



OCI CARD 2026

The Complete Global Guide

**Apply, Re-issue, Travel and Troubleshoot the Overseas
Citizen of India Card without Getting Rejected**

**For Applicants in the United States, Canada, United Kingdom,
Australia, Gulf States, Europe and Beyond**

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A small request

If this book helped you understand your options or avoid a costly mistake, please leave an honest Amazon review. Two minutes — it helps the next person in the same situation.

For personalised help

For a professional assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

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All fees, forms, processing times, eligibility thresholds, and procedural requirements stated in this book are current as of February 2026. OCI rules, fee structures, service-provider arrangements, and mission-specific procedures can change without notice. Always verify current requirements on the official OCI portal at ociservices.gov.in, on the Bureau of Immigration website, and on the website of the Indian Mission or Consulate with jurisdiction over your place of residence before you submit an application.

Dedication

For the Indian diaspora —

*For the parents who became foreign citizens so their children
could have more,*

For the children born abroad who still call India home,

*And for the foreign spouses who married into our families and
became part of us —*

This book is for you.

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Also by Manoj Palwe

How to use this book in 30 minutes

This is a long book, because OCI is a long subject. But most readers do not need to read every chapter. Depending on your situation, you can get what you need in about half an hour by going directly to the right chapters. Use this map.

If your question is: 'Am I eligible at all?'

- Read Chapter 2 (the four labels), Chapter 4 (the five pathways), and Chapter 5 (the exclusions). Twenty minutes.
- Then, if your ancestry is complicated, add Chapter 6. Add ten minutes.

If your question is: 'I am eligible and I want to file this weekend'

- Read Chapter 9 (the journey end-to-end), Chapter 10 (the document checklist), and Chapter 11 (photograph and signature specifications). Twenty-five minutes.
- Then skim Chapter 13 (fees) and the country chapter in Part VI for your jurisdiction. Another ten minutes.

If your question is: 'My child just turned 20' or 'My passport was renewed'

- Read Chapter 16 (the age-threshold rules), Chapter 17 (re-issue triggers), and Chapter 18 (the three-month upload window). Fifteen minutes.

If your question is: 'I hold a PIO card'

- Read Chapter 21 immediately. Your PIO card is invalid for travel as of 13 March 2026. Then read Chapter 22 on conversion.

If your question is: 'My application was rejected or is stuck'

- Read Chapter 42 (the top twenty rejection reasons), Chapter 44 (reading the status portal), and Chapter 45 (escalation). Thirty minutes.

- If your problem is specifically a name or date-of-birth mismatch, Chapter 43 has the fixes.

If your question is: 'I am a foreign spouse and not sure where I stand'

- Read Chapter 7 in full. It is written for you.

If your question is: 'I just received an OCI cancellation notice'

- Read Chapter 47 first. Then Chapter 26. Engage qualified Indian counsel within the response-window deadline.

If you are a consultant, lawyer, or community advisor

- Read the book linearly. Pay particular attention to the 'Practitioner's Corner' subsections at the end of Chapters 4, 6, 23, 45, and 47, and to the scope-of-law note in Appendix G.

Every chapter can also be read on its own. The cross-references in the text ("see Chapter 17 for the re-issue process") take you where you need to go.

Preface: Why this book exists and who it is really for

Twenty-five years ago, when I first sat across a table from a family asking about what was then called the PIO card, the rules were shorter, the forms were paper, and the information gaps were enormous. Today the Overseas Citizen of India card is one of the most-searched immigration documents in the world. There are now more than four million OCI holders across more than a hundred countries, and the pipeline of new applicants — naturalised Indians, foreign-born children of Indian parents, foreign spouses, grandchildren trying to reconnect with ancestral ties — grows every year.

And yet the number of applications that get rejected, stuck, or sent back for re-upload has not gone down. If anything, the proportion has grown, because the rules are now more granular than ever, the digital portal is strict about file sizes and formats, and the consequences of a mis-upload are expensive — in money, in time, and in missed flights to India for weddings, funerals, and aging parents.

I wrote this book for three reasons.

First, because the online landscape is crowded with partial answers. One consulate's website says one thing. A YouTube video from 2019 says another. A Reddit thread from last year assumes you live in New Jersey and have already surrendered your Indian passport. You are left stitching together a procedure from five half-right sources, and one of those stitches will be the one that gets your application returned.

Second, because the rules changed meaningfully in 2026. The fee structure was revised from April 1. The Digital e-Arrival Card became mandatory. The PIO card was retired permanently as a travel document on March 13. The six-month ordinary-residence interpretation for in-India applicants was officially clarified on April 8. Every book published before February 2026 is now partially wrong on at least one of these points, and a partially wrong book on a procedural document is worse than no book at all.

Third, because the OCI decision — whether to get one, when to renew it, whether to surrender it, whether to push through a complicated case or walk away — is not a technical decision alone. It is a family decision, a financial decision, and for many readers an emotional decision about identity and belonging. I wanted a book that took the full human picture seriously and did not treat the reader as a checklist-filler.

This is a book for:

- The naturalised American, Canadian, British, Australian, German, or Emirati national who is ready to apply for a fresh OCI for the first time.
- The parent of a newborn abroad who wants the child registered so family visits to India are simple for life.
- The foreign spouse whose marriage has crossed the two-year mark and who is now eligible to apply.
- The OCI holder whose child has just crossed the age of twenty and received a new adult passport.
- The PIO-card holder who did not convert in time and now faces a mandatory fresh OCI application.
- The applicant whose earlier OCI application was returned, rejected, or is stuck in a status queue.
- The consultant, lawyer, or community volunteer who regularly fields OCI questions and wants a single reliable reference.

I wrote this book with the assumption that you are intelligent, your time is finite, and you want the right answer, not a longer answer. I have tried to give you the rules, the reasoning behind the rules, the places where the rules are genuinely ambiguous, and the places where different Indian Missions interpret the same rule differently in practice.

Where the law is clear, I have stated it clearly. Where it is not, I have said so. Where procedure differs by country, I have given country-specific playbooks. Where mistakes are common, I have named the top twenty. And where an OCI question is really a larger life question in disguise — do I surrender my Indian passport, should my child choose

India at eighteen, is the card worth the cost — I have tried to write the kind of answer I would want if I were in your chair.

Let us begin.

Manoj Palwe

Toronto and Pune

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Part I — Foundations

Before you fill a form, pay a fee, or book an appointment, you need a clear mental picture of what the Overseas Citizen of India card actually is. Most of the confusion, regret, and avoidable mistake in OCI land flows from unclear foundations. Part I sets the foundations. We will move quickly here because the real work begins in Part II.

1. What an OCI card actually is (and what it is not)

The Overseas Citizen of India card is a lifelong, multiple-entry, multi-purpose visa to India, issued by the Government of India to certain persons of Indian origin and certain foreign spouses of Indian nationals or OCI holders. That is the legally accurate, one-sentence definition, and it is the most important sentence in this book. Read it twice.

Notice what that sentence does and does not say. It says the OCI is a visa. A very generous visa. A visa that does not expire. A visa that lets you enter India any number of times for any lawful purpose and stay for any length of time without registering with the police. But a visa, nonetheless.

It does not say the OCI is citizenship. It is not. The word 'citizen' appears in the name of the card, and that has caused two decades of confusion. The Indian Constitution, under Article 9, does not permit dual citizenship. If you acquire the citizenship of another country, you automatically lose Indian citizenship by operation of law, and that loss is final. The OCI was designed in 2005 to give the diaspora a generous bundle of rights that feel close to citizenship in many practical respects, without crossing the constitutional bar.

So the OCI is a carefully engineered middle status. It is more than a tourist visa and less than citizenship. It is closer to something like permanent residency in India, with important carve-outs that we will cover in Chapter 3.

A short history, because it matters

In 1999, the Indian government set up a High Level Committee on the Indian Diaspora under the chairmanship of Dr. L.M. Singhvi. The committee's report, submitted in 2001, recommended a form of dual citizenship for the diaspora. The report was debated at length in Parliament, and what emerged in 2003 was a more conservative instrument: the Person of Indian Origin card, known as the PIO card. The PIO card was a fifteen-year visa, with some registration

requirements and some benefits. It was not citizenship. It was not even an approximation of citizenship.

In 2005, Parliament passed the Citizenship (Amendment) Act, which inserted a new Section 7A into the Citizenship Act of 1955. This section created the Overseas Citizen of India category. A fresh set of rules was written, and the OCI was launched with a much broader bundle of rights than the PIO card. From 2005 to 2015, the two cards ran in parallel. A PIO holder could choose to convert to an OCI, or continue to hold the PIO card.

In 2015, the government merged the two schemes. PIO cards were declared equivalent to OCI cards for most purposes, with a final conversion deadline set for later. Several deadline extensions followed. The final, permanent cutoff came into effect on 13 March 2026, when PIO cards ceased to be valid for travel to India altogether. If you are reading this book and you still hold a PIO card, please turn directly to Chapter 21.

Who actually issues the card, and why that matters

The OCI card is issued by the Bureau of Immigration, Ministry of Home Affairs, Government of India. Applications are processed through two parallel tracks. Applicants outside India apply through the nearest Indian Mission, Consulate, or High Commission. In most countries, the Mission has outsourced the physical application-handling function to a private service provider, most commonly VFS Global, and in some cities to other providers. Applicants inside India apply through the Foreigners Regional Registration Office, known as the FRRO, in the city where they ordinarily reside.

All applications, regardless of where you live, flow through one central portal: ociservices.gov.in. That portal is operated by the National Informatics Centre on behalf of the Bureau of Immigration. The portal accepts the online form, the uploaded documents, and the payment. It also returns the status of your application and, eventually, the digital acknowledgment of your granted OCI. The physical card is printed in India and couriered to the issuing Mission, or to your FRRO, or directly to you through the VFS Global channel in some jurisdictions.

The reason this matters is accountability. When your application has a problem, the issue could be with the portal, with the Mission, with VFS, or with the Bureau itself. Knowing who is responsible for which step lets you escalate sensibly, which we will cover in Chapter 45.

What's inside this book

Before we continue, a brief map of what follows, so you know where you are going.

- Part I finishes the foundations: how OCI compares with Indian citizenship and NRI status, and what rights you actually get and don't get.
- Part II walks you through eligibility: the five pathways under Section 7A, the disqualifications that close the door, the ancestry evidence you need, and the two-year rule for foreign spouses.
- Part III is the mechanical application: the online form, the document checklist, the photograph and signature specs that trip more applicants than anything else, the fee chain, the VFS Global layer, and biometrics.
- Part IV covers the life of the card: the under-twenty and over-fifty rules, re-issues, the three-month upload window, and lost or damaged cards.
- Part V tackles the special cases: expired PIO cards, renunciation of Indian citizenship, the age-18 dual-citizen decision, and voluntary or involuntary cancellation.
- Part VI is the country-specific playbook: the United States, Canada, the United Kingdom, Australia, the Gulf states, Europe, Southeast Asia, and the FRRO route from inside India.
- Part VII covers using the card: travel (with the new Digital e-Arrival Card), working in India, education, buying property, banking, taxation, and restricted-area permits.
- Part VIII is troubleshooting: the top twenty rejection reasons, name and date-of-birth mismatches, the status portal, escalation tactics, border problems at Indian airports, and what to do if your OCI is cancelled.

- The appendices give you fee tables, document checklists by applicant type, consular jurisdictions, a glossary, FAQs, and verification sources.

By the end of the book you will have, in one place: the answer to 'do I qualify and under which pathway'; the list of documents you need; the mechanics of the application, start to finish; the rules for keeping the card alive over your lifetime; and the troubleshooting playbook for when things go wrong. Nothing else is needed.

The card itself

The physical OCI card is a booklet, roughly the size of a passport, with a laminated photo page, biometric data page, personal particulars, and a lifetime 'U' visa. Newer cards are machine-readable and include a machine-readable zone at the bottom of the personal data page. The booklet contains a certificate page certifying that the holder has been registered as an Overseas Citizen of India under Section 7A of the Citizenship Act, 1955, signed by the issuing authority.

Since 2021, the Government of India has progressively moved toward digital acceptance. Airlines and Indian immigration at airports now accept any valid OCI card, with or without the older 'U' visa sticker, in conjunction with any valid foreign passport, with or without the 'U' stamp. The old requirement to carry the specific foreign passport on which the OCI was originally endorsed has been substantially relaxed, though some Indian Missions still advise travellers to carry the old passport as well, and we recommend you do. We will cover the travel-document combination in detail in Chapter 35.

2. The OCI vs PIO vs NRI vs Indian citizen confusion, finally sorted

Four labels get swapped around in diaspora conversations, often with consequences. Let us take them one at a time and then show you how they relate.

Indian citizen

An Indian citizen is a person who holds Indian citizenship under the Citizenship Act, 1955. Indian citizens hold Indian passports, vote in Indian elections, can become Members of Parliament or hold constitutional offices, and carry the full bundle of fundamental rights under Part III of the Indian Constitution. An Indian citizen who acquires a foreign citizenship automatically loses Indian citizenship under Article 9 of the Constitution, read with Section 9 of the Citizenship Act. That loss is automatic, not discretionary. You do not have to do anything for it to happen. The moment you become, for example, a naturalised Canadian, you cease to be an Indian citizen.

Non-Resident Indian (NRI)

A Non-Resident Indian is an Indian citizen who, for tax or regulatory purposes under Indian law, is treated as resident outside India. The most common benchmark is physical presence in India of fewer than 182 days in a given financial year, though the precise definition varies by statute. An NRI is still an Indian citizen, still holds an Indian passport, and is not a foreign national. The NRI label is a residency label, not a citizenship label.

Many naturalised foreign citizens of Indian origin casually refer to themselves as NRIs in social settings. Technically, this is incorrect. Once you acquire a foreign citizenship, you are no longer an Indian citizen at all, so you cannot be a Non-Resident Indian citizen. You are a Person of Indian Origin, and you may also be an Overseas Citizen of India, but the NRI label no longer fits.

Person of Indian Origin (PIO)

Person of Indian Origin is a broad descriptive category for anyone who has Indian ancestry but is not currently an Indian citizen. It includes foreign citizens whose parents, grandparents, or great-grandparents were Indian. It is not, by itself, a legal status with a card attached any longer. The old PIO card, issued from 2003 to 2015, is obsolete and has been invalid for travel since 13 March 2026.

