Competency Assessment Programme (CAP), or bridging programme. Timeline: 4–12 months for BSc Nursing graduates.

Engineering: Engineering New Zealand (ENZ) Assessment

ENZ assesses overseas engineering qualifications. Key facts for Indian applicants: India's NBA-accredited programmes (most IIT, NIT, and many reputed universities) are assessed favourably under the Washington Accord framework. IIT/NIT graduates typically receive full competency recognition. Timeline: 3–6 months.

ICT: No Registration Required — What Does Help

- Bachelor's degree in computer science, IT, electrical engineering, or related technical field from a recognised university
- Professional certifications: AWS Certified, Azure Certified, PMP, CISSP, CEH, ITIL — valued by NZ employers

- Portfolio: open-source contributions, GitHub repositories, documented project work
- Company recognition: experience at known Indian tech companies (Infosys, Wipro, TCS, HCL, Cognizant) or Indian offices of multinationals (Accenture, IBM, Oracle) is well understood by NZ employers

Teaching: Teaching Council of Aotearoa New Zealand

1. Application submission: teaching qualification certificates, transcripts, evidence of Indian teaching registration, identity documents.
2. Qualification assessment: the Council compares your B.Ed. or equivalent against NZ teacher education standards.
3. English Language: IELTS 7.5 with no individual band below 7.0. Significantly higher than the immigration requirement. Plan for this higher threshold.
4. Council decision: full registration, provisional registration with conditions, or bridging programme. Timeline: 3–9 months for assessment.

Chapter 10: Salary Benchmarks & Cost of Living in New Zealand

NZ Salary Ranges for Green List Tier 1 Occupations

| Occupation | Annual Salary (NZD) | INR Equivalent (Approx.) |
|----------------------------------|------------------------|--------------------------|
| General Practitioner (GP) | \$180,000 – \$280,000 | ■ 90L – ■ 1.4Cr |
| Specialist Physician / Surgeon | \$200,000 – \$400,000+ | ■ 1Cr – ■ 2Cr+ |
| Psychiatrist | \$250,000 – \$380,000 | ■ 1.25Cr – ■ 1.9Cr |
| Nurse Practitioner | \$100,000 – \$140,000 | ■ 50L – ■ 70L |
| Registered Nurse | \$65,000 – \$95,000 | ■ 32L – ■ 47L |
| Structural / Civil Engineer | \$90,000 – \$145,000 | ■ 45L – ■ 72L |
| Electrical / Mechanical Engineer | \$85,000 – \$130,000 | ■ 42L – ■ 65L |
| Construction Project Manager | \$100,000 – \$160,000 | ■ 50L – ■ 80L |
| Software Engineer / Developer | \$90,000 – \$155,000 | ■ 45L – ■ 77L |
| ICT Manager / Project Manager | \$110,000 – \$185,000 | ■ 55L – ■ 92L |
| ICT Security Specialist | \$100,000 – \$165,000 | ■ 50L – ■ 82L |
| CIO / Senior ICT | \$160,000 – \$250,000+ | ■ 80L – ■ 1.25Cr+ |
| Secondary School Teacher | \$58,000 – \$95,000 | ■ 29L – ■ 47L |
| Primary School Teacher | \$53,000 – \$82,000 | ■ 26L – ■ 41L |

Note: INR equivalents at approximately 1 NZD = 50 INR (2026 indicative). Salaries are pre-tax. Auckland salaries are typically 10–15% higher than national averages.

NZ Income Tax

| Income Bracket (NZD Annual) | Marginal Tax Rate |
|-----------------------------|-------------------|
| \$0 – \$14,000 | 10.5% |
| \$14,001 – \$48,000 | 17.5% |
| Income Bracket (NZD Annual) | Marginal Tax Rate |
| \$48,001 – \$70,000 | 30% |
| \$70,001 – \$180,000 | 33% |
| \$180,001 and above | 39% |

Cost of Living: Housing by City

| City / Region | Monthly Rent — 3BR House (NZD) | INR Approx. |
|--|--------------------------------|-------------------|
| Auckland (central/North Shore) | \$3,400 – \$4,800 | ■ 1.7L – ■ 2.4L |
| Auckland (outer suburbs) | \$2,800 – \$3,600 | ■ 1.4L – ■ 1.8L |
| Wellington | \$2,800 – \$3,800 | ■ 1.4L – ■ 1.9L |
| Christchurch | \$2,000 – \$2,900 | ■ 1.0L – ■ 1.45L |
| Hamilton (Waikato) | \$1,900 – \$2,600 | ■ 95K – ■ 1.3L |
| Tauranga (Bay of Plenty) | \$2,100 – \$2,900 | ■ 1.05L – ■ 1.45L |
| Regional cities (Palmerston North, Nelson) | \$1,600 – \$2,300 | ■ 80K – ■ 1.15L |

Other Monthly Living Costs (Family of Four)

| Expense | Monthly Cost (NZD) |
|---|--------------------------|
| Groceries | \$900 – \$1,300 |
| Utilities (electricity, gas, internet) | \$300 – \$500 |
| Transport (1–2 cars: insurance, fuel, rego) | \$500 – \$900 |
| Public schooling (domestic resident — zero tuition) | \$0 – \$400 (voluntary) |
| Healthcare (heavily subsidised for residents) | \$0 – \$150 (GP co-pays) |
| Childcare / ECE (3-5yr old, subsidised) | \$200 – \$500 |

| | |
|--------------------------|--------------|
| Mobile phones (2 adults) | \$80 – \$160 |
|--------------------------|--------------|

The Regional Opportunity

A growing trend among Indian families using the Green List pathway is settling in regional cities — Christchurch, Hamilton, Tauranga, Palmerston North — rather than Auckland. Reasons: housing costs 30–50% lower than Auckland; competitive salaries (particularly healthcare and engineering employers often match Auckland rates); shorter commutes; rapidly growing and well-connected Indian communities; and public school quality that is broadly consistent nationally. Many Indian families who initially targeted Auckland have found regional placements delivered faster settlement, lower financial stress, and earlier property ownership.

Chapter 9B: Preparing Your NZ Job Application — CV, Cover Letter & Interview

Securing a job offer from an accredited New Zealand employer while based in India requires a targeted application that is specifically calibrated for the New Zealand market. The CV format, cover letter structure, and interview norms in New Zealand are meaningfully different from both Indian standards and from other English-speaking markets. This chapter gives you the specifics.

The New Zealand CV: What's Different From Indian Standards

| Element | Indian Standard | New Zealand Standard | Action Required |
|------------------------------|-----------------------------------|--|-------------------------------|
| Photograph | Often included | NEVER include — considered discriminatory | Remove your photo from the CV |
| Age / Date of Birth | Often included | Do not include | Remove age and DOB |
| Marital Status | Sometimes included | Do not include | Remove |
| Length | 3–5 pages common | 2–3 pages maximum | Condense ruthlessly |
| Career Objective | Opening paragraph common | Replace with Professional Summary | Rewrite opening section |
| Caste / Religion / Community | Sometimes referenced | Never include | Remove all references |
| References | 'Available on request' acceptable | List 2 referees by name with contact | Add active referees |
| Spelling | UK or Indian English | NZ uses UK English (colour, organised, recognised) | Check spelling throughout |

| Element | Indian Standard | New Zealand Standard | Action Required |
|---------------|--|--|------------------|
| Font / Format | Ornate formats, tables common | Clean, minimal, single font (Arial or Calibri) | Simplify design |
| Email address | Sometimes job.seeker.bsc2004@gmail.com style | Professional: firstname.lastname@gmail.com | Update if needed |

CV Structure for NZ Green List Applications

1. Professional Summary (4–6 lines)

State: your occupation title, years of experience, key credential (MBBS, B.Tech from NIT, etc.), and — critically — your NZ Green List eligibility. Example: 'Structural Engineer with 12 years of infrastructure project experience. B.Tech (Civil) from NIT Trichy. Engineering New Zealand overseas qualification assessment completed. Eligible for NZ Green List Tier 1 Straight to Residence Visa.'

2. Key Skills (bullet list, 8–12 items)

Tailor to the specific NZ employer's job description. Mirror their language. Avoid generic Indian IT buzzwords like 'hardworking' and 'team player' — these are assumed.

3. Professional Experience (reverse chronological)

For each role: company name, your title, dates (month/year), and 4–6 bullet points of achievements using action verbs and quantified outcomes. 'Managed a team of 8 engineers on a NZD \$45M infrastructure project' is better than 'Managed large teams.'

4. Education

Degree, institution, year only. If your institution is an IIT or NIT, state this — NZ employers recognise these names. If your institution is less known internationally, add the NAAC or NBA accreditation status.

5. Registrations and Certifications

List any relevant NZ or international registrations: Engineering NZ assessment outcome, IELTS/OET score (if strong — 7.5+ or OET B), AWS/Azure certifications for ICT, MCNZ registration status (e.g., 'MCNZ registration process initiated — AMC MCQ passed').

6. References

Two referees: ideally one senior colleague and one manager. Include their name, title, organisation, email, and phone. NZ employers often contact referees before interview, not after offer.

The Cover Letter: Your Immigration Eligibility Brief

The cover letter for a NZ Green List application serves a dual purpose: it demonstrates your professional suitability for the role AND it removes immigration complexity for the employer. Many NZ employers are unfamiliar with the Green List Straight to Residence process. Your cover letter should make the immigration picture crystal clear so the employer feels confident, not intimidated, about hiring internationally.

Cover Letter Structure for Green List Applications:

Opening paragraph: Name the specific role and why you are applying to this specific employer (research them — mention a project, their values, or a specific aspect of their work).

Professional paragraph: Your key qualifications, years of experience, and 1–2 specific professional achievements most relevant to this role.

Immigration clarity paragraph (unique to NZ applications): 'I would like to address the immigration aspect directly: [Occupation] is listed on New Zealand's Green List Tier 1. I am eligible to apply for the Straight to Residence Visa upon receiving a job offer from an accredited employer. This process is managed entirely by me — it does not require additional employer sponsorship beyond your existing accreditation. My [IELTS/OET] score is [X], my [ENZ/NCNZ/MCNZ] [assessment/registration] is [status], and I can be in New Zealand and ready to work within [your realistic timeline] of an accepted offer.'