You will still see the term 'PIO' in banking forms, investment forms, and official Indian government documents, where it is used to describe the class of persons. What you cannot do is present a PIO card as a travel document. The card is finished.

Overseas Citizen of India (OCI)

An Overseas Citizen of India is a foreign citizen who has been registered as an OCI cardholder under Section 7A of the Citizenship Act, 1955. The OCI holder is, in strict legal terms, still a foreign citizen. The Indian Constitution does not recognise OCI as a form of Indian citizenship. The OCI label attaches a bundle of rights, documented in the OCI Notification of 2021 and subsequent amendments, that approximate but do not match Indian citizenship.

The one-minute summary

Indian citizen = holds Indian passport, full rights. NRI = Indian citizen living abroad. PIO = descriptive label for foreign nationals with Indian ancestry; the old PIO card is dead as of 13 March 2026. OCI = foreign national of Indian origin (or foreign spouse) who has registered under Section 7A and holds a lifelong Indian visa with broad parity with NRIs, but no voting rights and important property and employment carve-outs.

A diaspora family, four statuses

Consider the Sharma family. The grandmother, Kamala Sharma, was born in Lucknow in 1952 and still holds an Indian passport. She lives in New Jersey for six months a year with her son and his family. Kamala is an Indian citizen. For tax purposes, because she spends more than

182 days abroad in some years, she may also be treated as an NRI in those years.

Her son Raj Sharma was born in Lucknow in 1978, emigrated to the United States in 2001, and naturalised as an American citizen in 2010. When he naturalised, he automatically lost Indian citizenship. He surrendered his Indian passport and obtained a Renunciation Certificate. He is now a Person of Indian Origin. In 2011 he registered as an OCI and received his OCI card. Today he is an American citizen, a Person of Indian Origin, and an Overseas Citizen of India.

Raj's wife Priya was born in New Jersey to Indian parents who had already naturalised before she was born. She has only ever been an American citizen. She is a Person of Indian Origin by ancestry. She registered as an OCI at age twenty-two. Today she is an American citizen, a PIO, and an OCI holder.

Their son Arjun was born in New Jersey in 2015. Because at the time of his birth neither parent was an Indian citizen, Arjun is an American citizen by birth and a PIO by ancestry. His parents registered him as an OCI when he was six months old. Today Arjun is an American citizen, a PIO, and an OCI holder. Because he acquired his OCI before the age of twenty, he will need to re-issue it once, after he receives a new adult passport following his twentieth birthday.

Arjun's uncle Deepak is also Raj's brother, still lives in Lucknow, and has never emigrated. Deepak is simply an Indian citizen. No other label fits. If he were to move abroad for work without naturalising, he would become an NRI but remain an Indian citizen.

Finally, consider Rachel, Raj's American-born sister-in-law who married Raj's cousin Vikram. Rachel has no Indian ancestry. She cannot qualify for OCI on ancestry grounds. But after her marriage to Vikram, who holds an Indian passport, crossed the two-year mark and remains legally valid, Rachel became eligible to apply for OCI on the spousal route. Rachel is an American citizen, is not a PIO by ancestry, and may become an OCI through marriage.

Six people, five labels, one family. Now you know which label goes where.

3. Rights you get and rights you don't: a candid inventory

What does the OCI card actually buy you? And, just as importantly, what does it not buy you? This chapter is a blunt inventory. Read it carefully, because many applicants pay the application fee and then discover that a right they assumed they had is not on the list. Better to learn now.

The core rights, in plain English

- Lifelong, multiple-entry, multi-purpose visa to India. Enter any number of times, stay for any length of time, and leave whenever you wish. No visa application for every trip. This is the single biggest benefit and the reason most people get the card.
- Exemption from registration with the Foreigners Regional Registration Office regardless of length of stay. An OCI holder can live in India for years without registering with the police, which is otherwise required of foreigners staying more than a hundred and eighty days.
- General parity with Non-Resident Indians in the economic, financial, and educational spheres, with specific carve-outs. In practice this means you can open bank accounts, invest in mutual funds and the stock market, operate PAN-based financial accounts, buy most types of real estate, and access many NRI-quota education channels in India.
- Parity with resident Indians in entry fees at national parks, wildlife sanctuaries, and many monuments. You pay the Indian ticket price, not the much higher foreigner price.
- Eligibility, after five years of registered OCI status plus one year of residence in India, to apply for Indian citizenship under Section 5(1)(g) of the Citizenship Act.
- Access to PAN card, Aadhaar (under defined rules for OCI holders who have stayed in India continuously for more than a hundred and eighty-two days in the preceding twelve months), and Indian driving licence.

The rights you do not get

- No vote. OCI holders cannot vote in any Indian election, at any level.
- No constitutional offices. An OCI holder cannot become the President, Vice-President, a Judge of the Supreme Court or High Court, or hold any constitutional post.
- No membership of Parliament or State Legislatures. Not Lok Sabha, not Rajya Sabha, not a State Assembly, not a Legislative Council.
- No government employment as of right. Public employment in India under Article 16 of the Constitution is reserved for Indian citizens. OCI holders cannot take the Union Public Service Commission examinations or most state-level public service examinations.
- No purchase of agricultural land, plantation property, or farm houses. This is a firm wall. OCI holders can inherit such property, but cannot purchase it. We will devote all of Chapter 38 to this one restriction because it is the most consistently misunderstood rule in OCI land.

The rights that need prior permission

Several categories of activity in India are open to OCI holders but only with prior permission from the Ministry of Home Affairs. These include undertaking research, operating as a journalist, doing missionary work, mountaineering in restricted areas, and visiting any area designated as a Protected Area or Restricted Area under the Foreigners Act. Arunachal Pradesh, parts of Sikkim, the Andaman and Nicobar Islands beyond the tourist circuit, Lakshadweep, Manipur, Mizoram, and Nagaland have historically required a Protected Area Permit or Restricted Area Permit for foreigners including OCI holders, with relaxations that change from year to year. Before any travel to these regions, check the latest position on the Bureau of Immigration website or with the relevant state tourism department. Chapter 41 covers this in depth.

The ambiguous zone

Some rights sit in an ambiguous zone where the law appears to permit the activity but administrative practice is less consistent. The most prominent example is participation in higher education admissions under general (non-NRI) quotas. The formal rule is that OCI holders have parity with NRIs in education. The practical experience of OCI students applying to, say, undergraduate medical admissions through the national entrance test has varied by state and by year, with several court cases over the last decade. When planning an education route for an OCI student, do not rely on general statements. Check the specific institution's current admission notification, and where the stakes are high, consult an education consultant with current experience in that exact state and course.

Employment is similarly layered. OCI holders can work in the private sector in India without any special permit. Foreign companies hiring OCI holders into senior roles in India do so routinely and this is entirely lawful. However, if an OCI holder is engaged as a research scholar, journalist, intern, or employee in a foreign diplomatic mission or a foreign government organisation within India, the engaging entity must ensure the appropriate permission is in place before engagement begins. This is under the OCI Notification 2021.

The honest summary

The OCI card gives you a generous lifelong visa, financial and educational parity with NRIs, freedom from police registration, and pathway to Indian citizenship after five years and one year's residence. It does not give you the vote, constitutional offices, public employment, or the ability to buy agricultural land. For activities in research, journalism, missionary work, and certain restricted regions, you need prior permission. For everything else, the card works.

Part II — Eligibility

Most OCI applications fail at the eligibility gate, not at the document gate. The document problems are frustrating but fixable. The eligibility problems are terminal. If you do not qualify, no amount of well-organised paperwork will rescue the application. Part II is where you confirm, with certainty, that you qualify, and if you do, that you apply under the right pathway.

4. Who qualifies: the five pathways

Section 7A of the Citizenship Act, 1955 lists the categories of persons eligible to register as an Overseas Citizen of India. These are the only pathways. No other route exists. Read each pathway carefully and identify which one fits you.

Which pathway am I really in? A one-minute decision tree

Before the pathways are explained in detail, use this quick flow to locate yourself:

- Did you ever hold an Indian passport (even long-expired, even for a few days as an infant)? If YES → Pathway 1.
- If NO: Was one of your parents, grandparents, or great-grandparents a citizen of India (and none of them ever of Pakistan or Bangladesh)? If YES → Pathway 2 or 3 (ancestry).
- Are you a minor with at least one parent who is an Indian citizen or an OCI holder? If YES → Pathway 4.
- Are you a foreign national married to an Indian citizen or OCI holder, and has the marriage been registered and subsisting for at least two continuous years? If YES → Pathway 5.
- If NONE of the above applies → you are not eligible under Section 7A. Check exclusions in Chapter 5 before assuming; some people misread their own situation. If still none, a regular Indian visa is your route.

Most applicants fit cleanly into one pathway. A small number are eligible under more than one (for example, a minor child of an OCI parent who also has an Indian-born grandparent, covered by Pathway 3 and Pathway 4). In such cases, apply under whichever pathway has the cleaner documentary chain.

Pathway 1: Ever-Indian-passport holders

If you were ever an Indian citizen and held an Indian passport at any point in your life, you are eligible under Pathway 1, provided you are now a foreign citizen and none of the exclusions in Chapter 5 apply to

you. This is the most common pathway. Most naturalised Indians use it.

You do not need to show that you had an Indian passport at the time of application. You need to show that you had one at some point. The most common evidence is the surrendered or cancelled Indian passport itself, or a Renunciation Certificate issued by the Indian Mission that confirms your surrender of Indian citizenship.

Pathway 2: Eligible-on-26-January-1950 track

Any person who, or either of whose parents or any of whose grandparents, was born in India as defined in the Government of India Act, 1935 (as originally enacted) and who was ordinarily residing in any country outside India was eligible to become a citizen of India on 26 January 1950. This language tracks the definition of who counted as an Indian citizen at the moment the Constitution of India came into force.

In practice, Pathway 2 is used by foreign-born children of persons who were themselves born in undivided India before partition, including some older diaspora families in Mauritius, Trinidad, Guyana, Fiji, and parts of East Africa. The key documents are birth certificates establishing the chain of ancestry back to an ancestor born in undivided India as defined by the 1935 Act.

Pathway 3: Descendants of Indian citizens

A foreign national whose mother, father, grandparents, or great-grandparents was a citizen of India is eligible. This is Pathway 3, and it is used primarily by foreign-born grandchildren and great-grandchildren of Indian emigrants. The documentary bar is higher here because you are proving a multi-generational chain.

The typical document set includes the applicant's own birth certificate, the parent's birth certificate showing Indian parentage, the grandparent's Indian passport or Indian birth certificate, and consistent name alignment down the generations. Where names have been Anglicised or changed across generations, supporting affidavits are often needed.

Pathway 4: Minor child of an Indian citizen or OCI cardholder

A minor child whose one or both parents are Indian citizens, or one or both parents are OCI cardholders, is eligible. This is Pathway 4 and is the most straightforward pathway for newborns and young children born abroad to Indian or OCI parents. One parent being eligible is sufficient, even if the other parent is a non-Indian foreign national with no Indian ancestry.

A very common mistake: parents wait until the child is eight or ten years old to apply for OCI because they think the child needs a passport history first. The child only needs their own foreign passport. Apply early. If the child acquires OCI before the age of twenty, the family will have to re-issue the card once after the child gets a new passport after turning twenty, which is the only mandatory re-issue the card requires. That is a manageable one-time event, not a reason to delay.

Pathway 5: Foreign spouse of an Indian citizen or OCI holder

A foreign national who is the spouse of an Indian citizen or of an OCI cardholder is eligible, provided the marriage has been registered and has subsisted for at least two years continuously at the time of application. This is Pathway 5, the spousal route.

Three elements must all be true. First, the marriage must be legally registered, not merely ceremonial or religious without civil registration. Second, the marriage must have subsisted continuously for at least two years immediately preceding the date of application. A two-year gap with separation and reconciliation does not count. Third, at the time of application, the marriage must still be valid. A divorced applicant cannot apply under Pathway 5, even if the marriage had previously lasted more than two years.

Pathway 5 applicants face an additional procedural requirement: prior security clearance by competent authorities in India. This adds time to processing. Plan for a longer timeline than for ancestry-based pathways. Chapter 7 covers Pathway 5 in full.

The sixth path that isn't

You will occasionally hear about a sixth pathway for people of Indian origin who were citizens of certain countries that became independent from India after partition. In some cases, the law has been clarified to extend eligibility. The most notable recent clarification involves Dutch nationals of Surinamese origin descending from Indian migrants of the nineteenth century. This is a narrow, country-specific accommodation, not a general pathway. If you think this may apply to you, consult the Indian Mission in the country in question directly.

Practitioner's Corner: intake questions for a first consultation

For RCICs, MIA-qualified consultants, and community advisors fielding OCI enquiries. Ask these five questions at the first meeting. The answers will tell you within ten minutes whether the case is straightforward, complicated, or not viable.

1. Have you, or either of your parents, or any of your grandparents or great-grandparents, ever held a Pakistani or Bangladeshi passport, or been a citizen of Pakistan or Bangladesh at any point? (The answer must be a firm 'no' for all four generations, or the case stops here.)
2. Have you ever served in any foreign military, paramilitary, intelligence, or police service, in any country, whether voluntarily, by compulsion, or by conscription? (Disclose compulsory service; the narrow Israel-IDF accommodation is the exception, not the rule.)
3. Did you ever hold an Indian passport? If yes, has it been formally surrendered and a Renunciation Certificate issued? (If not yet, surrender becomes the first step before or alongside the OCI application.)
4. For ancestry pathways: which ancestor is the Indian-origin link, and what contemporaneous Indian document (passport, birth certificate, school-leaving certificate) do you possess for that ancestor? (No document means reconstruction work before anything else.)

5. For spouse pathway: is the marriage registered with the civil authority (not only religiously solemnised), and can you document continuous marriage for at least the two years immediately preceding today? (If the answer to either is no, the application is premature.)

A clean 'no, no, yes with certificate, yes with document, not applicable' takes the case to straightforward filing. Any 'yes' on questions one or two, or any 'no' on three/four/five where applicable, triggers the decision of whether to engage specialist Indian legal counsel before filing.

5. Who does not qualify: hard bars and grey zones

Eligibility has a floor and a ceiling. The floor is one of the five pathways in Chapter 4. The ceiling is the set of exclusions in this chapter. Even if you meet one of the five pathways, if any of the following exclusions applies, you are not eligible.

The Pakistan-Bangladesh bar

If you, or either of your parents, or any of your grandparents, or any of your great-grandparents is or ever has been a citizen of Pakistan or Bangladesh, you are not eligible for OCI registration. This is a four-generation hard bar. It is written into Section 7A and applies regardless of how Indian the rest of your ancestry is.

This bar is absolute. It is not waivable. It is not subject to discretion. Applications that disclose Pakistani or Bangladeshi ancestry within four generations will be refused. Applications that fail to disclose such ancestry and are later discovered to have it will be cancelled, often with consequences for future travel.

The practical difficulty is that millions of people have ancestry that crosses the 1947 and 1971 partition lines. A grandmother born in Lahore in 1940 may have become a Pakistani citizen in 1947 by operation of law, even if she migrated to India within weeks of partition and lived her adult life in Delhi. A great-grandfather born in Dhaka in 1920 may have become an East Pakistani and then a Bangladeshi citizen while his descendants spread across India and the world.

If your ancestry has any such connection, seek advice before applying. In some cases the family facts are clear: the ancestor held an Indian passport, never held a Pakistani or Bangladeshi one, and the territorial connection is only to a town that happened to be on the wrong side of a line drawn in 1947. In other cases the facts genuinely establish the bar. An RCIC, immigration lawyer, or Indian advocate who handles citizenship matters can help assess.

RED FLAG

If any ancestor within four generations ever held a Pakistani or Bangladeshi passport, or was recorded as a citizen of Pakistan or Bangladesh, do NOT file blindly hoping the connection will not be noticed. A refused OCI on ancestry grounds creates a refusal record that will surface on any future Indian visa application and, in some jurisdictions, on visa applications to Canada, Australia, and the UK. Obtain a written legal opinion from an Indian advocate first; file only if the opinion confirms the bar does not apply.

The Central-Government notification list

The statute also allows the Central Government to notify other countries whose present or past citizenship is a disqualifier. The list is short and historically stable, but it can change. Before applying, if you have citizenship in your family history from any country whose relationship with India is politically sensitive, verify the current notified list through the OCI portal or through the Indian Mission.

Foreign military and police personnel

A person who has served as a member of any foreign military, including of their home country, is ineligible. This includes retired personnel. The bar is on service itself, not on current service. A retired naval officer who holds citizenship of a country whose law required mandatory military service would, in principle, fall under this bar.

One narrow exception has been recognised in practice. Where a country's law compulsorily requires military service of its citizens — the most prominent example being Israel's mandatory Israel Defence Forces service — applicants with such service have been granted OCI cards. This is not an exemption written into the Indian statute. It is an administrative practice recognising that compulsory service under foreign law is not a voluntary choice. If you have done compulsory national service, disclose it and explain the legal basis. If you have done voluntary military service, especially in a security, intelligence, or combat role, expect the application to be refused.

Foreign police service is similarly barred. Retired police officers from foreign forces have historically had difficulty obtaining OCI. Again, disclose fully. Concealment is treated more severely than the underlying ineligibility.

Cohabiting partners and unregistered unions

The spousal pathway requires a legally registered marriage. Partners in a civil union, domestic partnership, or cohabiting relationship that is recognised under the local law of their country of residence as something less than marriage are not eligible. Same-sex marriages, where the marriage is a marriage (not a partnership) under the law of the country where it was solemnised, are treated on the basis of the written Indian requirement: a marriage registered and subsisting for at least two years. The Indian position on same-sex spousal OCI has evolved and remains sensitive. If this applies to you, consult the relevant Indian Mission directly for their current position before filing.

Security concerns and past convictions

The Bureau of Immigration may refuse an OCI application on security grounds. This power is broad and discretionary. Convictions for offences punishable under Indian law, criminal records in your country of residence for serious offences, and any pending proceedings of a grave nature can all trigger refusal. There is no fixed 'after five years the record is spent' rule for OCI. Disclose all convictions. Applications that concealed past convictions have been cancelled years after issue.

6. Ancestry proof: what counts and what does not

If you are applying under Pathway 1, the proof of your Indian origin is your own surrendered Indian passport or your Renunciation Certificate. That is usually straightforward. If you are applying under Pathway 2 or Pathway 3, proving your Indian origin is the most document-heavy part of the entire application. This chapter walks through what the Mission will accept, what it will not, and how to handle gaps.

The gold-standard documents

- An Indian passport of the ancestor, even if long-expired and surrendered. The data page, the old visa pages showing Indian travel, the issue-and-expiry page — all of these together make an airtight case.
- An Indian birth certificate of the ancestor, issued by the municipal authority with seal and registration number, ideally pre-1947 for great-grandparents and pre-independence India.
- An Indian domicile certificate, school-leaving certificate from an Indian school, or matriculation certificate from an Indian board. These are strong supporting documents that bridge a passport and a birth certificate.
- A marriage certificate of the ancestor issued in India. Important when tracking name changes after marriage in a matrilineal ancestry chain.

The silver-standard documents

- An Indian voter identity card (EPIC) of the ancestor from the Election Commission of India.
- An Indian driving licence of the ancestor issued by an Indian state transport authority.
- An Aadhaar card of an ancestor who was alive after 2010 and was enrolled in the Aadhaar system.

- A property document showing ownership of land in India by the ancestor, along with evidence that the ancestor was the same person named.

The bronze-standard documents and affidavits

- An affidavit sworn before a notary or commissioner of oaths by a surviving family member attesting to the family history, with supporting secondary documents. Affidavits alone are rarely sufficient but can bridge gaps when combined with other evidence.
- Old school records, university records, and employment records from Indian institutions.
- Old bank records from Indian banks held by the ancestor.

What does not count

- Photographs. Family photographs, however clearly they show the ancestor in India or with Indian relatives, are not documentary proof of Indian citizenship or Indian birth.
- Oral family history alone. However confident the family is that great-grandfather came from a village in Bihar, without at least one contemporaneous document, the application will not clear.
- Religious or community certificates. A certificate from a temple, gurudwara, mosque, or community association is not, by itself, proof of Indian citizenship.
- Documents issued after the fact by courts that describe rather than record the event. A succession certificate that identifies heirs is not a birth certificate of the ancestor.

Name mismatches across generations

In multi-generation applications, name mismatch is the single largest reason for return. A great-grandmother born as 'Laxmi' on her Indian birth certificate, who appears as 'Lakshmi Devi' on her marriage certificate, who appears as 'Mrs L. D. Iyer' on her husband's immigration papers, whose daughter is listed on her own birth certificate as the mother 'Lakshmi Iyer', creates a documentary chain that a reviewing officer will flag.

The fix is boring but necessary: a notarised affidavit from a family member or a gazette notification confirming that the different names refer to the same person, with all the variations listed, accompanied by whatever supporting evidence you have. For name changes after marriage, a marriage certificate bridges the maiden-name-to-married-name transition. For transliteration variants of Indian names in the Latin alphabet, a self-declaration on affidavit, with the name variants listed and attested, is often accepted.

Missing ancestor documents

What if the ancestor's Indian passport was destroyed in a fire, or the ancestor never held a passport, or the birth certificate was never issued because the birth happened in a village in 1935? Real families are full of such gaps.

Three strategies work. The first is to reach for a different ancestor. If your great-grandfather's documents are lost, but your grandmother's Indian passport is intact, apply under the grandmother. You only need one clean chain. The second is to reconstruct. A written-from-register certificate from the municipal authority that holds the birth register, even today, can sometimes be obtained by a relative in India. Old school records, old land records, and old employment records sometimes survive in India when personal documents do not. The third, in hard cases, is professional help. This is a place where a consultant or a legal professional with experience in ancestry-based OCI applications earns the fee by knowing which office in which Indian town keeps which register.

Practitioner's Corner: record-retrieval email to a contact in India

When an ancestor document is missing and a family member or contact in India can be asked to retrieve it from the municipal or state records office, a clear written request saves weeks. A template that can be adapted:

"Dear [contact name], I am applying for an Overseas Citizen of India registration and need to document my [relationship, e.g. maternal grandfather's] Indian citizenship. His name was [full name in English;

also in local-script transliteration if known]. He was born on [date, or approximate year] at [village/town, district, state]. The original birth register should be held by the [local municipal corporation / panchayat / sub-registrar's office] of [place]. I would be grateful if you could, in person, visit that office and request a written-from-register birth certificate or, if a birth certificate is not issued, a written extract or non-availability certificate. I can also use: his school-leaving certificate from [school if known], his matriculation certificate from the [state board], his Indian passport if still available, or any Indian government document in his name. Please also ask the office about processing time and any fee, and whether a relative's authorisation letter is required. If you can photograph the document on collection and send it to me before posting the original, I would appreciate that. I will reimburse all costs and fees. Please keep all receipts."

This request is specific enough that a non-professional relative can execute it. The key details are the place, the likely office, and the acceptable document alternatives.

7. The foreign-spouse route and the two-year marriage rule

Pathway 5, the foreign-spouse route, deserves a chapter of its own because it is the most procedurally complex route and the one with the most ongoing obligations after the card is issued. If you are applying on this basis, read carefully.

The two-year rule, precisely

The marriage must have been registered and must have subsisted for at least two years immediately preceding the date of application. Registered means formally registered with a civil authority, which in most countries is a local register office, vital records bureau, or marriage registry. A religious ceremony alone, however significant to the family, does not satisfy the registration requirement unless the officiating religious institution is authorised under local law to register marriages and the registration was in fact effected.

Subsisted for two years immediately preceding the date of application means that at the moment you submit the online application, your marriage has been in continuous legal existence for at least twenty-four months. A marriage that was registered three years ago but which the couple separated during and formally ended and then remarried does not meet the continuity requirement.

Marriages solemnised outside India and outside the country of current residence

If your marriage was solemnised in a third country, the marriage certificate typically requires legalisation or apostille under the Hague Convention before it will be accepted. Most Indian Missions prefer an apostilled marriage certificate where the country of solemnisation is a Hague Convention signatory. Where it is not, the certificate may need to be attested by the foreign ministry of the country of solemnisation, the Indian Mission in that country, and the Ministry of External Affairs of India. This is a multi-step process and can take weeks. Plan accordingly.

Security clearance

Unlike ancestry-based applications, Pathway 5 applications are subject to prior security clearance by competent authorities in India. The practical effect is that processing times are longer and the Mission has less visibility into the timeline. Ancestry-based applications in a major mission typically process in eight to twelve weeks. Spousal applications commonly take four to six months and sometimes longer. There is no expedite channel for spousal clearance other than genuine emergencies where the Indian-citizen spouse is critically ill.

The ongoing spouse obligation

Unique to Pathway 5 is an ongoing obligation after the OCI card is issued. Every time the foreign spouse receives a new passport, they must upload to the OCI portal, under OCI Miscellaneous Services, a copy of the new passport, a recent photograph, and a declaration that the marriage is subsisting, along with a copy of the Indian-citizen spouse's passport or of the OCI-cardholder spouse's passport and OCI card. This is not the one-time under-twenty rule or the one-time over-fifty rule. This is every single time the foreign-spouse OCI holder gets a new passport, regardless of age, for the life of the OCI.

This upload is free of charge. It is done entirely online. The window is three months from receipt of the new passport. Failure to upload does not automatically invalidate the OCI, but it creates friction at Indian immigration counters and can complicate subsequent re-issue applications. Make it a habit: new passport arrives, upload within thirty days. Done.

Divorce, death, and remarriage

The spousal-route OCI is conditional on the marriage continuing. If the marriage ends by divorce, the OCI holder's eligibility for the card ends with it. The card does not automatically cancel on divorce, but the Indian government has the power to cancel it, and the OCI holder is under an obligation to inform the Indian Mission. Concealment of a divorce that is later discovered is grounds for cancellation with adverse consequences.

If the Indian-citizen or OCI-holder spouse dies, practice has generally been to allow the surviving foreign spouse to retain OCI status, particularly where there are children of the marriage. This is a matter of administrative discretion rather than statutory right. If this situation arises, do not assume. Consult the Mission.

Remarriage after the death or divorce of the Indian-origin spouse: if the new spouse is not Indian, not an OCI holder, and has no independent Indian-origin status, the OCI status of the original foreign spouse may become liable to cancellation. This is the most common ground for spousal-OCI cancellation and the one most often taken by surprise.

DO NOT do this

Hiding a separation, pending divorce, or de facto end of the marriage to 'get the card issued first and deal with it later' is the single most common cause of spousal-OCI cancellation that I have seen over the years. The Government eventually discovers the facts, most commonly when one party files for divorce in a court whose records are searchable, or when the Indian-origin spouse remarries and that remarriage comes to the Mission's attention. The OCI is then cancelled with a finding of misrepresentation. That finding follows the person. It affects future Indian visas. In some cases it affects visa applications to other countries that ask about previous visa refusals or cancellations. Do not do it. If the marriage is ending, do not apply until the status is clear. If you have already applied and the marriage is ending, inform the Mission before the card is issued.

8. Minors, adopted children, and one-parent-Indian cases

Applications for children are the easiest OCI applications in one sense and the trickiest in another. Easy because the child's own life history is short and there is not much to prove. Tricky because the documentary chain connecting the child to the Indian parent must be airtight, and because the under-twenty re-issue rule applies.

Newborns and infants

A newborn child of an OCI holder or an Indian citizen can be registered for OCI as soon as the child has a foreign passport. There is no minimum age. The most efficient sequence is: register the child's birth with the foreign civil authority, obtain the foreign birth certificate, apply for the child's foreign passport, and as soon as the passport is in hand, file the OCI application. Some families wait until the child is one or two before filing, which is fine but unnecessary.

For newborns, the photo and signature requirements are specific. The photograph must still meet the OCI specifications, which is demanding for a three-month-old. The signature requirement is replaced for children under ten by a thumb impression of the child, captured on the signature box. The parent takes the thumb impression with an ink pad and uploads the scanned image within the signature specifications.

Children with one Indian parent and one non-Indian parent

One parent being an Indian citizen or an OCI holder is sufficient. The other parent can be a foreign national with no Indian connection. The application is filed by the Indian-connected parent, with consent of the non-Indian parent where the jurisdiction requires joint parental consent for minor applications. Most Missions accept a joint letter from both parents authorising the application.