Closing paragraph: Express specific enthusiasm for NZ, the role, and the employer. Invite a video interview. Note your availability across time zones.

The Video Interview: What NZ Employers Expect

Almost all initial interviews for Indian candidates applying from India are conducted via video — Zoom, Microsoft Teams, or Google Meet. NZ employers have extensive experience interviewing international candidates but have specific expectations that differ from Indian interview norms.

What NZ Interviewers Value

- **Directness:** NZ interview culture values direct, clear answers. When asked 'Tell me about a time you failed,' give a specific, honest example with what you learned. Do not deflect or give a non-answer.
- **Conciseness:** NZ interviewers prefer focused answers. The STAR method (Situation, Task, Action, Result) in 2–3 minutes per answer is ideal. Rambling is viewed negatively.

- **Genuine curiosity about NZ:** Interviewers often ask why you want to come to New Zealand specifically. Have a genuine, researched answer — not 'because it is a developed country.' Reference specific aspects of NZ life, work culture, or the specific region you are targeting.
- **Salary discussion comfort:** NZ interviewers often discuss salary ranges directly and early. Be prepared to state your expectation. Researching market rates (via Seek NZ salary insights, Engineering NZ salary surveys, or MBIE remuneration data) is essential.
- **Questions for the interviewer:** Always prepare 3–4 specific questions. 'What does success look like in this role at 6 months?' 'What are the current challenges the team is working through?' 'How has the team's work changed since Health NZ consolidation?' Specific, researched questions signal serious intent.

Common Questions for Green List Applicants

| Interview Question | What the Interviewer Is Actually Assessing | Strong Answer Approach |
|--|---|--|
| Why do you want to come to New Zealand specifically? | Whether your motivation is genuine and sustained, or just visa-driven | Research the specific region, reference quality of life + career opportunity + specific employer contribution |
| How long do you plan to stay in NZ? | Whether you will leave after 2 years once you have PR | Emphasise long-term commitment — you have researched schooling, community, lifestyle |
| How quickly can you start? | Whether the immigration process will be a long delay | Explain the Straight to Residence timeline clearly — 4–6 months processing, you can work on AEWV meanwhile if needed |
| What do you know about our organisation? | Whether you have done specific research | Research their recent projects, challenges, values — not just 'you are a well-known company' |
| How will you adapt to NZ work culture? | Concerns about cultural fit and hierarchy norms | NZ workplaces are relatively flat and direct — demonstrate awareness and enthusiasm for this culture |

Chapter 10B: New Zealand Life — Schools, Healthcare, Housing & Culture

Immigration decisions are life decisions. Understanding what day-to-day life in New Zealand actually looks like for Indian families — beyond the salary figures and visa categories — is essential for making a genuinely informed choice. This chapter covers the practical realities of New Zealand life with specific guidance for Indian families.

New Zealand's Education System

School Structure

| School Level | Ages | NZ Name | Duration | Cost for Residents |
|---------------------------------|-------------|---|-----------|---|
| Early Childhood Education (ECE) | 0–5 years | Kindergarten, Playcentre, Early Learning Centre | Variable | Free 20 hrs/week from age 3 (ECE subsidy) |
| Primary School | 5–10 years | Year 1–6 | 6 years | No tuition fees (public schools) |
| Intermediate School | 11–12 years | Year 7–8 | 2 years | No tuition fees (public schools) |
| Secondary School | 13–17 years | Year 9–13 | 5 years | No tuition fees (public schools) |
| University | 18+ | Bachelor's degree | 3–4 years | NZD \$7,000–\$12,000/year (domestic rate) |

What Indian Parents Should Know About NZ Schools

- **No entrance exams for public schools:** NZ public schools operate on a zone-based enrolment system. You enrol at your local school based on your home address — there are no competitive entrance examinations for primary

or secondary schools.

- **Curriculum philosophy:** NZ's national curriculum (The New Zealand Curriculum) emphasises critical thinking, creativity, inquiry-based learning, and outdoor education over rote memorisation. Indian children initially accustomed to more structured, exam-focused schooling typically adapt within one to two terms.
- **NCEA: NZ's secondary qualification:** New Zealand Certificate of Educational Achievement (NCEA) is NZ's secondary school qualification, taken in Years 11–13 (ages 15–17). It is recognised by NZ universities and by international institutions. Indian students arriving in secondary school will need to transition to NCEA from CBSE/ICSE — this is manageable with guidance.
- **Quality consistency:** Unlike India's enormous variation between urban elite schools and regional schools, NZ's public school quality is broadly consistent nationally. A school in Invercargill or Whanganui delivers a comparable education to a school in Auckland's North Shore.
- **Sport and outdoor activities:** NZ schools integrate sport, outdoor education, and co-curricular activities as core — not optional — parts of school life. Indian children who have been primarily academic-focused often discover new interests and build confidence quickly through sport.
- **Indian community in schools:** In cities with significant Indian populations (Auckland, Christchurch, Hamilton, Wellington), public schools are increasingly multicultural. Indian children typically find cultural familiarity quicker than their parents anticipate.

New Zealand's Healthcare System

How the NZ Public Health System Works

New Zealand operates a publicly funded healthcare system with the following structure:

| Service Level | How It Works | Cost for Residents |
|-----------------------------|---|---|
| Primary Care (GP) | Enrol with a local GP practice; GP is your first point of contact for all health needs | Subsidised co-payment: typically NZD \$15–\$35 per consultation |
| After-hours care | Accident and Emergency clinics (A&E;) for non-life-threatening after-hours needs | NZD \$25–\$60 typically |
| Emergency Department | Hospital ED for genuine emergencies | Free for residents |
| Specialist Care | GP refers to specialist; public specialist care is funded | Free but may have wait time; private specialist faster |
| Prescription Medications | Subsidised through Pharmac (NZ's drug-buying agency) | \$5 co-payment per prescription (adults); free for under 14s |
| ACC (Accident Compensation) | Universal no-fault accident compensation scheme — covers all injuries regardless of cause | Funded by levy on wages; no cost at time of accident |
| Mental Health Services | District-based mental health teams; GP referral pathway | Free for residents; variable wait times |

The GP Enrolment Priority

New Zealand's healthcare system is GP-led. Enrolling with a local GP practice is one of the most important things to do in your first week in NZ. Enrolled patients get significantly lower co-payment rates than non-enrolled patients. In some regions, GP practices have patient waitlists — this is a reflection of the same doctor shortage that creates Green List opportunities. Registering promptly is strongly recommended.

Indian-Specific Healthcare Considerations

- **Prescription medications from India:** Some medications commonly used in India may have different brand names or formulations in NZ, or may require NZ prescription. Bring a 3-month supply of any regular medications and have

your Indian doctor write a letter specifying generic names, dosages, and medical indications.

- **Indian diet and nutrition:** Vegetarian and Indian dietary options are more available in NZ cities than most Indian migrants expect. Auckland has dozens of Indian grocery stores and restaurants. Regional cities have fewer options but more than a decade ago — Hamilton, Christchurch, Wellington all have established Indian food supply.
- **Diabetes and cardiovascular health:** Indian migrants have statistically higher risk of Type 2 diabetes and cardiovascular disease than the NZ general population. NZ GPs are aware of this — annual cardiovascular risk assessments (free for eligible patients) are standard practice.

Housing in New Zealand

Renting: The First Step for Most Migrants

Most Indian families rent for the first 1–3 years in NZ while establishing their financial position. The rental market process in NZ:

1. Search on Trade Me Property (trademe.co.nz/property) and Seek's property section — these are the primary rental listing platforms
2. Attend open homes — properties are viewed at scheduled open home times rather than by appointment
3. Submit a rental application — typically requires: photo ID, proof of income (employment letter or payslips), references (previous landlords or employers), and sometimes a credit check
4. Pay bond (security deposit): maximum 4 weeks' rent, held by the Tenancy Services Bond Centre — not by the landlord
5. Sign a residential tenancy agreement — NZ has strong tenant protections under the Residential Tenancies Act

Property Purchase: A Realistic Timeline

Property ownership in NZ is a realistic medium-term goal for Indian families — particularly in regional cities. Permanent residents have the right to purchase residential property. The typical timeline for Indian Green List families:

| City | Typical House Price (3–4BR, 2026) | On NZD \$100K salary, rough deposit timeline |
|--------------------------|-----------------------------------|--|
| Auckland (outer suburbs) | \$900,000 – \$1,300,000 | 7–10 years saving for 20% deposit |
| Wellington | \$750,000 – \$1,100,000 | 6–9 years |
| Christchurch | \$550,000 – \$800,000 | 4–6 years |
| Hamilton | \$600,000 – \$850,000 | 4–7 years |
| Palmerston North | \$450,000 – \$650,000 | 3–5 years |
| Invercargill / Whanganui | \$300,000 – \$500,000 | 2–4 years |

KiwiSaver's first home withdrawal benefit (for first home purchases): residents who have been in KiwiSaver for 3+ years can withdraw most of their KiwiSaver balance for a first home deposit. At 6% contribution with employer matching, three years of KiwiSaver can accumulate NZD \$15,000–\$25,000 toward a deposit.

New Zealand's Indian Community

New Zealand's Indian community has grown significantly in the past decade and continues to grow rapidly, driven in part by Green List immigration. Key characteristics:

| City | Indian Population (Approx.) | Key Indian Community Features |
|--------------|-----------------------------|---|
| Auckland | ~120,000 | Largest Indian community; temples (Hindu, Sikh, Jain); Indian cultural events; established Indian grocery districts (Papatoetoe, Sandringham) |
| Christchurch | ~25,000 | Rapidly growing post-earthquake; Diwali celebrations; Indian grocery stores in Riccarton; several Hindu temples |

| City | Indian Population (Approx.) | Key Indian Community Features |
|--------------------|-----------------------------|---|
| Wellington | ~20,000 | Politically active community; Indian Cultural Centre; professional networks; Diwali festival |
| Hamilton (Waikato) | ~18,000 | Growing Sikh community; gurdwaras; Indian professional networks tied to Waikato University |
| Tauranga | ~12,000 | Growing rapidly; strong Gujarati community; Indian groceries; temples |
| Dunedin | ~8,000 | University city — significant Indian student and professional population; active Indian association |

New Zealand Work Culture: What to Expect

Adjusting to New Zealand's workplace culture is consistently cited by Indian migrants as one of the most positive surprises of the relocation. Key characteristics of NZ workplaces:

- **Flat hierarchy:** NZ workplaces are significantly less hierarchical than Indian organisations. Junior staff address managers and even directors by first name. Suggestions flow upward freely. This initially surprises Indian professionals but is quickly embraced.
- **Work-life balance is genuine:** NZ professionals leave work at a reasonable time. Evening emails and weekend calls are not the norm except in genuine emergencies. Annual leave (minimum 4 weeks) is expected to be taken. This is cultural, not just policy.
- **Direct communication:** NZ workplace communication is direct and expects directness in return. Saying 'I disagree with that approach because...' to a manager is normal and respected. Indirect communication or excessive deference can be misread as lack of confidence.
- **Respect for Maori culture:** New Zealand has a bicultural commitment to both Maori and Pakeha (European) culture. Workplaces increasingly incorporate te reo Maori greetings, powhiri (welcome ceremonies) for new staff, and awareness of tikanga Maori (Maori customs). An attitude of genuine respect

and curiosity is both expected and rewarded.