Adopted children

A minor adopted by an Indian citizen or OCI holder is eligible for OCI, provided the adoption is legally valid under the law of the place of

adoption and is recognised under Indian law. International adoptions completed under the Hague Convention on Inter-Country Adoption have a clearer path than domestic adoptions in countries that do not mirror Indian adoption law.

The documents required include the adoption order, the amended birth certificate showing the adoptive parents, and evidence of the legal effect of the adoption under Indian conflict-of-laws principles. Where adoption is from India to outside India, the Central Adoption Resource Authority (CARA) documents come into play. This is a specialised area. If you are adopting internationally and intend to seek OCI for the child, discuss the OCI path with your adoption agency from the start.

Step-children and children of second marriages

A step-child is not automatically eligible for OCI through a step-parent's Indian status. Eligibility must trace through the child's own biological or adoptive parent. If the child's biological parent who gave the Indian connection is the one married to the step-parent, that parent is the eligibility route. If the child has been legally adopted by the step-parent and the step-parent is the Indian-connected adult, the child goes through the adoption pathway.

Children born through surrogacy

Surrogacy cases are documented with increasing frequency as surrogacy becomes more common internationally. The key legal question is the child's parentage on the birth certificate at the time of the OCI application. Where the intended parents are named on the birth certificate as the legal parents and the child is a foreign citizen on the basis of those parents' nationality, the OCI application proceeds on those facts. Where parentage is contested or where the child's legal parentage is different from the intended parentage, consult before filing.

The one mandatory re-issue for under-twenty applications

A child who acquires an OCI card before the age of twenty will, one day, turn twenty. Shortly after turning twenty, they will typically receive a

new adult passport, because most countries issue child passports with shorter validity than adult passports and the adult passport is issued on or after the eighteenth or twentieth birthday. Under the rules in force in 2026, this is the one mandatory physical re-issue of an OCI card in a holder's lifetime.

The re-issue captures the young adult's facial features after puberty, which are meaningfully different from the features captured on the original child card. The process is straightforward, the fee is modest (USD 25 or local equivalent in 2026), and the re-issued card is valid for life from that point. Chapter 17 covers the re-issue process in detail.

Should I apply now or wait? A decision tree for minor applications

Parents often ask whether to register a young child for OCI now or wait until the child is older. The following flow answers the common cases:

- Does the child already have their own foreign passport? If NO → apply for the foreign passport first. If YES → continue.
- Is travel to India planned within the next 6 months (wedding, grandparent visit, emergency)? If YES → apply now. The alternative is a regular Indian visa for that trip, which adds cost and administrative load.
- Is travel to India planned within the next 2-3 years (family wedding cycle, school break trips)? If YES → apply now. Processing time is 8-12 weeks; buffer is your friend.
- No travel planned for 3+ years, and the family is settled abroad with strong ties to the host country? → Apply now anyway. Child passports renew every 5 years in most countries. If you wait, you will still need OCI eventually, and you will have gone through one or two passport renewals without the free online upload discipline that OCI requires. Apply now, set the upload routine, move on.
- No travel planned ever, family certain that the child will have no India connection as an adult? → The genuine no-apply case. But such families are rare, and children often develop India ties in adulthood that their parents did not predict. The

fresh fee in adulthood is the same as the fresh fee now. Apply now is usually the better call.

Bottom line: apply early unless you are absolutely certain the child will never want to visit India. Early registration is cheaper in lifetime cost, catches the family's document trail while the parents are organised, and saves scrambling when an unexpected family emergency requires travel on two weeks' notice.

Part III — Applying for a Fresh OCI

You have confirmed eligibility. Now you apply. Part III walks through the mechanics from the day you sit down at the computer to the day the card arrives in your mailbox. We will cover the online portal, the document set, the photograph and signature specifications that trip more applicants than any other single issue, the fee payment chain, the VFS Global layer where applicable, and the biometric and verification steps. Everything is current to 2026.

9. The application journey, end to end

Before we break each step into its own chapter, let us walk the whole journey at a height of ten thousand feet. When you know the shape of the whole journey, each individual step makes more sense.

6. Preparation. Confirm eligibility under one of the five pathways. Gather the documents. Prepare the photograph and signature files to specification. Decide whether to apply in your own name only, or bundle a family application.
7. Online form. Open ociservices.gov.in. Select Fresh OCI Registration. Fill Part A and Part B. Upload documents, photograph, and signature. Submit the application online and note the online registration number, which begins with a country-specific prefix.
8. Print and sign. Print the auto-generated application form. Sign in the designated boxes on paper. For minors, apply the thumb impression where the signature would go.
9. Fees. Pay the Government of India fee through the VFS Global portal or, in some Missions, directly to the Mission. Pay the VFS service charge. Pay the Indian Community Welfare Fund charge where applicable. Pay for optional courier service if you want the card returned by mail.
10. Appointment. Book an appointment at the VFS Application Centre having jurisdiction over your place of residence. Applicants living in India book through the FRRO instead.
11. Submission. Attend the appointment, or post the package by the approved courier where walk-in submission is not required, depending on jurisdiction and applicant type. Submit the printed form, the original supporting documents for verification, photocopies, photos, and the fee receipt.
12. Biometrics and verification. In some jurisdictions, attend for biometrics. In others, biometrics are taken only if the Mission requests them specifically.
13. Processing. The application is forwarded from VFS to the Indian Mission, and from the Mission to the Bureau of Immigration in Delhi. The Bureau conducts its checks,

including security clearance for spouse cases. The card is printed.

14. Dispatch. The card is sent back to the Mission, and from the Mission to you via VFS courier or in-person collection.
15. Travel. The card is now live. Carry it with your current passport for all travel to India.

Total elapsed time, if nothing goes wrong, is commonly eight to twelve weeks for ancestry-based cases, and sixteen to twenty-four weeks for spouse-based cases. Urgent cases with genuine emergencies (serious illness or death in immediate Indian family) can sometimes be expedited through direct contact with the Mission, but there is no formal premium processing channel.

10. Documents: the master checklist and what rejects applications

This is the chapter you will return to before you submit. Bookmark it. The checklist varies slightly by pathway and by jurisdiction, but a single master list covers ninety-five per cent of applications.

For every adult applicant

- Current foreign passport, with minimum six months validity at the date of submission. A full colour scan of the biographic data page. Some Missions additionally want a scan of the back page showing issuing authority.
- Current address proof issued within the past twelve months. Utility bill, bank statement, government document, or lease agreement. The address on this document must match the address entered in the application.
- A recent colour photograph to OCI specifications. Chapter 11 walks through the specifications in detail.
- A signature, scanned, to OCI specifications.
- Evidence of eligibility under one of the five pathways, as set out in Part II.

Pathway 1 extras (ever held Indian passport)

- Copy of the surrendered Indian passport, all pages, or the complete Renunciation Certificate if already issued.
- If no Renunciation Certificate yet, apply for it simultaneously or before. Chapter 23 covers this.
- Copy of the naturalisation certificate or other evidence of acquisition of current foreign citizenship.

Pathway 2 or 3 extras (ancestry)

- Ancestor's Indian passport, Indian birth certificate, or other strong Indian documentary proof as discussed in Chapter 6.
- Birth certificates showing the chain between the ancestor and the applicant.

- If names differ across generations, affidavit or gazette notification explaining variants.

Pathway 4 extras (minor child)

- Child's foreign birth certificate.
- Both parents' passports (the Indian or OCI parent's passport and OCI card if applicable; the other parent's passport).
- Evidence of Indian citizenship or OCI status of at least one parent.
- Joint parental consent letter.

Pathway 5 extras (spouse)

- Marriage certificate, apostilled or attested as required by the country of solemnisation.
- Indian-citizen spouse's current Indian passport, or OCI-holder spouse's passport and OCI card.
- Declaration that the marriage is subsisting.
- Proof of two-year continuous marriage (the marriage certificate date is generally accepted as the start).

Universal rejection triggers

After hundreds of applications over more than two decades, I have seen the same rejection reasons repeat. These are the universal triggers. Fix them before you submit.

- Passport with less than six months validity. The application will not even be accepted. Renew your passport first.
- Photograph not to specification. Wrong size, wrong background, face too small, face cropped wrongly, glasses reflecting, smile too wide, or head tilted. Chapter 11.
- Signature image wrong dimensions or wrong aspect ratio. A 1:3 aspect ratio is required.
- Document file size exceeding 1000 kilobytes. Compress. Use a standard PDF optimiser. Scanned at 150 DPI usually lands in range.

- Missing any of the uploaded documents. The portal will reject and return the application. Upload everything on the checklist.
- Name on current passport does not match name on Indian supporting documents and no explanation provided.
- Place of birth entered differently across documents.
- Parents' names entered differently in different parts of the form.
- Address on the application does not match address on the address proof.
- Application printed unsigned, or signed outside the signature box.
- Fee paid through wrong channel or short-paid.
- Application submitted more than 180 days after online initiation. The portal archives applications not completed within 180 days. A fresh application becomes necessary.

The seventy-two-hour rule

Before you submit, set the application aside for seventy-two hours. Then come back with fresh eyes and re-read everything. At least one-third of applications that would have been returned for mistakes catch the mistake on re-read. The portal is strict. You are submitting to a computer, not to a human reviewer, until much later in the process.

11. The photograph and signature specifications most applicants get wrong

If the document checklist is the most common reject reason overall, the photograph and signature specifications are the most common single reject reason. The portal rejects images that are wrong size, wrong dimensions, wrong background, or wrong aspect ratio, and it does this during the upload itself, which is actually the forgiving part. What is less forgiving is when the image is accepted by the portal but later rejected by the Mission on visual inspection. This chapter gets it right.

The photograph

- Colour photograph only. Black and white not accepted.
- Face straight to camera. No tilt. No side profile. No three-quarter view.
- Both eyes open, looking at the camera. Neutral expression. Mouth closed or only slightly open, not smiling broadly.
- Plain white or off-white background. No patterns. No shadows on the background. No other people or objects.
- Face must occupy approximately 70 to 80 per cent of the photograph vertically. Head not cut off at the top. Chin visible. Hair visible but within frame.
- No glasses if possible. If glasses are medically necessary and worn daily, they are acceptable, but there must be no reflection or glare on the lenses and the eyes must be clearly visible.
- No head covering unless worn for religious reasons, in which case the face from the forehead to the chin must be fully visible.
- Applicant's photograph dimensions: minimum 200 pixels by 200 pixels, maximum 1500 pixels by 1500 pixels. The height and width must be equal (a square photograph).
- Maximum file size: 500 kilobytes.
- File format: JPEG.

The signature

- Sign in black ink on plain white paper. Blue ink acceptable in some Missions but black is safest.
- Signature in a horizontal line, not overly stylised, not vertical, not diagonal.
- Scan or photograph the signature cleanly. Crop closely.
- Signature image dimensions must maintain a 1:3 aspect ratio. Width three times height. Minimum 200 by 67 pixels. Maximum 1500 by 500 pixels.
- Maximum file size: 500 kilobytes.
- File format: JPEG.

For children under ten

Children under ten usually cannot produce a consistent signature. Use a thumb impression instead. Press the child's left thumb on an ink pad and print cleanly onto plain white paper. Scan the thumb impression within the same 1:3 aspect ratio and upload in place of the signature. The Mission is familiar with this substitution. No separate declaration is required.

Professional photo versus home photo

In most countries, drugstore and post-office passport-photo booths are tuned for local passport specifications, which may not exactly match OCI specifications. Tell the photographer you need OCI dimensions, equal height and width, with face occupying 70 to 80 per cent of the frame. Do not assume the default passport photo will work. It often does not.

Home photography with a good phone camera can work well for infants and young children who do not sit still for a studio photo. Use natural daylight, a plain white wall, and a stationary subject. Crop to a precise square and check the file size.

12. Filling Part A and Part B of the online form without errors

The OCI portal's form is in two parts. Part A collects personal particulars, passport details, address, family information, and application type. Part B collects additional information including self-declaration, undertaking, and specific pathway-based fields. Completed correctly, the form takes forty-five minutes to an hour. Completed carelessly, the form will eat several hours of re-entry.

Before you start Part A, gather the data

Have all documents open on your desk. You will be entering names exactly as they appear on passports and certificates. One transposed character later in the form will not match an earlier entry, and the portal will flag a mismatch. Specifically, have the following information to hand:

- Current foreign passport: passport number, date of issue, date of expiry, place of issue, issuing authority.
- Previous passports, if any, including any previously held Indian passport: numbers, dates, place and authority.
- Exact spelling of your own name, your father's name, your mother's name, your spouse's name, all children's names, and your paternal and maternal grandparents' names where known.
- Dates of birth of all family members listed.
- Your current address exactly as it appears on your address proof, including postal code format.
- Contact details: an email that is genuinely yours and that you will monitor for months, and a phone number.

Personal particulars, correctly

Enter your name in the order in which it appears on your current passport. Where your passport uses a machine-readable zone convention of 'LAST NAME, FIRST NAME, MIDDLE NAME', reflect the same order. Do not Anglicise, transliterate, or shorten. If your

passport shows 'Mohammed Abdul Rahman' in that order, enter exactly that, not 'Abdul Rahman Mohammed'.

Place of birth should match your current passport. If your passport shows 'Chennai, India', enter 'Chennai, India'. If your passport shows 'Madras, India' because it was issued to a person born before the renaming, enter 'Madras, India'. Consistency matters.

Nationality is your current foreign citizenship, not 'Indian origin' or 'NRI' or any descriptive label. If you are a Canadian citizen, you are Canadian. Full stop.

Family and ancestry fields

Enter your father's and mother's full names and dates of birth. If you do not know a date exactly, enter what you have and include a note in an explanatory field. Where the form asks about grandparents, enter what you know. Missing data on great-grandparents is common and is not fatal; missing data on parents is usually fatal and requires resolution before submission.

Where you are applying under Pathway 2 or 3, the ancestry section becomes the heart of your application. State the ancestor clearly, the relationship, the nationality (Indian), the place of birth in India, and the dates. Be precise. This is what the Mission will check against your uploaded documents.

The self-declaration and undertaking

Part B requires you to declare under penalty of law that the information provided is true, that none of the exclusions (Pakistan-Bangladesh ancestry, foreign military service, etc.) applies, and that you will abide by the laws of India. Read this declaration carefully. A knowing false declaration is a criminal offence in India and is grounds for cancellation of the OCI and prosecution.