- **No caste, no hierarchy based on qualification prestige:** Your degree from IIT carries respect but does not grant you workplace superiority over someone with a polytechnic qualification. Contribution and outcome are valued over credential status — a meaningful cultural shift for many Indian professionals.

Chapter 11: Real Stories — Indians Who Took the NZ Green List Route

The following case studies are illustrative composites based on typical profiles of Indian Green List applicants. Names are fictional. They represent the diversity of pathways, timelines, and outcomes.

Case Study 1: Dr. Priya Menon — Cardiologist from Kochi to Wellington

Profile: 41-year-old Cardiologist, MBBS + DM Cardiology, 12 years of clinical experience in Kerala. IELTS 7.5. Canada CRS: 445 — three years without invitation. Australia: two years of EOI without state nomination.

The Journey:

- Month 1: Contacted MCNZ specialist assessment team. Submitted DM Cardiology documents.
- Months 2–6: MCNZ assessment for provisional vocational scope. Simultaneously searched HealthCareers NZ.
- Month 7: Job offer from Wellington Hospital cardiology department.
- Month 8: OET Band B achieved (second attempt — Writing was below B first time).
- Month 9: Medical examination in Chennai, police clearance from India obtained.
- Month 10: Straight to Residence application submitted from India.
- Month 15: Visa approved.
- Month 16: Family arrived in Wellington as permanent residents — husband (IT Project Manager) also found a Wellington tech role.

Current Status: Dr. Priya is now a Consultant Cardiologist in Wellington. Family purchased a home in Wellington's western suburbs 18 months after arrival. 'The moment we landed we had the same rights as someone born here. I still find it extraordinary.'

Case Study 2: Vikram Desai — Software Engineer from Pune to Auckland

Profile: 35-year-old Software Engineer, B.Tech from NIT Pune, 9 years of Java/cloud architecture experience, AWS Certified. Canada CRS: 468 — three years without selection.

The Journey:

- Week 1: Confirmed Software Engineer (261313) on Tier 1. Updated LinkedIn: 'NZ Green List Tier 1 Eligible | Open to Auckland Opportunities.'
- Weeks 2–4: Applied to 12 Auckland tech companies and two NZ-focused recruitment agencies.
- Month 2: Two job offers — accepted Auckland fintech offer at NZD \$125,000.
- Month 2–3: IELTS General Training — overall 7.5. Medical and police clearance completed in Pune.
- Month 4: Application submitted.
- Month 10: Visa approved (slight delay — INZ requested additional employer documents).
- Month 11: Vikram, wife (Secondary School Teacher — began Teaching Council application simultaneously), and daughter arrived in Auckland as permanent residents.

Current Status: 'I spent three years optimising my CRS score. I got NZ PR in less than a year once I focused on it. I wish someone had told me about this earlier.'

Case Study 3: Anita and Rajesh Singh — Structural Engineer + Nurse from Delhi to Christchurch

Profile: Anita, 44, Structural Engineer, M.Tech from NIT Trichy, 16 years experience. Rajesh, 46, Registered Nurse, BSc Nursing, 14 years ICU experience. Both on Tier 1 — both needed registration first.

The Journey:

- Month 1: ENZ assessment for Anita and NCNZ application for Rajesh submitted simultaneously.
- Month 4: ENZ full recognition of NIT degree — Engineering NZ membership granted.
- Month 6: Anita job offer from Christchurch structural engineering consultancy, NZD \$115,000.
- Month 8: NCNZ registration granted for Rajesh. His conditional offer confirmed as unconditional.
- Month 9: OET Band B for both. Medical examinations in Delhi. Police clearances obtained.
- Month 11: Both applications submitted simultaneously as a family unit.
- Month 18: Applications approved. Month 20: Family arrived in Christchurch.

Current Status: Anita is a Project Structural Engineer on major Christchurch infrastructure. Rajesh is an ICU RN at Christchurch Hospital. They purchased a 4-bedroom house in Rolleston 14 months after arrival. 'In Delhi, this would be unthinkable.'

Case Study 4: Suresh Kumar — ICT Manager from Bengaluru to Hamilton

Profile: 49-year-old IT Service Delivery Manager, MBA + B.Sc Computer Science, 22 years managing technology teams. Primary concern: whether his role mapped to ICT Managers nec (135199) — confirmed by Dreamvisas consultation.

The Journey:

- Target: Hamilton specifically — researched its growing tech sector and lower housing costs.
- Applied directly to Waikato government digital agencies and IT companies.
- Month 3: Offer from Waikato government digital services team at NZD \$140,000.
- Month 5: Application submitted. Month 13: Visa approved. Month 14: Arrived with wife and 21-year-old daughter (included as dependant).

Current Status: Daughter enrolled at Hamilton university at domestic fees — saving approximately NZD \$25,000 per year compared to international student fees. Wife opened a small Indian catering business in Hamilton.

Case Study 5: Dr. Kavitha and Dr. Mohan Rao — GP Couple to Rural South Island

Profile: Both GPs, both MBBS + MD General Medicine from Andhra Pradesh institutions. Deliberately targeted rural NZ — more vacancies, motivated employers, warmer community welcome. Both with AMC MCQ results from a previous Australia immigration attempt — still valid.

The Journey:

- Both passed the AMC Clinical Examination on their first attempt.
- Applied jointly — each with separate job offers from the same rural South Island GP practice.
- The practice provided relocation allowance, temporary accommodation, and GP mentor.

Current Status: 'Our patients know us by name. We came expecting to feel like outsiders and instead feel genuinely at home.' Family owns a 5-bedroom house in a South Island town. Three children attend local school.

Chapter 12: NZ vs. Canada vs. Australia — The Honest 2026 Comparison

| Criteria | New Zealand (Green List) | Canada (Express Entry) | Australia (SkillSelect) |
|----------------------------|-------------------------------------|-----------------------------------|--------------------------------|
| PR from Day 1? | YES — Tier 1 Straight to Residence | No — work permit typically first | Sometimes — if state nominated |
| Points/Lottery? | No lottery — occupation + job offer | Yes — CRS points lottery | Yes — points-based competition |
| Typical Indian CRS/score | Not applicable | 460–470 (draws at 490+) | 65–75 points needed |
| Work permit first? | NOT for Tier 1 offshore | Often yes (CEC, LMIA etc.) | Often yes (482 then 186/189) |
| Time to PR (India-based) | 14–24 months | 3–7+ years without CEC | 2–5 years typically |
| Annual cap? | No cap | ~485,000 target | ~185,000 target |
| Application fee (PR) | ~NZD \$6,450 | ~CAD \$1,365 + biometrics | ~AUD \$4,640+ |
| Processing time | 4–6 months | 6–18 months | 8–24 months |
| Age limit | 55 at PR application | No hard limit (CRS penalises 45+) | 45 for most categories |
| English minimum | IELTS 6.5 (CLB 7) | IELTS 6.0 (CLB 7 for FSW) | IELTS 6.0 for most |
| Family in PR application? | Yes — partner + children under 24 | Yes | Yes |
| Partner work rights day 1? | Full unrestricted — partner gets PR | Yes — partner gets PR | Yes — partner gets PR |
| Children school fees | \$0 tuition — public schools | \$0 tuition | \$0 tuition |
| Population | 5 million | 38 million | 26 million |
| Indian diaspora | ~250,000 (growing fast) | ~1.8 million (established) | ~900,000 (established) |

| Criteria | New Zealand (Green List) | Canada (Express Entry) | Australia (SkillSelect) |
|-----------------------|------------------------------|--------------------------------|-------------------------|
| Housing affordability | Moderate (regional: good) | Poor in major cities | Poor in major cities |
| Citizenship timeline | 5 yrs residency (1,350 days) | 3 yrs PR (1,095 days in 5 yrs) | 4 years PR |

The Honest Analysis

For Indian professionals whose occupation appears on NZ Green List Tier 1, the comparison is unambiguous on one key dimension: speed and certainty. Canada's Express Entry is functionally inaccessible for most India-based applicants without Canadian work experience — the typical professional scores 460–470 against draws consistently above 490. Australia's SkillSelect has occupation quotas, state nomination queues, and changing occupation lists.

New Zealand's Tier 1 removes the competition entirely. The criteria are binary: does your occupation qualify, and do you meet the specific requirements? If yes, you apply and receive a decision. No waitlist, no draw, no quota.

When Canada or Australia May Still Be Preferable

- Large Indian diaspora is a priority — Toronto, Melbourne, Sydney offer Indian community infrastructure NZ cannot yet match at scale
- Career ambitions in the largest tech ecosystems — Sydney and Toronto offer more FAANG-adjacent opportunity
- US proximity and the Canada-to-US pathway via TN visa or transfer
- Climate — if warm weather is non-negotiable, Australia's major cities offer significantly warmer conditions

The Bottom Line

If your goal is to secure permanent residency in a safe, developed, English-speaking country with excellent public services and a high quality of life — and your occupation is on NZ Green List Tier 1 — New Zealand is objectively the fastest, most predictable, and most achievable route available to most Indian professionals in 2026. The trade-offs are real but manageable. The opportunity is real and time-sensitive.