The pathway-specific fields

Depending on the pathway you selected, the form presents additional fields. Spouse applicants complete fields about the marriage. Minor applicants complete fields about both parents. Ancestry applicants

complete fields about the ancestor. Fill every field. 'N/A' should be used only where truly not applicable.

The online registration number

When you submit Part B, the portal generates an online registration number. This number begins with a country-specific prefix, followed by an alphanumeric sequence. It is how you will track your application from this point onwards, so write it down, email it to yourself, and note it in a secure place. Print out the submission confirmation page.

13. Fees: what you pay, where, and how

The OCI fee structure was revised on 1 April 2026. The fees in force in 2026 are set out below. They are denominated in US dollars for applications outside India, payable in the local currency equivalent, and in Indian rupees for applications filed within India by demand draft in favour of the Pay and Accounts Officer (Secretariat), Ministry of Home Affairs.

Government of India fees, 2026 edition

| Service | Fee (outside India) | Fee (within India) |
|---|---------------------|------------------------------|
| Fresh OCI registration | USD 275 | Rs 15,000 (by DD to PAO MHA) |
| Re-issue of OCI after new passport (after age 20) | USD 25 | Rs 1,400 (approx) |
| Re-issue of OCI for change of particulars | USD 25 | Rs 1,400 (approx) |
| Re-issue of OCI in lieu of lost or damaged card | USD 100 | Rs 5,500 (approx) |
| Conversion of PIO card to OCI | USD 100 | Rs 5,500 (approx) |
| OCI Miscellaneous services (free updates) | Free | Free |

The VFS Global service charge

On top of the Government of India fee, where your Mission uses VFS Global as the outsourced service provider, VFS charges a separate service fee. This is not an Indian government fee; it is payment for the outsourced logistics. The exact VFS service charge varies by country and is published on the local VFS website. In the United States, it is commonly in the range of USD 16 to 20 per applicant. In the United Kingdom, in pounds sterling. In the UAE, in dirhams. Always check the local VFS page, not a general figure.

The Indian Community Welfare Fund (ICWF) charge

Most Indian Missions add a small mandatory charge in aid of the Indian Community Welfare Fund, used for repatriation and emergency welfare for Indian nationals abroad. The ICWF charge is commonly USD 3 in the United States and equivalent small amounts in other jurisdictions.

Optional add-ons

- Courier service for return of documents: paid separately. Rates vary.
- SMS tracking service: small fee, varies.
- Premium lounge or walk-in services at VFS: available in some cities, optional.
- Form-filling assistance: available at some VFS counters, optional and not recommended unless you are truly stuck, because a form filled by a counter clerk following your verbal instructions is not more accurate than a form you fill yourself with this book in hand.

Payment method

Online payment by credit card or debit card is accepted in most jurisdictions. Some Missions also accept money orders or cashier's cheques made out to VFS India Private Limited. Personal cheques are generally not accepted. Cash is accepted at walk-in counters in limited cities. Online payments attract a convenience fee of approximately 3.75 per cent on top of the base amount.

Partial refund on refusal

If your OCI application is formally refused after processing, the Government of India's practice is to refund USD 250 of the USD 275 fresh application fee. A processing charge of USD 25 is non-refundable regardless of outcome. Refund is initiated by the Mission and remitted through the same channel as the payment. VFS service charges and ICWF are not refundable.

The penalty for a stale application

The portal treats applications not completed within 180 days of online initiation as abandoned. If you start in January, do not submit until September, the portal will not accept. You start over, including paying any fees again. Do not initiate the online form until you have the documents ready.

14. The VFS Global layer: appointments, courier, tracking

In most countries, you will interact with VFS Global as the outsourced service provider that bridges you and the Indian Mission. VFS does not make decisions on your application. It handles document collection, fee processing, appointment booking, dispatch, tracking, and communication. A well-run VFS interaction saves a week. A poorly-run one adds three.

Finding your VFS

Start at services.vfsglobal.com and select India as the destination country, your country of residence as the origin country, and OCI services. The VFS page for your jurisdiction shows the local Application Centres, appointment booking, service fees, and contact details. Verify the URL matches the official VFS domain. Phishing sites that mimic VFS have appeared periodically. Always navigate from the Indian Mission's own website to the VFS page if you are unsure.

The consular jurisdiction question

You must submit through the VFS centre that falls within the consular jurisdiction of the Indian Mission covering your current ordinary residence. Each Indian Mission covers specific states, provinces, or regions. Submitting through the wrong jurisdiction results in the application being returned.

In the United States, the Indian Embassy in Washington and the Consulates General in New York, Chicago, San Francisco, Houston, Atlanta, and Seattle each cover defined states. Appendix C lists jurisdictions. In Canada, the High Commission in Ottawa and the Consulates General in Toronto and Vancouver cover defined provinces. In the United Kingdom, the High Commission in London and Consulates General in Birmingham and Edinburgh. In Australia, the High Commission in Canberra and Consulates General in Sydney, Melbourne, and Perth.

Appointments

Booking is online through the VFS portal. Appointment availability varies by centre and by season. New Delhi-to-London-to-New York family travel peaks in May-June (summer vacation for Indian and American schools) and late November-December (Thanksgiving and Christmas travel). Busy centres like New York and Toronto can have two-to-three-week waits for slots in peak season. Plan accordingly.

Walk-in versus postal submission

Most VFS centres accept postal applications as well as walk-in. For ancestry-based applications with no biometrics required at the time of submission, postal is often efficient. You send the full package by approved courier, VFS acknowledges receipt, and you track through the portal. For spouse applications and cases requiring in-person verification, walk-in is usually required.

Tracking

Every application has a unique reference number once VFS receives it. Track at services.vfsglobal.com and also at ociservices.gov.in using your online registration number. The two systems show overlapping but not identical information. VFS tracking shows logistics status (received, forwarded, returned). The OCI portal shows processing status (under review, granted, printed, dispatched).

15. Biometrics, in-person verification, and the FRRO route

Most OCI applications no longer require biometrics capture at the time of submission. Facial data is captured from the uploaded photograph. Signature is captured from the uploaded signature image. However, certain categories of applicants and certain Missions have reinstated partial biometric requirements for specific cases.

When biometrics may be required

- Spouse-route applicants in some Missions are asked to attend for biometrics as part of the security clearance process.
- Applicants whose identity requires additional verification (for example, multi-generation ancestry applications with complex name history) may be called for in-person verification.
- Applicants who apply from within India through the FRRO route are generally required to appear in person for biometric capture and verification.

In-person verification at the Mission

In most postal or walk-in-at-VFS cases, the applicant is not required to appear at the Indian Mission itself. VFS handles the submission on behalf of the Mission. However, in some cases the Mission may call the applicant for direct verification. If you receive such a request, attend. Failure to attend is treated as non-cooperation and is grounds for refusal.

The FRRO route for applicants inside India

Foreign nationals inside India who wish to apply for OCI do so through the Foreigners Regional Registration Office of the city of ordinary residence. From 8 April 2026, the Bureau of Immigration formally clarified that foreign nationals applying from India are not required to complete six months of stay in India before applying. As long as you hold a valid Indian visa and all supporting documents are in order, you may apply soon after arrival.

The in-India fee is Rs 15,000 by demand draft in favour of the Pay and Accounts Officer (Secretariat), Ministry of Home Affairs, payable at New Delhi. Foreign nationals on tourist, missionary, or mountaineering visas are not permitted to apply from within India. Business, employment, or entry visa holders and long-term visa holders are generally eligible to apply in-country.

The FRRO route involves in-person biometric capture and verification. Processing times vary widely by FRRO. Mumbai, Delhi, Bangalore, Hyderabad, and Chennai FRROs handle the majority of in-country OCI applications. Smaller FRROs may require more follow-up but are administratively the same process.

Part IV — The OCI Lifecycle

The OCI card is lifelong in validity but not lifelong in administrative silence. The Indian Government expects certain updates, certain re-issues, and certain responses to life events. Part IV covers the routine maintenance of an OCI card over a lifetime. Most of this is easy if you do it on time. All of it gets hard if you do not.

16. The under-20 rule and the over-50 rule, explained clearly

Two age thresholds matter in the life of an OCI card: twenty and fifty. Around these two numbers, almost every re-issue, upload, and free-update rule is organised. This chapter states the rules in their current (2026) form, explains what has changed from earlier years, and gives you the practical sequence of events for each age bracket.

The under-twenty rule

A person who is under twenty years of age is, by definition, still undergoing the facial changes of childhood and adolescence. A photograph of a five-year-old does not resemble the same person at fifteen. For this reason, OCI cardholders who acquire their card before the age of twenty are required to engage with the OCI portal every time they receive a new passport up to the age of twenty.

The specifics have been relaxed in successive rounds of rule-making. Under the rules in force in 2026, the position is as follows. For a child under twenty who receives a new passport, the parents (or the young person themselves, if of age to do so) must log into the OCI portal under Miscellaneous Services and upload, within three months of receipt of the new passport, the following: a copy of the new passport bio data page, a recent photograph of the child taken within the past thirty days, and a signature or thumb impression. This upload is free of charge. No physical card is reissued. The child continues to travel on the existing OCI card.

The mandatory physical re-issue occurs once. It occurs after the child turns twenty and receives the first adult passport issued after that twentieth birthday. At that point, the family pays the USD 25 re-issue fee (or local equivalent), submits the full re-issue application, and a new physical OCI card is printed reflecting the adult facial features. This is the one lifetime mandatory physical re-issue in OCI land.

There is some variation in how Missions describe this rule. The Government's most recent clarification is that the physical re-issue is required once, on receipt of a new passport after attaining twenty years

of age. Earlier rules required re-issue at every new passport up to age twenty. If you hold older advice to that effect, the advice is out of date.

The over-fifty rule

A second, symmetrical rule applies at the other end of life. Physical changes that accompany ageing — grey hair, altered facial structure, changed build — can, over decades, make the photograph on a long-held OCI card increasingly dissimilar from the cardholder. The Government addresses this by requiring one physical re-issue after the age of fifty.

The specifics: after an OCI cardholder crosses fifty years of age, they should re-issue the card once on receipt of the first new passport issued after the fiftieth birthday. Again, USD 25, standard re-issue application, new card issued with updated photograph. Before fifty, and between fifty and the first post-fifty passport, the holder is not required to re-issue. For every subsequent new passport after the post-fifty re-issue, the free online upload under Miscellaneous Services suffices.

The 21-49 range: what is actually required

Between the first new passport after age twenty and the first new passport after age fifty, the cardholder is in a long, quiet phase. The rules here have been progressively relaxed. The position in 2026 is that physical re-issue is not mandatory for routine passport renewals between these ages.

What is recommended as best practice is the online upload of the new passport under Miscellaneous Services, within three months of receipt of the new passport? This is free, quick, and keeps your OCI record aligned with your current passport. It is not strictly mandatory, and an OCI holder in this age range can technically travel to India with their existing OCI card, their current new passport with minimum six months validity, and no upload done. Indian immigration has officially confirmed in recent years that travellers no longer need to carry the old passport on which the OCI was originally endorsed.

Nonetheless, different Missions and different immigration officers at Indian airports have interpreted this differently over time. The safest practice is to do the free online upload within three months every time you get a new passport. The extra friction is minimal. The peace of mind is real.

The age-threshold summary

Under 20: free online upload within 3 months of every new passport. Physical re-issue required once, after the first new passport following the 20th birthday (USD 25). 21-49: online upload recommended within 3 months of each new passport; physical re-issue not mandatory. 50+: one mandatory physical re-issue after the first new passport following the 50th birthday (USD 25); after that, online upload suffices for future passports.

The foreign-spouse exception to both rules

Foreign spouses holding OCI under Pathway 5 are subject to a different rule regardless of age. The rule for them is: every time the foreign-spouse OCI holder receives a new passport, they must upload the new passport, a recent photograph, and a declaration that the marriage is subsisting, along with supporting documents about the Indian-citizen or OCI-holder spouse. This is not limited by twenty-or-fifty thresholds. It applies for the life of the OCI card. Chapter 7 covered this; we repeat the point here because it is easy to forget.

17. Re-issue after a new passport: when you must, when you may

A re-issue is the printing of a new physical OCI card in place of the existing card. Re-issues happen for a handful of defined reasons. Not every new passport triggers a re-issue. Let us walk through when you must re-issue, when you may re-issue, and when you should do nothing.

When you must re-issue

- Once, after the first new passport following your twentieth birthday, if you acquired your OCI card before age twenty. (Chapter 16.)
- Once, after the first new passport following your fiftieth birthday. (Chapter 16.)
- If your OCI card is lost, stolen, or damaged. (Chapter 20. The fee is higher: USD 100.)
- If your name changes for any reason, including marriage, divorce-related name change, legal change of name, or correction of long-standing error. (USD 25.)
- If your nationality changes, provided the new nationality is not Pakistani or Bangladeshi. Change of nationality otherwise triggers re-issue. (USD 25.)
- If there is an error on the existing card. (USD 25. You must provide proof of the correct information and of how the error arose.)

When you may re-issue

An OCI holder can re-issue the card voluntarily if the existing card has deteriorated, if the photograph is substantially unrepresentative of their current appearance, or if, for personal reasons, they want a fresh card. There is no prohibition on voluntary re-issue. Pay the USD 25 fee, submit the standard re-issue application, and the new card will issue.

When you should do nothing

If you are between twenty-one and forty-nine, you have received a new passport, and none of the mandatory re-issue triggers applies, you do not need to re-issue. Do the free online upload under Miscellaneous Services and carry on with life. Paying USD 25 for a re-issue you do not need is wasted money.

The re-issue application

The re-issue application uses the same OCI portal. Choose Miscellaneous Services rather than Fresh Registration. Select the applicable re-issue reason. Upload the required documents: current OCI card, current passport, old passport if available, and proof of change (for name or nationality changes). Pay the fee. Submit.

Documents for the most common re-issue trigger, new passport after age 20, are: a copy of the existing OCI card; a copy of the new passport; a copy of the old passport if returned (many passport authorities cancel and return the old passport; some keep it). If the old passport is not returned, that is acceptable, and you can proceed with the new passport alone.

Processing time for re-issue is typically four to eight weeks, which is faster than a fresh application because the underlying OCI registration already exists and the Mission is effectively producing a replacement card rather than undertaking full eligibility assessment.