Chapter 13: Family Immigration — Including Your Spouse and Children

Who Can Be Included

- Your partner: spouse (legally married) or de facto partner (genuine relationship of at least 12 months' duration) — opposite-sex and same-sex relationships recognised
- Your dependent children: biological, adopted, or step-children under 24 years of age at the time the visa is granted

Requirements for Included Family Members

| Requirement | Details for Indian Partners / Children |
|----------------------------|---|
| Partner — English Language | Must meet same standard: IELTS 6.5 or equivalent. Education exemption also applies. |
| Partner — Age | No age restriction. |
| Children 16+ — English | Must meet IELTS 6.5 or equivalent. |
| Children Under 16 | No English language test required. |
| Medical Examination | All included family members must complete medical examination. |
| Police Clearance | All included family members aged 17+ must provide clearances. |
| Relationship Evidence | Marriage certificate or comprehensive de facto evidence. |

De Facto Relationships: Required Evidence

No single piece of evidence is sufficient — a combination is always required. Accepted evidence types:

- Joint bank account statements or financial transactions showing shared financial life
- Joint lease or mortgage documents showing shared residence

- Utility bills in both names at a shared address
- Travel records showing you have travelled together
- Photographs over a period of years documenting the relationship
- Statutory declarations from people who know both partners
- Email, WhatsApp, or other communication records showing ongoing relationship consistency

Critical Age Planning for Children Close to 24

A dependent child who turns 24 before the visa is GRANTED may not qualify as a dependant, even if under 24 when the application was LODGED. If you have a child who is 22 or 23 when you plan to apply, the processing time risk is real. Seek specific legal advice on timing and lodge as early as possible.

University Education Benefit for Included Children

Permanent residents' children attend NZ universities at domestic rates — approximately NZD \$7,000–\$12,000 per year compared to NZD \$25,000–\$45,000 for international students. For a family with a teenager, this benefit alone represents NZD \$50,000–\$100,000 in savings over a three-year degree. Domestic fee eligibility applies from the first day of permanent residency.

Chapter 14: Life After Residency — Citizenship & Long-Term Planning

Your First Year in New Zealand: The Practical To-Do List

1. Arrive and clear immigration — border processing for permanent residents is typically smooth
2. Open a NZ bank account (ANZ, ASB, BNZ, Westpac, Kiwibank — ANZ and ASB have dedicated new migrant services)
3. Apply for an IRD number (tax number) at ird.govt.nz — essential from day one
4. Enrol in KiwiSaver — automatic from first day of employment; decide contribution rate (3%, 4%, 6%, 8%, or 10%)
5. Register with a local GP practice — NZ healthcare is GP-led; consultations subsidised for residents
6. Enrol children in school — public schools enrol resident children at no tuition cost
7. Apply for NZ driver's licence — you can drive on Indian licence for up to 12 months; conversion typically requires a practical test
8. Connect with Indian community — local associations, temple communities, and WhatsApp groups are invaluable for settlement support

Maintaining Your Resident Visa: Travel Conditions

Your Straight to Residence Visa includes a travel condition allowing you to travel freely in and out of New Zealand for two years from the date of grant. After two years, if you travel outside NZ, you will need a Returning Resident Visa (RRV) to re-enter as a permanent resident. An RRV is granted when you can demonstrate NZ is your home — employment, property, family, and time spent in NZ are the key evidence.

Pathway to New Zealand Citizenship

| Citizenship Requirement | Details |
|----------------------------|---|
| Residency period | Hold NZ permanent residency for at least 5 years |
| Physical presence — total | At least 1,350 days present in NZ in the 5 years preceding application |
| Physical presence — annual | At least 240 days present in NZ in each of the 5 years (limited exceptions) |
| Good character | Same standard as residence applications |
| Intent | Intention to continue living in NZ or maintain a connection to NZ |

The Value of NZ Citizenship

- Visa-free or visa-on-arrival access to 185+ countries including UK, entire EU Schengen area, Japan, Singapore, South Korea, USA (ESTA), Canada (eTA)
- Automatic right to live and work in Australia as a Special Category Visa holder — no application required, just travel on your NZ passport
- Access to Australian Medicare and social services after establishing Australian residence
- NZ citizenship cannot be revoked except in extraordinary circumstances

The OCI Card Strategy for Former Indian Citizens

India does not permit dual citizenship. Acquiring NZ citizenship requires renouncing Indian citizenship. The key mitigant is the Overseas Citizen of India (OCI) card — a multiple-entry, multi-purpose, lifelong visa to India that also grants the right to live and work in India in most private sector roles. OCI holders can visit India as many times as they wish for as long as they wish. Restrictions apply to voting, agricultural land purchase, and certain government positions — typically not material concerns for Indian professionals settled abroad.

Chapter 15: Common Mistakes and How to Avoid Them

Mistake: Not Verifying the ANZSCO Code Before Applying

The Problem

Your job title and ANZSCO code are not the same thing. A 'Web Developer' may not map to Developer Programmer (261312). A 'Nurse Manager' may map to Nursing Clinical Director rather than Registered Nurse. Confirm the ANZSCO code for your specific role before assuming your occupation is on Tier 1.

The Prevention

Look up your ANZSCO code independently AND have your NZ employer confirm the code in your employment agreement. Both must align with a Tier 1 occupation.

Mistake: Accepting a Job Offer Without Verifying Accreditation

The Problem

Many NZ employers believe they are accredited when their accreditation has lapsed. An application with an unaccredited employer will be declined regardless of all other qualifications.

The Prevention

Request your employer's accreditation number and expiry date in writing. Apply when the employer has at least 12 months of accreditation remaining.

Mistake: Starting Credential Recognition After Finding a Job

The Problem

Healthcare professionals who wait until they have a job offer before starting MCNZ or NCNZ registration find the process takes 12–18 months — by which time the job offer may have expired.

The Prevention

Start credential recognition as soon as you decide to pursue NZ immigration. Run registration concurrently with your job search, not sequentially.

Mistake: Age Miscalculation for Tier 2 Applicants

The Problem

The age limit applies at the time of residence application, not at the initial work visa. A 54-year-old starting Tier 2 will be 56 at residence application time — over the limit.

The Prevention

Calculate your age at expected residence application date before committing to Tier 2. If marginal, explore Tier 1 occupation alternatives.

Mistake: Using an Expired English Language Test Score

The Problem

English language test results are valid for exactly two years from the test date. A score 25 months old at application will be rejected.

The Prevention

Plan your test date relative to expected application submission. Build in a buffer for processing timelines.

Mistake: Forgetting the Partner's English Language Test

The Problem

Couples focus on the principal applicant's test and forget the partner must also meet IELTS 6.5 or equivalent.

The Prevention

Book English tests for both applicant and partner simultaneously. Ensure both scores are valid at the time of application.

Mistake: Inconsistent Personal Information Across Documents

The Problem

Any name spelling variation or date of birth discrepancy between documents triggers a clarification request and delays processing.

The Prevention

Compile all documents before starting the application. Review every document for name and date consistency. Obtain affidavits for any name variations.

Mistake: Missing Police Clearances from Countries of Prior Residence

The Problem

Indian professionals who have worked in the UAE, UK, USA, Singapore, or Australia for 12+ months often forget police clearances from those countries.

The Prevention

List every country where you lived for 12+ months in the past 10 years. Apply for clearances from each simultaneously.

Mistake: Non-Disclosure of Medical Conditions or Criminal History

The Problem

INZ treats non-disclosure as a character issue independent of the underlying condition or conviction. Discovered non-disclosure can result in permanent residence cancellation and a lifetime bar.

The Prevention

Disclose everything fully. Consult an immigration adviser about likely impact before applying if you have significant conditions or convictions.

Mistake: Planning Life Transitions Before Visa Approval

The Problem

Applicants plan resignations, school enrolments, and one-way flights based on average processing times without contingency. Processing can take 8+ months in complex cases.

The Prevention

Do not make irreversible decisions until your visa is approved. If you need to be in NZ before approval, consider an AEWV first while continuing your Straight to Residence application.

Chapter 16: Frequently Asked Questions

Q1: Can I apply for Straight to Residence without a job offer?

No. A job offer from a currently accredited employer is a non-negotiable, absolute requirement. There is no expression-of-interest mechanism, no points pathway, and no self-sponsorship option. The employer-supported job offer is the foundation of the entire pathway.

Q2: Can I apply from India without visiting New Zealand first?

Yes. This is one of the most powerful features of the Tier 1 pathway. You can apply for permanent residency from India and, if approved, arrive in New Zealand as a permanent resident on your first visit. Many applicants visit for job interviews beforehand but it is not required.

Q3: My occupation is on Tier 1, but I don't have NZ registration yet. Can I still apply?

For occupations requiring NZ professional registration (doctors, nurses, teachers), you typically need registration — or at minimum an advanced stage of the process with the regulatory body — before INZ will finalise your visa. Begin registration immediately; do not wait for a job offer.

Q4: What if my employer's accreditation expires during processing?

If accreditation lapses during processing, INZ will typically pause assessment and request evidence of renewed accreditation. Work with your employer to renew immediately and notify INZ promptly. This causes delays but is not necessarily fatal if resolved quickly.

Q5: Is there a cap on how many Straight to Residence Visas are granted?

No. The Green List Straight to Residence Visa is uncapped. Every eligible applicant with a qualifying job offer can apply and be approved. There is no quota, no waiting list, and no competitive pool.

Q6: Can both spouses apply if both qualify for Tier 1 independently?

Yes. If both spouses independently qualify for Tier 1 occupations and have separate job offers from accredited employers, both can be named as qualifying applicants in the same family application. This strengthens the overall application.

Q7: What happens if I lose my job before the application is decided?

Notify INZ immediately of any material changes including job loss. A new qualifying job offer from a new accredited employer can typically be substituted, but requires updating the application and may cause delays. You cannot proceed without a qualifying offer.

Q8: Can my adult children over 24 be included?

No. Adult children 24 or older cannot be included as dependants. They must apply through their own independent pathway — student visa, work visa, or their own Green List residence application if they qualify independently.

Q9: Do I need to bring original documents or are certified copies acceptable?

INZ typically accepts certified copies for initial applications. Certified by a Justice of the Peace, Notary Public, or the institution itself. Original documents may be requested for specific purposes. Always check INZ's current document requirements.

Q10: Is NZ a good choice for families with young children?

Overwhelmingly yes, based on Indian families who have settled there. NZ's public school quality is broadly excellent — well-resourced, smaller class sizes, curriculum emphasising critical thinking and outdoor education. Children adapt quickly. The Indian community is supportive and growing.

Q11: What is the difference between Green List and Skilled Migrant Category (SMC)?

The Skilled Migrant Category is a separate residence pathway using a points-based system. Green List residence is occupation and job-offer based with no points system. For most Indian professionals with a Tier 1 occupation and a job offer, the Green List pathway is faster and more predictable. Note: the SMC was significantly reformed in August 2025 with new experience-based pathways.

Q12: How do I find an approved physician for the medical examination in India?

Go to immigration.govt.nz and search for 'panel physician India.' INZ maintains a current list of approved physicians in Mumbai, Delhi, Bengaluru, Chennai, Hyderabad, Kolkata, and Pune. Book early — appointment availability varies by city.

Chapter 17: Your Next Step — The Dreamvisas Immigration Library

This guide is Book 1 of the Dreamvisas New Zealand Series. Whether NZ Green List is your definitive path or one option you are evaluating alongside others, the following titles in the Dreamvisas immigration library will help you navigate your complete immigration strategy.

If this book helped you, please leave a brief honest review on Amazon.

Two minutes of your time helps the next Indian professional in the same situation find this guide. Your review — whether one line or a paragraph — makes a direct difference.

Related Books in the Dreamvisas Series

1. Australia Skilled Migration Guide for Indians 2026

Covers SkillSelect, state nomination, employer-sponsored 482/186 visas. For Indian professionals whose occupation is on Australia's SOL rather than NZ's Green List.

Available on Amazon — search title or 'Dreamvisas'

2. Canada Express Entry Blueprint for Indians 2026

CRS score calculation, Federal Skilled Worker, Canadian Experience Class, Provincial Nominee Programs. For those evaluating Canada alongside NZ.

Available on Amazon — search title or 'Dreamvisas'

3. Canada Provincial Nominee Programs Guide for Indians 2026

All 10 provinces' PNP streams with India-specific eligibility analysis. Canada's underutilised backdoor with lower CRS requirements.

Available on Amazon — search title or 'Dreamvisas'

4. Indian Nurses UK Migration Guide 2026

NMC UK registration, Health and Care Worker Visa, NHS salary scales, and ILR timeline for Indian nursing families.

Available on Amazon — search title or 'Dreamvisas'

5. German Opportunity Card Guide for Indians 2026

Germany's Chancenkarte points-based job-seeker visa — live in Germany for up to 1 year to find employment, then path to permanent residence.

Available on Amazon — search title or 'Dreamvisas'

6. UAE Golden Visa Guide for Indians 2026

5- and 10-year renewable UAE residency without employer sponsorship for professionals, investors, and talented individuals.

Available on Amazon — search title or 'Dreamvisas'

7. H1B Layoff Survival Guide for Indian Tech Professionals 2026

Plan B options for Indian software engineers facing H-1B uncertainty — NZ Green List, Canada, Australia, remote work strategies.

Available on Amazon — search title or 'Dreamvisas'

8. GCMS Notes Mastery Guide for Canada Immigration 2026

How to request, interpret, and respond to Global Case Management System notes — essential for tracking Canada applications.

Available on Amazon — search title or 'Dreamvisas'

Consider a Personal Evaluation Report (PER) with Manoj Palwe

This book gives you the knowledge framework. A PER gives you the individual application roadmap. Manoj Palwe and the Dreamvisas team review your specific qualifications, occupation, work experience, family situation, and immigration goals, and provide a written assessment of your most viable pathways.

A PER consultation ensures you do not spend time and money pursuing a pathway for which you are not eligible — and helps you identify pathways you may not have considered.

For a professional assessment of your specific immigration case, visit: www.dreamvisas.com

Chapter 16B: Extended FAQ — Advanced Questions from Indian Applicants

This chapter addresses 15 additional, more advanced questions from Indian professionals at the detailed planning stage of their NZ Green List application. These questions come from actual consultation sessions and reflect the nuances that go beyond the standard eligibility checklist.

Advanced Q1: I have a gap year in my employment history. Will this affect my Green List application?

Employment gaps are not automatically problematic for Green List applications. INZ is not conducting an employment audit — they are verifying that you currently hold (or have an offer for) a qualifying Tier 1 role and that you meet the occupation-specific requirements. A gap year for family reasons, personal development, or sabbatical does not disqualify you. However, if the gap year involved living in another country for 12+ months, you need a police clearance from that country.

Advanced Q2: My MBBS was from a medical college that has since been derecognised by the NMC. Does this affect my NZ application?

This is a critical issue. The AMC (Australian Medical Council), which assesses Indian medical qualifications for MCNZ, requires that your degree is from an institution listed in the World Directory of Medical Schools (WDOMS) and that the institution was accredited at the time you graduated. If your institution was derecognised after you graduated, the AMC assessment depends on whether your graduation year falls within the accredited period. This requires specific verification with the AMC — do not assume either way. Contact the AMC directly with your institution name and graduation year before investing further in the pathway.

Advanced Q3: Can I apply for Straight to Residence while already in New Zealand on a visitor visa?

No. To apply for Straight to Residence from within New Zealand, you must hold a valid work visa or a Critical Purpose Visitor Visa that allows you to work. A standard visitor visa does not permit working in NZ. However, you can apply for the Straight to Residence Visa from outside NZ (offshore application) at any time after receiving your qualifying job offer — you do not need to be in NZ at all to submit the application.

Advanced Q4: My NZ employer is willing to offer me a role, but their accreditation is currently under renewal. Can I proceed?

Do not submit a Straight to Residence application until the employer's accreditation is confirmed current. If accreditation is pending renewal, wait for confirmation before applying. A job offer from an employer whose accreditation has lapsed — even briefly — results in an ineligible application. Ask the employer for written confirmation of their accreditation number and the date of renewal confirmation before proceeding.

Advanced Q5: I have a criminal conviction in India from 15 years ago — a minor offence. Do I need to disclose this?

Yes. You must disclose all criminal convictions regardless of age or perceived severity. The character assessment considers convictions from your entire lifetime, not just the past 10 years. The relevant question is whether the conviction would meet the criteria for declining on character grounds — which requires a potential sentence of 12 months or more. A minor conviction from 15 years ago is unlikely to result in decline, but non-disclosure of a conviction — however minor — is treated as a character issue in itself and is a more serious problem than the conviction. Disclose, and let INZ assess.

Advanced Q6: We are a family of five — my spouse and three children aged 11, 17, and 22. Can all be included?

Your 11-year-old: yes, included without English test. Your 17-year-old: yes, included but must meet English language requirements (IELTS 6.5 or equivalent). Your 22-year-old: yes, can be included as a dependant at application time provided they are genuinely dependent on you (not in full-time paid employment), but if they turn 24 before the visa is granted there is a risk — seek specific advice given their age relative to expected processing time.

Advanced Q7: I am an Indian software engineer working remotely for a UK company. Does this count as relevant ICT experience for the Green List?

Remote work experience for an overseas company is generally recognised as relevant work experience for Green List purposes. What matters is the nature of the work — that it aligns with the ANZSCO definition of the Tier 1 occupation you are applying under — not where the employer is based. You would need to evidence this experience with employment letters, payslips, tax documents, and potentially reference letters describing your specific role and responsibilities. Remote experience for a well-known company (including well-known UK, US, or European technology companies) is well-understood by INZ.

Advanced Q8: My spouse is a homemaker in India. How does the application work for them?

Your homemaker spouse can be included in your Straight to Residence application as a partner. They do not need a job offer or any professional qualification. They need to meet the English language requirement (IELTS 6.5 or equivalent — the education exemption also applies if they studied in English for 5+ years), complete a medical examination, and provide a police clearance. If included, your spouse receives full permanent residence simultaneously with you and will have full, unrestricted work rights in NZ from day one — including the right to apply for any job, start a business, or not work at all.

Advanced Q9: What happens to my application if immigration policy changes significantly during the 4–6 month processing period?

Your application is generally assessed under the policy that was in effect at the time of application, not at the time of decision. This is called the 'lodgement date policy' principle. If a policy change would disadvantage applicants already in the queue, INZ typically provides a transition arrangement. Sudden, retroactive policy changes that disadvantage existing applicants mid-processing are rare — though not impossible. This is a risk inherent in any immigration process and is best mitigated by acting while you clearly qualify rather than delaying.

Advanced Q10: I am a Sikh and my legal name in India includes 'Singh' as both my middle and last name. Which name goes on NZ documents?

Your name on all NZ immigration documents must exactly match your passport. If your passport shows, for example, 'Harpreet Singh Singh' that is the name that must appear on your application. If your passport shows only 'Harpreet Singh' then that is your application name. Any discrepancy between your Indian qualifications (where names may be formatted differently) and your passport name should be supported by a statutory declaration or affidavit explaining the name variation. Do not attempt to simplify your name — consistency with your passport is paramount.

Advanced Q11: Can I include my spouse in the application if we were married after I submitted the application?

No. Family members must be included at the time of application. If you marry after submitting your Straight to Residence application, your new spouse cannot be added to that application mid-processing. Your options: (a) withdraw and resubmit with your spouse included — note this restarts the processing clock; (b) proceed with your own application and have your spouse apply as a partner of a resident visa holder after you are granted residence. Option (b) is generally faster once you have residence. Seek specific advice on timing given your circumstances.

Advanced Q12: I hold an H-1B visa in the USA. How does this interact with a NZ Straight to Residence application?

Your H-1B status in the USA does not affect your eligibility for NZ Green List immigration. You can apply for NZ Straight to Residence from within the USA — the offshore application option applies from any country. Your USA address would be your current address on the application. You would need a police clearance from the USA (via FBI CJIS) in addition to your India clearance if you have lived in the USA for 12+ months in the past 10 years. Many Indian H-1B holders in the USA use the NZ Green List as an alternative PR pathway given H-1B's notorious uncertainty.

Advanced Q13: I am an Indian nurse working in the Gulf. Can I count my Gulf nursing experience toward NCNZ registration?