18. The three-month upload window and why you should not miss it

The three-month window is the most important procedural deadline in OCI life. Many cardholders do not know it exists, and many who know it put it off. This chapter exists to make sure you do neither.

The rule

When an OCI cardholder receives a new passport in any situation where an online upload (rather than a physical re-issue) is required, the upload must be completed within three months of receipt of the new passport. The three-month clock starts on the date the new passport is issued, not the date you start planning.

What happens if you miss it

The Government does not automatically cancel the OCI card for late upload. But immigration at Indian airports can, and sometimes does, question travellers whose passport data does not match their OCI record. Airlines can, and sometimes do, deny boarding where the document trail looks confused.

More practically, when you later need any other OCI service — a physical re-issue, a name change, a miscellaneous update — the Mission will ask for the missed upload to be completed first. This adds weeks to what would otherwise be a quick transaction.

The risk calculus is simple. The upload takes twenty minutes. It is free. It is done from home. Just do it when the passport arrives.

How to do the upload

16. Log in to ociservices.gov.in. Click 'OCI Miscellaneous Services'.
17. Enter your existing OCI number and other identifying details. The system retrieves your record.
18. Select the applicable service. For a routine new-passport upload, this is 'Update passport details'. For a spouse-route holder, there is a specific spouse-path option.

19. Upload the new passport bio-data page, a recent photograph, and a signature or thumb impression. All to the standard photograph and signature specifications (Chapter 11).
20. For spouse-route holders, also upload the Indian or OCI-holder spouse's passport and OCI card, and a declaration that the marriage is subsisting.
21. Submit. The upload is free, requires no fee payment, and does not require a VFS appointment.

Tracking the upload

The upload appears on the portal under Status Enquiry. Approval typically takes two to four weeks. You will not usually receive an email acknowledgment, so check the portal periodically. Once the Mission records acknowledgment, your OCI record is updated and no further action is required.

19. Miscellaneous services: change of name, address, occupation, nationality

Beyond the new-passport upload, OCI Miscellaneous Services cover the various life events that require a record update. Some of these require a physical re-issue with fee. Others are free record updates. This chapter maps the common events.

Change of name

If your name has changed, you need a physical re-issue of the OCI card at USD 25. Change of name includes marriage-related change (where the law of the country of marriage permits or requires adoption of the spouse's surname, and where you in fact took that step), legal name change by court order or deed poll, correction of a long-standing misspelling, and gender-change-related name change.

Supporting documents include: the legal instrument effecting the change (marriage certificate, deed poll, court order, and gazette notification), the new passport showing the new name, and the old passport or OCI card showing the old name.

Change of address

Change of address is a free record update under Miscellaneous Services. No fee. No physical re-issue. You log in, update the address, upload a new address proof, and submit. The portal acknowledges and updates the record.

Many cardholders never update their address. Legally this is a minor omission but practically it can matter: the Mission sometimes courier-delivers notices to the address on file. If you have moved since your OCI was issued, update when convenient.

Change of occupation

Change of occupation is also a free record update, not a physical re-issue. Student to professional, professional to retired, homemaker to self-employed — all handled the same way. This is a lightly-used service and most cardholders do not bother unless a specific need arises.

Change of nationality

If you acquire a new citizenship in addition to or in replacement of your current citizenship, and the new citizenship is not Pakistani or Bangladeshi, you must re-issue the OCI card to reflect the new nationality. USD 25. Supporting documents: the new passport or naturalisation certificate.

If the new citizenship is Pakistani or Bangladeshi, you lose OCI eligibility and are required to surrender the card. This is rare but important to state clearly.

Joining foreign military or police service

If an OCI cardholder joins a foreign military or police service (for example, enlists in the armed forces of a country other than their country of original citizenship), the cardholder must renounce the OCI to the nearest Indian Embassy or Consulate, or to the jurisdictional FRRO if in India. Concealment is grounds for cancellation.

20. Lost, stolen, or damaged card: what to do, in order

OCI cards get lost. They get damaged in washing machines, chewed by dogs, melted in hot cars, soaked in rainstorms, misplaced in house moves, and stolen at airports. This chapter gives you the exact sequence if it happens to you.

Step 1: File a police report

If the card was stolen or lost outside your home, file a report with the police of the jurisdiction where the loss occurred. A formal police report or First Information Report (FIR) is required as supporting documentation for the replacement application. For losses inside your home that you suspect were theft, file a report. For losses that were accidental (washing machine, spilled drink), you do not file a police report; you document the damage instead.

If the police report is in a language other than English, obtain an official translation before uploading.

Step 2: Gather documentation

Required for the replacement application: a copy of the lost OCI card if you have one (everyone should keep a digital scan of their card at all times); the police report; a letter of explanation detailing how the card was lost, stolen, or damaged; current passport; and proof of address.

If you have no copy of the lost card, the Mission can retrieve your details from the central registry using your passport number and other identifying information. Not having a copy is not fatal, but it slows processing.

Step 3: Submit the miscellaneous application for lost or damaged card

Use ociservices.gov.in Miscellaneous Services. Select 're-issue in lieu of lost or damaged OCI'. Upload the police report or damage documentation. Upload current passport, photograph, and signature. Pay the USD 100 fee. Submit.

Step 4: Wait, travel carefully

Processing a lost-card replacement typically takes six to ten weeks. During this time, you do not hold a valid OCI card. What do you do if you need to travel to India urgently?

The current practice is that an OCI holder who has filed a replacement application and is awaiting issue can travel to India on their foreign passport with an entry visa, which is applied for at the same Mission as a separate regular visa application. Many Missions will issue a short-term visa to tide the applicant over. This is not automatic; contact the Mission explaining the circumstances.

If your original OCI card has been lost but you have the old passport with the U visa sticker and you have a digital or physical copy of the OCI card clearly showing the OCI number, some Indian airports will still allow boarding and entry. This is jurisdiction-dependent and should not be relied on without confirmation.

Damage without loss

If the card is damaged but physically intact — water damage, torn cover, faded photograph — you file the same replacement application, but supply photos of the damage instead of a police report. The fee is still USD 100, because the replacement involves issuing a new physical card.

Part V — Special Cases

Most OCI applicants fit one of the standard patterns in Parts III and IV. Some do not. Part V covers the cases that need specialised handling: PIO holders whose cards are now invalid, applicants who need a Renunciation Certificate before they can apply, dual-citizen minors reaching the age-eighteen decision, and cardholders who want to renounce OCI voluntarily or who have received a cancellation notice.

21. PIO card holders: your card is permanently invalid — read this first

If you hold a Person of Indian Origin card and you have not yet converted it to OCI, your card is no longer valid for travel to India. This is the most important sentence in the chapter. Let me repeat and expand it.

Effective 13 March 2026, the Government of India has declared PIO cards permanently invalid as travel documents. No further extensions will be granted. Airlines have been instructed to deny boarding to passengers presenting only a PIO card. Indian immigration at airports has been instructed to refuse entry to any traveller holding only a PIO card. This is not a warning about a future change. This is the current position.

What this means practically

- You cannot board a flight to India using only a PIO card and a foreign passport. Airline check-in systems have been updated.
- You cannot enter India at any port of entry on a PIO card.
- Even if, in a specific case, an airline or an immigration officer used to exercise discretion, that discretion has now been formally withdrawn.
- Your PIO card still exists as a document. You can keep it as a souvenir. It has no operational effect.

Your two options

Option one is to apply for OCI registration in lieu of valid PIO card. The fee for this conversion is USD 100, reduced from the fresh OCI fee in recognition of your existing registration under the PIO scheme. The documentation is less burdensome than a fresh OCI application because your status under the now-defunct PIO scheme is a form of grandfather evidence.

Option two is to apply for a regular Indian visa for each trip, the same as any other foreign national. This is viable only if you travel to India

rarely. For any frequent visitor, the USD 100 conversion is far more economical than repeated visa fees and visa applications.

The rare third case: lost PIO card

If you once held a PIO card and have since lost it, you can still apply for OCI registration 'in lieu of lost PIO card'. The fee is also USD 100. The application requires a copy of the lost card (if you have one), a police report or detailed statement of loss, and confirmation of your original PIO registration (the PIO database at the Ministry can confirm registration details from your passport number even if you no longer have the card).

Chapter 22 walks through the conversion process in detail.

22. Converting a PIO card to OCI

The conversion from PIO to OCI is procedurally simpler than a fresh OCI application. You already hold a recognised diaspora status under a scheme that has been merged with OCI. The conversion confirms and formalises that status under the current framework.

Who can still convert

- Any holder of a valid PIO card (even though the card is no longer a travel document, the underlying registration is recognised).
- Any former holder of a PIO card who has lost the physical card but was validly registered under the PIO scheme.
- Surviving children of deceased PIO holders who themselves qualify for OCI on the basis of their own ancestry do not use this route. They apply as fresh OCI applicants under Pathway 3 using ancestry.

Documents

- Original PIO card (submitted for cancellation) or copy plus loss documentation.
- Current foreign passport with minimum six months validity.
- Photograph and signature to OCI specifications (Chapter 11).
- Address proof within twelve months.
- Proof of Indian origin that was the basis of the original PIO card, to the extent available. If the PIO registration was based on your own former Indian passport, a copy of that passport or a reference to the original PIO file suffices.

Process

On ociservices.gov.in, select OCI Registration in Lieu of Valid PIO-Card (or In Lieu of Lost PIO-Card, as applicable). Complete the form. Upload documents, photograph, and signature. Pay USD 100. Submit through VFS, following the same appointment and jurisdiction rules as a fresh application.

Processing time is typically six to ten weeks, somewhat faster than a full fresh application because the eligibility assessment is grounded on an existing PIO registration rather than an ab initio review.

The PIO card itself after conversion

Once OCI is issued in lieu, the PIO card is superseded. The Mission will usually punch a cancellation mark on the returned PIO card and send it back with the OCI. You can keep the cancelled PIO as a personal artifact; it has no operational function any longer.

23. Surrender of Indian passport: the renunciation certificate

If you were ever an Indian citizen and acquired foreign citizenship, Indian law required you to surrender your Indian passport. Many people did not know this at the time they naturalised, or they knew but never completed the formality. This chapter covers the surrender process, the Renunciation Certificate, and its role in your OCI application.

Why surrender is required

Article 9 of the Indian Constitution and Section 9 of the Citizenship Act provide that acquisition of foreign citizenship automatically terminates Indian citizenship. The Indian passport, once held by a person who is no longer an Indian citizen, is therefore held without legal basis. Indian law requires the passport to be surrendered to the issuing authority, that is, the Indian Mission in the country where the holder now resides.

Surrender is not optional. It is a legal requirement. Failure to surrender is, strictly, an offence under Indian passport law, though in practice the Government has historically treated late surrender leniently, especially where the naturalised Indian was not aware of the requirement.

How to surrender

The surrender application is made through the local VFS India Consular Application Centre or in some jurisdictions directly to the Indian Mission. The application form is titled 'Surrender of Indian Passport and Issue of Renunciation Certificate'. The form is available on the local Mission's website and on the VFS portal.

Documents required:

- The Indian passport being surrendered, in original.
- Copy of the naturalisation certificate or other evidence of foreign citizenship acquisition.
- Current foreign passport.
- Photograph to OCI specifications.

- The prescribed surrender fee. This varies by Mission and by the period between acquisition of foreign citizenship and surrender. Surrender within three years of naturalisation typically attracts a lower fee. Surrender later can attract a higher penalty fee.

The penalty for late surrender

Most Missions tier the late-surrender penalty by the gap between the date of naturalisation and the date of surrender. The first three years are usually a nominal fee. Thereafter, the fee scales up, in some cases substantially. The exact penalty schedule is published on each Mission's website and changes periodically.

There is no legal amnesty for non-surrender, but in practical terms the Mission will process the surrender and issue the Renunciation Certificate on payment of the prescribed fee regardless of how long ago the naturalisation occurred.

The Renunciation Certificate

On completion of surrender, the Mission issues a Renunciation Certificate. This is a single-page document stating that the holder of the specified Indian passport, now a citizen of the specified foreign country, has surrendered Indian citizenship with effect from the date of acquisition of foreign citizenship. The Mission also stamps 'CANCELLED' on the Indian passport and returns it to the holder, or in some jurisdictions retains it.

Issue of the Renunciation Certificate typically takes two to three working days from submission, though VFS transit time can add a week or two at each end.

The Renunciation Certificate in your OCI application

The Renunciation Certificate is the cleanest single-document evidence that you were an Indian citizen (your surrendered Indian passport) and that you have formally renounced that citizenship under Indian law. It is the single strongest supporting document for a Pathway 1 OCI application.

You do not always need a separate Renunciation Certificate for OCI if you have the surrendered Indian passport with the CANCELLED stamp, but most Missions prefer the certificate. If you have not yet surrendered, do so before (or at the same time as) your OCI application.

Practitioner's Corner: scope of a regulated consultant vs Indian legal counsel

Readers who are RCICs, MIA-qualified Australian consultants, or other regulated immigration professionals should be clear about what their regulation allows them to do on OCI matters, and what it does not.

- A regulated consultant can: assess eligibility under the five pathways, organise the document set, prepare and review the online application, coordinate the photograph and signature, prepare the client for appointments, liaise with VFS on procedural questions, track status, and advise on re-issue planning.
- A regulated consultant should NOT, without engaging Indian legal counsel: provide a written legal opinion on the application of Section 7A to a contested ancestry case, represent a client in OCI cancellation proceedings, file or draft writ petitions in any Indian court, or give binding tax advice on Indian tax residency.
- An Indian advocate qualified in citizenship or administrative law should be engaged for: show-cause notice responses, cancellation challenges, complex multi-generation ancestry opinions where Pakistan-Bangladesh concerns arise, and any litigation in an Indian High Court or the Supreme Court.

The boundary matters because unauthorised practice of law in India by a foreign-qualified consultant creates exposure under Indian advocates' regulation and, under Canadian or Australian professional-conduct rules, creates exposure back home as well. When in doubt, engage Indian counsel jointly and position yourself as the procedural and document coordinator.

24. Naturalised abroad: when and how to surrender your Indian passport

This chapter is for the person who has just become a foreign citizen, or is about to, and wants a clean sequence of steps. The order of events matters.