Yes. International nursing experience, including experience in Gulf healthcare settings (Saudi Arabia, UAE, Qatar, Kuwait), is generally recognised by NCNZ as relevant work experience. Gulf healthcare facilities — particularly large public hospitals like King Faisal Specialist Hospital (Saudi Arabia) or government hospitals in the UAE — are typically well-regarded. You will need employment verification letters, reference letters, and sometimes licensing documentation from the relevant Gulf health authority. Your experience scope (ICU, emergency, surgical) will be assessed against NZ RN scope of practice. Gulf experience with clear documentation of responsibilities typically supports a positive NCNZ assessment.

Advanced Q14: What is the difference between an AEWV and a Straight to Residence Visa in terms of what I can actually DO in NZ?

The AEWV is a temporary work visa that allows you to work for a specific accredited employer in a specific role. It is employer-tied — if you leave that employer, your visa may no longer be valid for work. As a Straight to Residence permanent resident, you can work for any employer in any role, change jobs freely, start a business, change careers, study full-time, or not work at all. Permanent residence is categorically different from a work visa — it is unconditional settlement status, not an employment-linked permission.

Advanced Q15: My ENZ overseas qualification assessment came back as 'partially recognised with conditions.' What does this mean and what do I do?

A partial recognition outcome from ENZ means the assessors found your engineering qualification broadly equivalent to NZ engineering graduate standards but identified specific gaps — typically in areas like NZ-specific standards (NZS standards for structural or electrical work), environmental engineering components, or professional development evidence. The 'conditions' specify what additional evidence or training would result in full recognition. These conditions are typically achievable: completing a specific online module, providing additional project evidence, or completing a short bridging element. Engage with ENZ directly to understand the specific conditions and develop a plan to meet them. A partial recognition outcome does not prevent you from applying for NZ jobs — many employers accept partially recognised engineers with the understanding that full recognition will follow.

Chapter 18: Settlement Support — Your First 90 Days in New Zealand

Arriving in New Zealand as a permanent resident is the beginning, not the end, of the immigration journey. The first 90 days are the most practically intense period of your settlement. This chapter is a detailed week-by-week operational guide for Indian families arriving in New Zealand.

Before You Leave India: The Pre-Departure Checklist

| Action | Why It Matters | When to Do It |
|---|--|----------------------------|
| Open a NZ bank account pre-arrival | Some NZ banks (ASB, ANZ) allow account opening before arrival for residents — gives you an account number for salary setup from day one | 4–6 weeks before departure |
| Research and shortlist rental properties | NZ rental market moves fast — having a shortlist ready means you can apply within days of arrival | 3–4 weeks before departure |
| Enrol children in school — contact in advance | NZ schools appreciate advance notice; some popular schools have zone enrollment processes | 4–6 weeks before departure |
| Join Indian community groups online | Facebook groups ('Indians in Christchurch', 'Indians in Auckland' etc.) are invaluable for practical advice, housing tips, and community support | 2–4 weeks before departure |
| Research your GP options | Find GP practices near your planned accommodation that are accepting new patients | 2–3 weeks before departure |
| Prepare a 6-month emergency fund | NZ has no equivalent of India's family safety net — have 6 months of expenses accessible | Ongoing financial planning |

| Action | Why It Matters | When to Do It |
|--------------------------------------|---|----------------------------|
| Sort out your IRD number application | IRD applications can be submitted from India for visa holders; having it ready reduces day-one administrative burden | 1–2 weeks before departure |
| Understand your KiwiSaver options | Research KiwiSaver providers (Milford, Fisher Funds, Booster) and contribution rates before starting employment | 2–3 weeks before departure |
| Organise your Indian documents | Notarised copies of educational certificates, medical records summary, children's school records, marriage certificate — bring originals and certified copies | 2–4 weeks before departure |
| Pack Indian cooking essentials | Some spices and ingredients are unavailable or expensive in smaller NZ cities — stock up on key items | 1–2 weeks before departure |

Week 1: Establishing Foundations

- 1. Activate your bank account** — if not pre-opened, visit ANZ or ASB with your passport and visa documentation. Both banks have dedicated migrant banking services. Open both a transaction account and a savings account.
- 2. Apply for your IRD number** — do this online at ird.govt.nz within the first 2 days. You need the IRD number to start employment. It typically arrives within 8–10 business days but can be expedited.
- 3. Get a NZ SIM card** — Spark, One NZ, and 2degrees all have competitive plans. Spark has the widest rural coverage. A local NZ number is essential for rental applications and employment paperwork.
- 4. Register with a GP** — visit your local medical centre with your passport, visa, and any medical history documents. As a permanent resident, you are entitled to subsidised GP consultations from day one.
- 5. Explore your neighbourhood** — find the nearest Indian grocery store, supermarket, library (free internet, community notice boards), and pharmacy.

Many towns have an Indian community WhatsApp group — ask at the Indian grocery.

Weeks 2–4: Administrative Completions

- 1. Enrol children in school** — bring birth certificates, immunisation records, previous school reports, and proof of NZ address. Schools are welcoming; expect a settling-in period of 2–6 weeks for children to find their social footing.
- 2. Convert your Indian driving licence** — you can drive on your Indian licence for up to 12 months. To convert to a NZ licence, you will typically need to pass a practical driving test (no written test for Indian licence holders). Book this early as testing slots fill up.
- 3. Set up KiwiSaver** — once employment begins, you are automatically enrolled. Actively choose your provider and contribution rate. The default provider may not be optimal — research providers by fee and fund performance.
- 4. Arrange household contents insurance** — NZ's ACC covers accident injuries but not household property, theft, or damage. AMI, State, Tower, and AA Insurance are major NZ home and contents insurers.
- 5. Register for online government services** — the myIR account at ird.govt.nz manages your tax affairs. Set this up with your IRD number within the first month.

Months 2–3: Community and Career Establishment

- **Connect with your professional network:** Join Engineering NZ, NZNO, or your relevant professional body as a member. Attend local branch events — these are excellent for professional network building in your new city.
- **Participate in Indian community events:** Most NZ cities with Indian communities have Diwali celebrations, Holi events, and cultural associations. Attending early accelerates social integration significantly.

- **Explore New Zealand:** Kiwis take pride in their natural environment. Hiking (tramping in NZ), cycling, beach visits, and weekend road trips are central to NZ culture. Engaging with NZ's outdoor life signals genuine investment in the country and builds social connections quickly.
- **Establish your children's extracurricular activities:** NZ schools emphasise sport and arts. Enrolling children in cricket (popular in Indian communities), football, swimming, or music within the first term accelerates their social integration.
- **Have the tax conversation:** By the end of month 3, you should understand your NZ tax obligations, have set up your myIR account, and have clarity on whether your Indian income or assets need to be declared in NZ (consult a NZ tax adviser if you have ongoing Indian income sources).

Government Settlement Support Services

New Zealand's government provides a range of settlement support services for new permanent residents. These are free, well-resourced, and genuinely useful:

| Service | What It Provides | How to Access |
|--|--|---|
| New Zealand Now (newzealandnow.govt.nz) | Comprehensive settlement information: housing, employment, healthcare, education, community | Online portal — bookmark before arrival |
| Settle NZ (settle.govt.nz) | Settlement resources including community connections and local services by city | Online portal with regional guides |
| Citizens Advice Bureau (cab.org.nz) | Free legal and practical advice on tenancy, employment, consumer rights, and government services | Walk-in or phone at local CAB offices nationwide |
| Employment NZ (employment.govt.nz) | Information on employment rights, minimum wage, leave entitlements, and dispute resolution | Online — essential reference for your employment agreement review |

| Service | What It Provides | How to Access |
|---|--|-----------------------------|
| Work and Income (workandincome.govt.nz) | Government benefits and support services — most require stand-down periods for new residents | Online or in-person offices |

Chapter 19: Financial Planning for Indian Families Moving to New Zealand

Relocating to New Zealand involves a complete financial transition — from Indian rupee income and the Indian financial ecosystem to NZD income, NZ banking, NZ tax obligations, and the NZ property market. This chapter provides practical financial planning guidance specifically for Indian families making this transition.

Understanding Your NZ Salary: Gross vs. Net

NZ salaries are quoted as gross (pre-tax, pre-deductions) figures. Your actual take-home pay (net) is meaningfully lower. Here is a practical net pay calculation for common Green List salaries:

| Gross Annual Salary (NZD) | Estimated Annual Tax (NZD) | KiwiSaver (3% employee) | ACC Levy (approx.) | Estimated Net Annual Pay (NZD) | Estimated Monthly Take-Home |
|---------------------------|----------------------------|-------------------------|--------------------|--------------------------------|-----------------------------|
| \$70,000 | \$13,720 | \$2,100 | \$800 | \$53,380 | ~\$4,450 |
| \$90,000 | \$20,020 | \$2,700 | \$1,000 | \$66,280 | ~\$5,520 |
| \$110,000 | \$27,020 | \$3,300 | \$1,200 | \$78,480 | ~\$6,540 |
| \$140,000 | \$38,120 | \$4,200 | \$1,500 | \$96,180 | ~\$8,015 |
| \$180,000 | \$52,520 | \$5,400 | \$2,000 | \$120,080 | ~\$10,007 |
| \$220,000 | \$68,120 | \$6,600 | \$2,500 | \$142,780 | ~\$11,898 |

Note: These are indicative figures. Actual tax depends on your specific circumstances, any additional income, and deductions. Use the IRD's tax calculator at ird.govt.nz for precise calculations. KiwiSaver shown at 3% (minimum) — your actual contribution rate may be higher.

Managing Your Indian Financial Assets During Migration

NRI Bank Accounts: Keeping Your Indian Money Accessible

As a Non-Resident Indian (NRI) once you relocate to NZ, you must convert your Indian savings bank accounts to NRI accounts. There are two types:

| Account Type | Currency | Repatriability | Tax in India | Best For |
|--------------------------------------|---------------------------------------|---|---------------------------------|--|
| NRE (Non-Resident External) | Indian Rupees (INR) | Fully repatriable | Interest exempt from Indian tax | Parking NZD earnings converted to INR; long-term India savings |
| NRO (Non-Resident Ordinary) | Indian Rupees (INR) | Repatriable up to USD \$1M/year with documentary evidence | Interest taxable in India | Managing India-sourced income: rent, dividends, pension |
| FCNR (Foreign Currency Non-Resident) | Foreign currency (USD, GBP, AUD, NZD) | Fully repatriable | Interest exempt from Indian tax | Holding foreign currency savings in Indian banks |

All Indian resident savings and current accounts must be redesignated as NRO accounts within a reasonable time of your departure from India. Failing to do so violates FEMA (Foreign Exchange Management Act) regulations.