The recommended sequence

22. Complete the naturalisation ceremony and receive the naturalisation certificate of the foreign country.
23. Apply for and receive the foreign passport of the new country. This step sometimes happens before naturalisation is finalised (in countries where the passport is processed alongside the application), and sometimes after.
24. Surrender the Indian passport to the Indian Mission in the country of residence. Receive the Renunciation Certificate within a few working days.
25. Apply for OCI, using the Renunciation Certificate as the primary eligibility document for Pathway 1. Include a copy of the surrendered Indian passport.
26. Await OCI. During the processing period, travel to India is possible on the foreign passport with a regular visa, if needed.

Can you do surrender and OCI simultaneously?

In many Missions, yes. The surrender application and the OCI application can be submitted together. The Mission processes the surrender first, issues the Renunciation Certificate, and then processes the OCI on the basis of the just-issued certificate. This adds a few weeks overall but saves a round trip to the VFS centre.

Some Missions require the Renunciation Certificate to be in hand before the OCI application is accepted. Check your local Mission's practice. VFS staff can usually advise on the current practice in that jurisdiction.

If you are naturalising as a family

When an entire family naturalises together, each family member with an Indian passport must individually surrender. Each receives their own Renunciation Certificate. Children who held Indian passports surrender their Indian passports just as adults do. A child who never held an Indian passport (because the parents moved abroad before the child was born, or because the child was born abroad and given a foreign passport first) has nothing to surrender.

OCI applications for each family member are then submitted. You can submit as a bundled family application with one appointment and one set of fee payments, but the individual applications retain individual registration numbers.

25. Dual-citizen minors and the age-18 decision

A child born abroad to Indian citizen parents may, under the law of the country of birth, automatically acquire that country's citizenship at birth. The child may also, under Indian law, be entitled to Indian citizenship through the parents. The result is a child who, until reaching majority, may hold two passports under two different citizenship statuses.

The Indian position

India does not recognise dual citizenship. At some point before the age of majority (18 in most legal systems, including India's), the child must choose. Practically, what happens is as follows.

If the child was registered as an Indian citizen at birth (most commonly through the parents registering the birth with the Indian Mission and obtaining an Indian passport for the child), the child holds an Indian passport until age eighteen. Upon attaining majority, the child must either retain Indian citizenship and surrender the foreign citizenship, or retain the foreign citizenship and surrender the Indian citizenship. There is no option to continue holding both.

If the child chooses to retain the foreign citizenship, the child surrenders the Indian passport to the Indian Mission, receives a Renunciation Certificate, and can then apply for OCI under Pathway 1. This is the common path for children who have grown up primarily outside India.

If the child was never registered as an Indian citizen

If the parents never registered the child's birth with the Indian Mission, and the child grew up holding only the foreign passport, the child never acquired documentary Indian citizenship. At age eighteen, there is no Indian passport to surrender and no Renunciation Certificate to obtain. The child is a foreign citizen of Indian origin, and can apply for OCI under Pathway 3 (descendant of Indian citizens) with the parents' Indian documents as supporting evidence. If the parents had already

obtained OCI for the child as a minor under Pathway 4, the existing OCI continues, subject to the under-20 re-issue at the time of the first adult passport.

The practical recommendation

For most families today, the cleanest path is: register the child as a foreign citizen at birth, register the child for OCI as a minor using Pathway 4, re-issue the OCI once after the first adult passport (Chapter 16), and do not attempt to maintain an Indian passport for the child. This avoids the age-18 decision-point entirely and gives the child full OCI rights from childhood. It also avoids the complications of dual-passport travel, dual taxation documentation, and school enrolment paperwork.

Families that do want the child to retain Indian citizenship — for example, because one parent holds an Indian passport and the family expects to return to India for the child's schooling — can of course do so. But the age-18 decision then becomes real and must be managed.

26. Renouncing OCI voluntarily and involuntary cancellation

OCI is a status the holder can give up, and it is also a status the Government of India can take away. This chapter covers both ends.

Voluntary renunciation of OCI

An OCI holder who no longer wishes to hold the status can voluntarily renounce. The most common reason is a person who has decided to regularise as an Indian citizen under the post-five-year pathway (Section 5(1)(g)), and who is therefore giving up the OCI as a step toward acquiring Indian citizenship. Other reasons include a personal decision not to maintain diaspora ties, or to rationalise paperwork.

The renunciation is made through the OCI portal under Miscellaneous Services, selecting 'Renunciation of OCI Card'. The cardholder uploads identifying information, the current OCI card, and the application. There is no fee for voluntary renunciation. Upon processing, the Mission acknowledges renunciation and cancels the OCI registration. The card is physically returned to the Mission or punched as cancelled.

Once renounced, the status cannot be simply reclaimed. A fresh OCI application would be required if the person later wished to re-register, and the application would be assessed on the eligibility criteria current at the time of the fresh application.

Involuntary cancellation by the Government

The Government of India may cancel an OCI card on several grounds. The most common grounds are:

- Fraud, misrepresentation, or concealment of material facts at the time of application or thereafter. This includes concealment of Pakistani or Bangladeshi ancestry, concealment of foreign military service, and false statements in the application.
- Conviction for an offence in India with a sentence of at least two years' imprisonment where the conviction occurs within five years of OCI registration.

- Activities considered prejudicial to the sovereignty and integrity of India, the security of the State, or friendly relations with foreign states.
- For spouse-route holders, dissolution of the marriage through divorce or, in some circumstances, remarriage to a non-Indian-origin spouse after the death of the Indian-origin spouse.
- Joining the military or police service of a foreign country without renouncing OCI.
- Any other ground the Government may, by notification, specify.

Procedure for cancellation

Before cancellation, the Government issues a show-cause notice to the cardholder, giving the holder an opportunity to respond. The response is considered, and if the Government finds the response inadequate, a formal cancellation order is issued. The cardholder is required to surrender the OCI card and, from the date of cancellation, is treated as a foreign national for all purposes of Indian law.

Cancellation can be challenged by petition to the High Court of jurisdiction in India or, in limited cases, by writ to the Supreme Court. This is a specialised area of Indian administrative and constitutional law. If you receive a show-cause notice or a cancellation order, engage qualified Indian legal counsel promptly. Time limits for response and challenge are short.

Consequences of cancellation

A person whose OCI is cancelled loses the right of lifelong visa-free entry to India, loses the various NRI-parity benefits in the economic and educational fields, and must apply for an ordinary Indian visa for any future travel. In some cases of cancellation on security grounds, the Government may also impose a bar on future entry to India. Ancestry-based OCI cancellation does not affect the person's status under the law of their country of citizenship; they remain a national of that country.

Part VI — Country-Specific Playbook

The OCI framework is set by the Government of India, but the practical process differs by country in ways that matter. This part gives you country-by-country playbooks for the largest Indian-diaspora jurisdictions. Where you live determines which Mission you apply through, which VFS centre you visit, what the local fee chain looks like, and what specific documentary quirks apply. Read the chapter for your country, skim the others for comparison, and use Appendix C for exact consular jurisdictions.

Before the full country chapters, three Quick Starts give you the thirty-second version for Canada, the United Kingdom, and Australia. Use the Quick Start to orient. Use the full chapter to file.

Quick Start: applying from Canada

You are in Toronto, Vancouver, Ottawa, or one of the larger Prairie or Atlantic cities. You have a valid Canadian passport, a Canadian Citizenship Certificate, and either a surrendered Indian passport with Renunciation Certificate (Pathway 1), or ancestry documents tracing to an Indian-citizen parent or grandparent (Pathway 2/3), or Canadian-born children of OCI parents (Pathway 4), or a foreign spouse of an Indian or OCI-holder Canadian (Pathway 5).

- Your Mission is Ottawa, Toronto, or Vancouver, depending on your province. Ontario and Manitoba → Toronto. BC, Alberta, Saskatchewan, Yukon, NWT → Vancouver. Quebec, Atlantic Provinces, Nunavut → Ottawa.
- Your VFS centre is in Toronto, Mississauga, Ottawa, Montreal, Calgary, Edmonton, Vancouver, or Surrey. Check services.vfsglobal.com/can/en/ind for your closest centre.
- Fee is CAD 376 for fresh OCI, plus VFS service charges and ICWF. Effective April 2026. Paid in CAD, typically by credit card (with 3.75 per cent convenience surcharge) or by money order.

- Processing time: 8-12 weeks for ancestry cases, 16-24 weeks for spouse cases. Peak seasons (May-June, November-December) add two to four weeks.
- Canadian-specific quirks: Canadian Citizenship Certificate date is the date of loss of Indian citizenship for Renunciation purposes. Quebec civil-status documents are in French and are generally accepted without translation, but keep a translation ready. Winter rush before India Christmas trips congests Toronto and Vancouver centres; book three-plus weeks in advance.
- Most common avoidable mistake in Canada: applicants renew their Canadian passport shortly before filing and submit the new passport without the old passport or the name history established. If you have a new Canadian passport within the last year, upload both the new and the immediately-prior passports.

Full details in Chapter 28.

Quick Start: applying from the United Kingdom

You are in London, the South East, the Midlands, the North, Scotland, Wales, or Northern Ireland. You hold a British passport, a UK Naturalisation Certificate, and Indian supporting documents as relevant to your pathway.

- Your Mission is London, Birmingham, or Edinburgh. Greater London and the southern half of England plus Wales and Northern Ireland → London. Midlands, northern England → Birmingham. Scotland → Edinburgh.
- Your VFS centre is in London, Birmingham, Manchester, Glasgow, Edinburgh, Belfast, or Cardiff. Check services.vfsglobal.com/gbr/en/ind.
- Fee in GBP, equivalent to USD 275 for fresh OCI at current exchange rates, plus VFS service charges and ICWF. The exact GBP amount is published on the VFS UK page.
- Processing time similar to Canada: 8-12 weeks for ancestry, 16-24 weeks for spouse cases.

- UK-specific quirks: UK Naturalisation Certificate carries the name at naturalisation; if you have since changed your name by deed poll or marriage, carry the deed poll or marriage certificate to bridge. Applicants of East African Asian origin (Kenya, Uganda, and Tanzania) who migrated to the UK in the late 1960s and 1970s often have multi-country documentary histories; reconstruction may need both UK and East African records. Apostille facility through the Foreign, Commonwealth and Development Office if your marriage certificate (spouse cases) needs apostille.
- Most common avoidable mistake in the UK: applicants use a surname that reflects a post-marriage change without supplying the marriage certificate bridging the maiden and married surnames. Always include the bridging document when the current passport and old Indian document show different surnames.

Full details in Chapter 29.

Quick Start: applying from Australia

You are in Sydney, Melbourne, Brisbane, Perth, Adelaide, Canberra, or a regional city. You hold an Australian passport and Citizenship Certificate and relevant Indian supporting documents.

- Your Mission is Canberra, Sydney, Melbourne, or Perth. ACT and Tasmania → Canberra. NSW, QLD, NT → Sydney. VIC and SA → Melbourne. WA → Perth.
- Your VFS centre is in Sydney, Melbourne, Canberra, Brisbane, Perth, or Adelaide. Check services.vfsglobal.com/aus/en/ind.
- Fee in AUD, equivalent to USD 275 for fresh OCI plus service charges.
- Processing time similar to other major jurisdictions.
- Australia-specific quirks: Australian Citizenship Certificate date is the date of loss of Indian citizenship. Australian passport photograph standards do NOT equal OCI specifications — OCI needs a square photograph with face at 70-80 per cent, plain white background, and specific pixel

dimensions; a standard Australian passport photo is often NOT compliant. Take a dedicated OCI-spec photograph.

- Distance matters: regional Australian applicants often submit by post to the nearest state capital VFS. Use tractable courier. Allow extra time both directions.
- Fiji-origin applicants in Australia (descendants of nineteenth- and twentieth-century indentured migrants to Fiji) have ancestry pathways that require careful documentary reconstruction across Fiji and Indian records. Start this earlier than you think.
- Most common avoidable mistake from Australia: reusing the Australian passport photograph as-is for the OCI upload. The proportions are different. Retake.

Full details in Chapter 30. New Zealand applicants should also see Chapter 30.

27. United States: VFS, consular jurisdiction, ICWF, courier

The United States has the largest single population of OCI applicants in the world. The Indian Embassy in Washington, DC and six Consulates General (New York, Chicago, San Francisco, Houston, Atlanta, and Seattle) cover the country. VFS Global operates Application Centres in major cities and accepts postal submissions from across the country.

Consular jurisdiction, US

Your application must go to the Indian Mission with jurisdiction over your state of residence.

| Indian Mission | States covered |
|--------------------------|---|
| Embassy, Washington DC | Maryland, Virginia, DC, North Carolina, South Carolina, Kentucky, Tennessee, West Virginia |
| Consulate, New York | New York, New Jersey, Connecticut, Massachusetts, New Hampshire, Rhode Island, Vermont, Maine, Pennsylvania, Ohio |
| Consulate, Chicago | Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin |
| Consulate, San Francisco | California (north), Nevada, Oregon, Idaho, Montana, Wyoming, Colorado, Utah, Hawaii, Alaska |
| Consulate, Houston | Texas, Oklahoma, Arkansas, Louisiana, New Mexico, Arizona (part), California (south) |
| Consulate, Atlanta | Alabama, Florida, Georgia, Mississippi, Puerto Rico, South Carolina (part), Tennessee (part), US Virgin Islands |
| Consulate, Seattle | Washington state, Oregon (part), Idaho (part) |

Jurisdictions can overlap at the edges and have been revised periodically. Before you apply, verify jurisdiction on your Mission's own website. Do not rely on this table for the edge cases.

VFS in the US

VFS Global operates Application Centres in New York, Chicago, Houston, San Francisco, Atlanta, and Seattle, with additional satellite sites in Boston, Washington DC, Los Angeles, and elsewhere for specific services. The central US VFS site is services.vfsglobal.com/usa/en/ind. Fee payments in the US are by money order or cashier's cheque made out to 'VFS Services USA Inc' or similar, or online by credit card with the 3.75 per cent convenience surcharge.

The Indian Community Welfare Fund, US

The ICWF charge in the US is USD 3 per applicant for most OCI services. It is added automatically to the fee invoice. It supports repatriation and welfare services for Indian nationals in distress in the United States.

Courier and tracking in the US

Most applicants use FedEx or UPS for submission and return. VFS issues shipping labels through its portal at additional cost. You can also purchase your own label if you prefer. USPS is accepted but not recommended for documents of this value. Always use a trackable service.