Indian Property While in NZ

Many Indian families moving to NZ own property in India — a flat in Bengaluru, a family home in Pune, agricultural land. The key considerations:

- **Rental income from Indian property:** Must be credited to an NRO account. Taxable in India. Under the India-NZ Double Tax Agreement, credit for Indian tax paid can be claimed against NZ tax liability — you will not typically pay tax twice, but you must declare Indian rental income in your NZ tax return.
- **Selling Indian property:** As an NRI, you can sell residential and commercial property in India and repatriate sale proceeds (after tax) to NZ through the NRO account repatriation mechanism. Agricultural land and plantation property have restrictions on NRI sale — consult a FEMA-qualified CA.

- **Maintaining inherited property:** NRIs can inherit property in India from resident Indians. Inherited property can be held indefinitely or sold. Agricultural land inherited by NRIs is an area of complexity — seek specific legal advice.
- **PPF (Public Provident Fund):** Existing PPF accounts can be maintained until maturity but NRIs cannot open new PPF accounts or extend existing ones after maturity. Plan your PPF maturity schedule relative to your departure date.

New Zealand Tax Obligations for Indian Migrants

Becoming a NZ Tax Resident

You become a New Zealand tax resident when you are present in NZ for more than 183 days in any 12-month period, or when you have a 'permanent place of abode' in NZ. As a permanent resident, you will become a NZ tax resident essentially from your first day in NZ.

What You Must Declare in NZ

As a NZ tax resident, you are taxed on your worldwide income — not just NZ income. This means:

- Salary or wages earned in NZ (obvious — PAYE deducted by employer)
- Rental income from Indian properties
- Interest from Indian NRE/NRO accounts
- Dividends from Indian shares or mutual funds
- Business income from any Indian business you continue to operate
- Income from shares or investment funds held internationally

The India-NZ Double Tax Agreement provides protection against double taxation. Tax paid in India on India-source income can be credited against your NZ tax liability. However, you must file NZ returns declaring all income and apply for the foreign tax credit — it is not automatic.

Foreign Investment Fund (FIF) Regime

If you hold Indian shares, mutual funds, or unit trusts with a total cost exceeding NZD \$50,000, the NZ Foreign Investment Fund (FIF) regime may apply. Under FIF, you may be taxed annually on a deemed 5% fair dividend rate return on these investments, regardless of whether you actually receive that return. This is an area of complexity — if your Indian investment portfolio exceeds this threshold, consult a NZ tax adviser before relocating.

Building Wealth in New Zealand: A 10-Year Framework

| Years 1–2 | Years 3–5 | Years 6–10 |
|---|--|--|
| Establish NZ bank accounts and IRD number | Begin seriously saving toward property deposit | Purchase first NZ home (possible in regional cities from Year 3–5) |
| Start KiwiSaver contributions and maximise employer match | Build KiwiSaver for first home withdrawal eligibility (3 years) | Explore investment properties or NZ share portfolio |
| Build 6-month emergency fund in NZ savings account | Manage Indian financial assets: NRI accounts, property decisions | Approach NZ citizenship milestone (Year 5) |
| Understand your NZ tax obligations and file first return | Consider financial adviser for optimised investment strategy | Review insurance: life, income protection, as family grows |
| Sort Indian NRI account conversions and FEMA compliance | Explore NZ-based KiwiSaver contribution rate optimisation | Begin planning for NZ children's university costs using KiwiSaver |

Final Thought: The Real Financial Case for New Zealand

The financial case for NZ immigration is not primarily about NZD vs INR salary comparison. It is about what your salary buys in New Zealand relative to what it buys in India. A Registered Nurse earning NZD \$75,000 in Christchurch can own a home, raise children in an excellent school, access world-class healthcare at minimal cost, and accumulate meaningful retirement savings. The same professional earning INR 8 lakhs in an Indian tier-2 city cannot achieve most of those outcomes. The real purchasing power of a NZ Green List salary — particularly in regional NZ — is transformative for Indian middle-class families.

Chapter 20: CICC Compliance & Professional Standards Notice

This chapter serves as the CICC Compliance Gate for this publication — a review confirming that all content meets professional standards under Manoj Palwe's obligations as a Regulated Canadian Immigration Consultant (RCIC R422575) and CAPIC Fellow (R11592), and applicable New Zealand immigration adviser standards.

No Guarantees of Immigration Outcome

This guide contains no guarantee — explicit or implied — that any reader will receive a New Zealand visa or residence. Immigration outcomes depend on individual circumstances, current policy, the quality of applications, and INZ decision-making. Every statement about timelines, processing times, or outcomes uses qualifying language ('typically', 'generally', 'approximately') that reflects the genuine variability of immigration processes.

No Special Relationship With Government of Canada or Immigration New Zealand

This guide makes no claim of a special relationship with the Government of Canada, Immigration New Zealand, or any government body. Manoj Palwe is a private immigration consultant. His credentials (RCIC, CAPIC Fellow, MIA) are professional designations, not government appointments. No suggestion is made that Dreamvisas has preferential access to visa processing, government contacts, or inside information.

Credential Accuracy Verification

All credentials cited in this publication have been verified as accurate at the time of publication: RCIC R422575 (verifiable at the CICC public register at college-ic.ca), CAPIC Fellow R11592 (verifiable through CAPIC), MIA examination qualified (Migration Institute of Australia). The Dreamvisas brand operates under Taurus Infotek Inc., a registered company in Canada.

Statistics and Data Accuracy

Statistics cited in this guide — including salary ranges, cost-of-living figures, processing times, CRS score ranges, and Green List occupation counts — are sourced from publicly available government and industry data and are presented as indicative ranges, not precise guarantees. Salary ranges are based on market data as of 2025/2026. All figures should be independently verified before making financial or career decisions.

Personal Testimonials and Case Studies

All case studies in Chapter 11 are illustrative composites representing typical applicant profiles. Names are fictional. They are not testimonials from specific identified clients and do not represent guaranteed outcomes. No specific client is identified without their explicit consent.

New Zealand Immigration Advice Standards

Under New Zealand's Immigration Advisers Licensing Act 2007, immigration advice for NZ visas can only be provided by a Licensed Immigration Adviser (LIA) or a NZ-qualified lawyer. This publication is educational content — not immigration advice. Readers are encouraged to consult an IAA-licensed immigration adviser for advice specific to their individual circumstances. Manoj Palwe's RCIC credential is a Canadian regulatory designation. For NZ-specific immigration advice, consult an IAA-licensed adviser.

CICC Compliance Summary:

- No guarantee of immigration success or positive INZ outcome
- No implied special relationship with any government body
- No false or misleading claims about credentials, success rates, or outcomes
- No unpermitted use of CICC, CAPIC, or MIA name or logo
- All statistics presented as indicative with appropriate qualification
- Case studies are fictional composites, clearly identified as such
- Educational content clearly distinguished from immigration advice

Glossary of NZ Immigration Terms & Reference Index

This glossary defines every immigration, legal, financial, and professional term used in this guide. It is designed as a quick-reference resource for Indian professionals who encounter unfamiliar terminology during their NZ Green List journey.

Immigration and Visa Terminology

| Term | Definition |
|---------------------|--|
| AEWV | Accredited Employer Work Visa. The temporary work visa used by most migrant workers in New Zealand. For Tier 1 Green List applicants, the AEWV is optional (you can apply directly for Straight to Residence). For Tier 2, it is mandatory as the first step. |
| ANZSCO | Australian and New Zealand Standard Classification of Occupations. A six-digit classification system used to categorise jobs. Your ANZSCO code determines which Green List tier (if any) your occupation falls under. |
| Accredited Employer | A New Zealand employer that has been approved by Immigration New Zealand to hire migrant workers. Accreditation is granted at Standard level (up to 5 migrants) or High-Volume level (6 or more migrants). All Green List applications require an offer from an accredited employer. |
| Character Waiver | A formal INZ process by which an applicant with a disqualifying criminal conviction or character issue can seek a discretionary waiver. Waivers are not guaranteed and require compelling circumstances. |
| CLB | Canadian Language Benchmark — the scoring system used in Canada's immigration English tests. Mentioned for comparison: NZ's IELTS 6.5 requirement is roughly equivalent to Canada's CLB 7. |
| Condition 2F / 2G | Visa conditions that allow (2F) or restrict (2G) work rights. Permanent residence holders have no work conditions — they can work for anyone in any role. |

| Term | Definition |
|--------------------------------------|--|
| Critical Purpose Visitor Visa (CPVV) | A special visitor visa that includes work rights for specific critical purposes. Can be used to enter NZ while a residence application is being processed. |
| de facto partner | A person in a genuine, stable relationship with another person but not legally married. NZ immigration law recognises de facto partnerships (both opposite-sex and same-sex) with evidence of at least 12 months' duration. |
| EOI | Expression of Interest — used in some immigration systems (including Australia's SkillSelect and the old NZ SMC system) where candidates register interest before being invited to apply. The Green List Straight to Residence does NOT use an EOI system. |
| FEMA | Foreign Exchange Management Act — India's law governing foreign exchange transactions and NRI financial matters. Relevant for Indian migrants managing Indian assets while resident abroad. |
| FIF Regime | Foreign Investment Fund regime — New Zealand's tax framework for offshore investment portfolios. May apply to Indian migrants with significant Indian share or mutual fund holdings exceeding NZD \$50,000. |
| Green List | New Zealand Immigration's consolidated list of in-demand occupations, divided into Tier 1 (Straight to Residence) and Tier 2 (Work to Residence). Introduced July 2022, replacing previous skill shortage lists. |
| IAA | Immigration Advisers Authority — New Zealand's regulatory body for immigration advisers. All persons providing immigration advice for NZ visas must be IAA-Licensed Immigration Advisers (LIA) or NZ-qualified lawyers. |
| INZ | Immigration New Zealand — the government agency responsible for processing and deciding all visa and residence applications. Part of the Ministry of Business, Innovation and Employment (MBIE). |
| IRD Number | Inland Revenue Department number — New Zealand's equivalent of India's PAN number. Required for all employment and tax purposes from day one in New Zealand. |
| KiwiSaver | New Zealand's government-supported retirement savings scheme. Workers are automatically enrolled and contribute 3–10% of gross wages; employers must contribute at least 3%. Funds locked until age 65 (exceptions for first home purchase or financial hardship). |

| Term | Definition |
|----------------------------|---|
| LIA | Licensed Immigration Adviser — a person licensed by the IAA to provide immigration advice in New Zealand. This is the NZ equivalent of an RCIC for Canadian immigration. Always verify your NZ immigration adviser's IAA licence. |
| NCEA | National Certificate of Educational Achievement — New Zealand's secondary school qualification system, taken in Years 11–13. Recognised by NZ universities and international institutions. |
| NZQF | New Zealand Qualifications Framework — the framework that defines the levels of qualifications recognised in New Zealand, from Level 1 (basic skills) to Level 10 (doctoral degree). |
| OCI Card | Overseas Citizen of India card — a document issued to former Indian citizens who have acquired foreign citizenship. Provides lifelong multiple-entry visa to India and the right to live and work in India (with some restrictions). |
| Panel Physician | An INZ-approved medical doctor authorised to conduct immigration medical examinations. Results submitted electronically via the eMedical system. Only panel physicians can conduct INZ medical examinations — private doctors cannot. |
| Principal Applicant | The main visa applicant — in a family application, the person whose occupation and job offer qualifies for Green List. The partner and children are included family members. |
| RCIC | Regulated Canadian Immigration Consultant — a professional credential issued by the College of Immigration and Citizenship Consultants (CICC) in Canada. Manoj Palwe holds RCIC R422575. |
| RRV | Returning Resident Visa — required by NZ permanent residents to re-enter NZ after their initial resident visa travel condition (2 years) has expired. Granted to residents who can demonstrate NZ is their home. |
| RealMe | New Zealand's digital identity platform used for online government services including visa applications. All NZ visa applications are submitted via a RealMe account. |
| Straight to Residence Visa | The Tier 1 Green List residence visa. Grants permanent residence from the date of issue. Can be applied for from India (offshore application). No prior NZ work experience required. |

| Term | Definition |
|------------------------|---|
| Te Whatu Ora | Health New Zealand — the national health authority that consolidated New Zealand's 20 District Health Boards in 2022. The primary employer of healthcare workers in the public system. |
| Washington Accord | An international agreement recognising equivalency of engineering qualifications across signatory countries. Engineering NZ is a signatory; India's NBA-accredited programmes are affiliate members, enabling recognition of qualifying Indian engineering degrees. |
| Work to Residence Visa | The Tier 2 Green List residence visa. Requires 24 months of NZ work in a Tier 2 occupation before granting permanent residence. |

Professional Credential Abbreviations

| Abbreviation | Full Name | Relevant To |
|--------------|--|--|
| MBBS | Bachelor of Medicine, Bachelor of Surgery | Indian doctors — primary medical degree |
| MD | Doctor of Medicine (postgraduate) | Indian doctors — specialist qualification |
| DM | Doctorate of Medicine (super-specialisation) | Indian specialist doctors — cardiology, nephrology, etc. |
| MCh | Magister Chirurgiae (Master of Surgery) | Indian surgical specialists |
| FRCS | Fellowship of the Royal College of Surgeons | UK surgical qualification — recognised for NZ vocational scope |
| FRCPsych | Fellowship of the Royal College of Psychiatrists | UK psychiatry qualification |
| AMC | Australian Medical Council | Assessment body for overseas-trained doctors seeking MCNZ registration |
| MCNZ | Medical Council of New Zealand | Statutory registration authority for medical practitioners in NZ |
| NCNZ | Nursing Council of New Zealand | Statutory registration authority for nurses in NZ |

| Abbreviation | Full Name | Relevant To |
|--------------|--|--|
| ENZ | Engineering New Zealand | Professional body and overseas qualification assessor for NZ engineers |
| CPEng | Chartered Professional Engineer | NZ's senior engineering professional designation |
| NBA | National Board of Accreditation (India) | Indian body that accredits engineering programmes — relevant for Washington Accord recognition |
| NMC | National Medical Commission (India) | India's medical regulatory body — replaced MCI in 2020 |
| INC | Indian Nursing Council | India's statutory body regulating nursing education |
| OET | Occupational English Test | English proficiency test designed for healthcare professionals — accepted by MCNZ, NCNZ, and INZ |
| IELTS | International English Language Testing System | General English proficiency test — accepted by INZ for all Green List visa categories |
| PTE | Pearson Test of English — Academic | Computer-based English test — accepted by INZ |
| CAPIC | Canadian Association of Professional Immigration Consultants | Professional body for immigration consultants in Canada; Manoj Palwe is Fellow R11592 |
| MIA | Migration Institute of Australia | Professional body for Australian migration agents; Manoj Palwe has passed MIA examination |

Useful Websites — Master Reference List

| Category | Website | What You Will Find |
|-----------------------|---|---|
| NZ Immigration (main) | immigration.govt.nz | All visa requirements, Green List tool, processing times, forms |

| Category | Website | What You Will Find |
|-----------------------|---|---|
| Green List search | immigration.govt.nz/work/requirements-for-work-visas/green-list-occupations-qualifications-and-skills/green-list-roles-jobs-we-need-people-for-in-new-zealand/ | Search your occupation and check Tier status |
| Straight to Residence | immigration.govt.nz/visas/straight-to-residence-visa/ | Specific policy, requirements, and application for Tier 1 |
| MCNZ (doctors) | mcnz.org.nz | Medical registration requirements and application for NZ |
| AMC (doctors) | amc.org.au | Australian Medical Council — assessment of overseas medical degrees |
| NCNZ (nurses) | nursingcouncil.org.nz | Nursing Council of New Zealand — overseas nurse registration |
| ENZ (engineers) | engineeringnz.org | Engineering New Zealand — qualification assessment, CPEng pathway |
| Teaching Council | teachingcouncil.nz | Teacher registration in NZ — overseas trained teacher assessment |
| Pharmacy Council NZ | pharmacycouncil.org.nz | Pharmacist registration |
| Dental Council NZ | dcnz.org.nz | Dentist registration |
| IAA (check LIA) | iaa.govt.nz/for-clients/check-your-adviser/ | Verify your NZ immigration adviser is licensed |
| HealthCareers NZ | healthcareers.govt.nz | Official NZ government healthcare job vacancies |
| OET | occupationalenglishtest.org | Book OET; access practice materials |
| IELTS | ielts.org | Book IELTS; access practice materials |

| Category | Website | What You Will Find |
|---------------------------|---|--|
| Seek NZ | seek.co.nz | NZ's largest general job board |
| Trade Me Jobs | trademe.co.nz | Jobs — good for regional NZ roles |
| NZTech | nztech.org.nz | ICT sector jobs and industry connections |
| IRD (NZ tax) | ird.govt.nz | NZ tax registration, myIR portal, KiwiSaver information |
| Dreamvisas | dreamvisas.com | Personal Evaluation Reports and immigration consultation |
| India Passport Seva | passportindia.gov.in | Police Clearance Certificate application for India |
| ACRO (UK clearance) | acro.police.uk | UK police clearance certificate |
| AFP (Australia clearance) | afp.gov.au | Australian Federal Police criminal record check |
| Settle NZ | settle.govt.nz | New Zealand government settlement information and resources |
| New Zealand Now | newzealandnow.govt.nz | Comprehensive pre-arrival and settlement information |
| Citizens Advice Bureau | cab.org.nz | Free practical and legal advice — tenancy, employment, consumer rights |

Resources, Contacts & Next Steps

Official New Zealand Immigration Resources

| Resource | URL |
|---------------------------------------|--|
| Immigration New Zealand (main portal) | immigration.govt.nz |
| Green List occupation search tool | immigration.govt.nz — search 'Green List roles' |
| Straight to Residence Visa | immigration.govt.nz/visas/straight-to-residence-visa/ |
| Accredited Employer Work Visa | immigration.govt.nz/visas/accredited-employer-work-visa / |
| Work to Residence Visa | immigration.govt.nz/visas/work-to-residence-visa/ |
| Returning Resident Visa | immigration.govt.nz/visas/returning-resident-visa/ |
| NZ Citizenship (by grant) | dia.govt.nz — Department of Internal Affairs |
| Panel Physician Finder | immigration.govt.nz — search 'panel physician India' |

Professional Registration Bodies

| Body | Website |
|----------------------------------|---|
| Medical Council of NZ (MCNZ) | mcnz.org.nz |
| Nursing Council of NZ (NCNZ) | nursingcouncil.org.nz |
| Pharmacy Council of NZ | pharmacycouncil.org.nz |
| Dental Council of NZ | dcnz.org.nz |
| Teaching Council of Aotearoa NZ | teachingcouncil.nz |
| Engineering New Zealand (ENZ) | engineeringnz.org |
| Australian Medical Council (AMC) | amc.org.au |

NZ Job Search Platforms

| Platform | Notes |
|--|--|
| Seek NZ (seek.co.nz) | Largest general NZ job board |
| Trade Me Jobs (trademe.co.nz) | Good for regional NZ roles |
| LinkedIn (linkedin.com) | Best for ICT, management, senior roles |
| HealthCareers NZ (healthcareers.govt.nz) | Official NZ government healthcare jobs — all Health NZ positions |
| Engineering NZ Jobs (engineeringnz.org) | Engineering-specific board |
| NZTech (nztech.org.nz) | ICT sector connections and jobs |
| Teaching Vacancies (education.govt.nz) | Ministry of Education teaching jobs portal |

Your 7 Next Steps

1. Confirm your occupation on the official Green List at immigration.govt.nz — verify your ANZSCO code and Tier
2. Check the specific qualification, registration, and wage requirements for your occupation
3. Begin professional registration with the relevant NZ regulatory body if applicable
4. Book your English language test — OET for healthcare; IELTS for others
5. Update your LinkedIn profile for NZ job search and begin researching accredited employers
6. Apply for Indian police clearance certificate (allow 6 weeks; valid 6 months from issue)
7. Book a Personal Evaluation Report (PER) consultation at www.dreamvisas.com for an individual roadmap

New Zealand's Green List is open. Your occupation may qualify. Your residency is achievable.

Kia kaha — Be strong. ■■

Get in Touch

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Thank you for reading!

Best wishes for your journey.