US-specific quirks

- Applicants with California addresses should confirm whether their county falls under the San Francisco or Houston jurisdiction. The dividing line has moved in the past.
- Naturalisation certificate copies are expected to be clear, and the certificate number visible. Early US naturalisation certificates printed in low-contrast blue sometimes do not scan well; rescan at higher resolution if the document looks faded.

- US applicants with name changes on naturalisation (for example, dropping a middle name or Anglicising) should ensure the Indian supporting documents (old Indian passport, birth certificate) and the current US passport name are both covered by either the naturalisation certificate's name-change provision or a supplementary affidavit.
- US applicants who have moved state since naturalising sometimes have old addresses on file at USCIS. The OCI application asks for the current address, which must match your current US address proof, not the address on your naturalisation certificate.

28. Canada: OCI from Toronto, Vancouver, Ottawa

Canada's Indian diaspora is concentrated heavily in Ontario and British Columbia, with substantial communities in Alberta, Quebec, and the Prairies. The High Commission of India in Ottawa and the Consulates General in Toronto and Vancouver cover the country.

Consular jurisdiction, Canada

| Indian Mission | Provinces covered |
|-------------------------|--|
| High Commission, Ottawa | Quebec, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, Nunavut |
| Consulate, Toronto | Ontario, Manitoba |
| Consulate, Vancouver | British Columbia, Alberta, Saskatchewan, Yukon, Northwest Territories |

VFS in Canada

VFS Global Canada operates Application Centres in Toronto, Vancouver, Ottawa, Calgary, Edmonton, Mississauga, Surrey, and Montreal. The Canadian site is services.vfsglobal.com/can/en/ind. Fee payment in CAD. Fresh OCI registration in Canada is CAD 376 as of April 2026, equivalent to the USD 275 Government fee at current exchange rates, plus VFS service charge and ICWF.

Canada-specific quirks

- Canadian citizens who naturalised through the Canadian Citizenship Act provide the Canadian Citizenship Certificate as proof of naturalisation. The Certificate includes date of grant; that date is treated as the date of acquisition of foreign citizenship for Indian-surrender purposes.
- Canadian passports include maiden names or previous names in the machine-readable zone in some cases; OCI applications should still use the primary name as it appears on the data page.

- Quebec civil status documents (birth and marriage certificates from the Directeur de l'état civil) are long-format and in French. English translations are not always required at the Indian Mission but may be requested. Keep a translation ready for the marriage certificate in spouse-route applications.
- Canadian addresses include a postal code with a space in the middle (e.g., M5V 3A8). Enter exactly as on your address proof.
- Toronto's VFS centre is frequently at capacity during peak season (May-June, November-December). Book appointments four to six weeks in advance during these windows.

29. United Kingdom: naturalisation certificate alignment and VFS UK

The United Kingdom has one of the oldest Indian diasporas in the Western world and one of the largest current OCI populations. The High Commission of India in London and Consulates General in Birmingham and Edinburgh cover the UK.

Consular jurisdiction, UK

| Indian Mission | Regions covered |
|-------------------------|--|
| High Commission, London | Greater London, South East England, South West England, East of England, Wales, Northern Ireland |
| Consulate, Birmingham | West Midlands, East Midlands, Yorkshire and the Humber, North West England, North East England |
| Consulate, Edinburgh | Scotland |

VFS in the UK

VFS Global UK operates Application Centres in London, Birmingham, Edinburgh, Manchester, Glasgow, Belfast, and Cardiff. The UK site is services.vfsglobal.com/gbr/en/ind. Fee payment in GBP with the same structure: Government fee equivalent to USD 275, VFS service fee, ICWF.

Naturalisation Certificate alignment

UK naturalisation by the Home Office produces a Naturalisation Certificate. The Certificate shows the name as granted. If the applicant later updated their British passport to a different name (for example, after marriage), there is a documentary gap between the name on the Naturalisation Certificate and the name on the current passport. Missions in the UK are familiar with this and accept a supplementary deed poll or marriage certificate.

British-Indian applicants often have ancestry in pre-independence British India that is documented partly in British colonial records and partly in Indian records. Where the family records were on the British

side (for example, Anglo-Indian families, families of Indian-origin officials in the British administration), additional supporting documents can sometimes be obtained from The National Archives at Kew.

UK-specific quirks

- British passports issued before 2020 had different machine-readable formats. If you hold a very old passport, you may want to renew first before applying for OCI; the current form expects current passport standards.
- East African Asian families (Kenyan, Ugandan, Tanzanian Asians who migrated to the UK in the late 1960s and 1970s) have complex multi-country documentary histories. Where the original Indian citizenship was surrendered decades ago, reconstruction may require both UK records and records from the East African country.
- The UK's Apostille Convention status (the UK issues apostilles through the Foreign, Commonwealth and Development Office) is relevant when UK marriage certificates must be apostilled for a spouse-route application through the Indian Mission in a third country.

30. Australia and New Zealand

Australia's Indian population is one of the fastest-growing in the world. New Zealand's is smaller but significant. The High Commissions in Canberra and Wellington and the Consulates General in Sydney, Melbourne, Perth, and Auckland cover the region.

Consular jurisdiction, Australia and NZ

| Indian Mission | States or regions covered |
|-----------------------------|--|
| High Commission, Canberra | Australian Capital Territory, Tasmania |
| Consulate, Sydney | New South Wales, Queensland, Northern Territory |
| Consulate, Melbourne | Victoria, South Australia |
| Consulate, Perth | Western Australia |
| High Commission, Wellington | New Zealand (South Island) |
| Consulate, Auckland | New Zealand (North Island), Pacific island territories |

VFS in Australia and NZ

VFS Global Australia operates in Sydney, Melbourne, Canberra, Perth, Brisbane, and Adelaide. The Australia site is services.vfsglobal.com/aus/en/ind. New Zealand is services.vfsglobal.com/nzl/en/ind. Fees in AUD and NZD respectively, equivalent to USD 275 Government fee plus service charges.

Australia-specific quirks

- Australian Citizenship Certificates include a Certificate number and a full name in the order 'Surname, First Given Name, Other Given Names'. Enter in the OCI form in the order used on your Australian passport.
- Australian birth certificates from different states (NSW, Victoria, Queensland, etc.) have different formats. All are accepted; do not attempt to standardise by re-application.

- Indian-origin applicants who migrated from Fiji to Australia have specific ancestry considerations. The connection to India may be several generations removed, going back to the indentured labour migrations of the nineteenth and early twentieth centuries. Documentary reconstruction can be more complex than for recent migrants.
- Distance from VFS centres can be significant for applicants in regional Australia. Postal submission is routinely used. Allow extra courier time.

31. United Arab Emirates and the rest of the Gulf

The Gulf States host the largest Indian population outside India, with the United Arab Emirates alone home to approximately 3.5 million persons of Indian origin. Most are Indian citizens on work visas, so OCI applicants are the smaller subset who have acquired citizenship of a Gulf country or a third country while residing in the Gulf.

Consular jurisdictions, Gulf

Indian Missions across the Gulf cover the region comprehensively. Embassies in Abu Dhabi (UAE), Riyadh (Saudi Arabia), Doha (Qatar), Muscat (Oman), Manama (Bahrain), and Kuwait City (Kuwait). Consulates General in Dubai (UAE) and Jeddah (Saudi Arabia). Each has a defined jurisdiction over the relevant country and in some cases over specific emirates or regions.

VFS in the Gulf

VFS Global operates Application Centres in Dubai, Abu Dhabi, Sharjah, Jeddah, Riyadh, Doha, Muscat, Manama, and Kuwait City. Fee payment in AED, SAR, QAR, OMR, BHD, or KWD as applicable. The UAE fee for a fresh OCI application is approximately AED 1,010 plus service charges, equivalent to USD 275 at current exchange rates.

Gulf-specific quirks

- Most Indian-origin persons in the Gulf hold Indian passports; check first whether OCI is the right document. If you are still an Indian citizen, OCI is not for you, and you hold the Indian passport for life in the Gulf.
- The UAE's Golden Visa, Green Visa, and freelancer visa schemes provide long-term residency without citizenship. Persons on these visas, who remain Indian citizens, do not and cannot apply for OCI.
- Persons of Indian origin who are now citizens of a Gulf country (rare, since Gulf naturalisation is restrictive) apply on the basis of their current Gulf passport. The supporting

documents include any former Indian passport and naturalisation-equivalent documentation.

- Persons of Indian origin who are citizens of a Western country but reside in the Gulf on a work or investor visa apply through the Indian Mission in the Gulf country, not through the Mission in their country of citizenship. Your application Mission follows your residence, not your passport.
- Arabic translations of certain documents may be required by local VFS for internal processing but are not ordinarily required by the Indian Mission itself.

32. Europe: Germany, France, Netherlands, Portugal

Europe hosts smaller but significant Indian-origin populations. Germany and the Netherlands have long-established Indian communities. France, Portugal, and Italy are newer growth areas. Each country has its own Indian Mission.

Germany

The Embassy of India in Berlin and the Consulate General in Munich, Frankfurt, and Hamburg cover Germany. Persons of Indian origin in Germany who have naturalised as German citizens apply through the Mission with jurisdiction over their state. VFS Germany centres operate in Berlin, Frankfurt, Munich, and Hamburg. Fee in EUR.

France

The Embassy of India in Paris covers France. Indian-origin French citizens, including a substantial community with Pondicherry ancestry (the former French India), apply through Paris. Documents in French may be accepted without translation at the Indian Mission. VFS France operates in Paris and Marseille.

Netherlands

The Embassy of India in The Hague covers the Netherlands. Netherlands also hosts Dutch nationals of Surinamese-Indian origin, some of whom qualify for OCI under a specific accommodation for descendants of nineteenth-century Indian migrants who went from India to Suriname. VFS Netherlands operates in The Hague and Amsterdam.

Portugal

The Embassy of India in Lisbon covers Portugal. Portugal has a distinctive Indian-origin population with Goan ancestry (the former Portuguese India). Goan Portuguese citizens have a particularly clean documentary route to OCI because the historical connection to India is well-recorded in Portuguese colonial archives. VFS Portugal operates in Lisbon.

Europe-specific quirks

- Apostille conventions vary. EU countries are generally Hague Convention signatories, simplifying document authentication.
- Dual citizenship is permitted by some EU countries and not by others. Your status under Indian law is independent of your EU dual-citizenship status; if you hold any foreign citizenship, you are a foreign national for Indian law purposes regardless of whether you also hold another foreign citizenship.
- EU freedom of movement does not matter for OCI purposes. Your application Mission follows your country of ordinary residence, and 'ordinary residence' is typically the country where you live and work, regardless of your EU member state of citizenship.

33. Singapore, Malaysia, and Southeast Asia

Southeast Asia hosts one of the oldest and largest Indian diasporas in the world. Malaysia, Singapore, Myanmar, Thailand, and Indonesia all have significant Indian-origin populations. Singapore's Indian community is about ten per cent of the city-state's population. Malaysia's Indian community is around seven per cent of the country.

Singapore

The High Commission of India in Singapore covers Singapore. VFS Singapore operates a single Application Centre. The OCI application fee in Singapore is SGD 349, equivalent to USD 275 at current exchange rates, plus service charges.

Malaysia

The High Commission of India in Kuala Lumpur and the Consulate General in Penang cover Malaysia. VFS Malaysia operates Centres in Kuala Lumpur and Penang. Malaysian-Indian applicants often have ancestry dating to nineteenth-century migrations to the British Straits Settlements; documentary reconstruction can involve both Malaysian and colonial-era records.

Other Southeast Asia

Indian Missions in Bangkok, Jakarta, Manila, Yangon, Hanoi, and Ho Chi Minh City cover the rest of Southeast Asia. VFS operates in major cities. The volume of OCI applications from these countries is smaller, and processing times can be variable. Where possible, apply during lower-volume seasons to avoid delays.

34. Applying from inside India: the FRRO route

A foreign national physically inside India, on a valid Indian visa, can apply for OCI without leaving the country. The application goes through the Foreigners Regional Registration Office (FRRO) in the city of ordinary residence, not through a VFS centre.

The 8 April 2026 clarification

For many years, in-India applicants were frequently told by FRRO staff that they needed to have completed at least six months of stay in India before applying for OCI. This was based on a loose interpretation of 'ordinary residence'. On 8 April 2026, the Bureau of Immigration formally clarified that the six-month wait is not required. Eligible foreign nationals with valid visas and complete documentation may apply soon after arrival in India.

This is an important clarification for families coming to India for extended visits who want to regularise OCI during the same trip. Earlier, they often had to depart for a visa run and return. Now, with the clarification, they can file from India during the first visit.

Who can apply in-India

- Foreign nationals on business, employment, student, entry, research, medical, or long-term visas.
- Foreign spouses of Indian citizens living in India on a dependant visa, where the marriage has crossed the two-year mark.
- Foreign-origin children of Indian citizens living in India, where the child is eligible on ancestry or parentage.

Who cannot apply in-India

- Foreign nationals on tourist visas.
- Foreign nationals on missionary visas.
- Foreign nationals on mountaineering visas.
- Foreign nationals whose visas have expired or who are over-staying.

The in-India fee

The in-India fee for a fresh OCI application is Rs 15,000 paid by demand draft in favour of the Pay and Accounts Officer (Secretariat), Ministry of Home Affairs, payable at New Delhi. The demand draft must be an Indian bank draft. International drafts are not accepted. Re-issue fees and Miscellaneous Service fees in-India are also rupee-denominated.

Processing at the FRRO

The FRRO in major cities (Delhi, Mumbai, Chennai, Bangalore, Kolkata, Hyderabad, Pune, Ahmedabad) handle the majority of in-India OCI applications. Smaller cities route through the major city FRRO covering the region. In-person appearance for biometrics and document verification is typically required. Applications are then forwarded from the FRRO to the Bureau of Immigration in Delhi for central processing.

Processing times for in-India applications can be longer than overseas applications, partly because the FRRO handles a large volume of foreign-national registration work beyond OCI. Plan for twelve to sixteen weeks. Urgent cases can sometimes be expedited through direct escalation to the Bureau.

Part VII — Using Your OCI

The card is in your hand. Now what can you actually do with it? Part VII is the practical guide to life as an OCI holder: travelling to India, working in India, studying in India, buying property, banking, investing, paying taxes, and navigating the restricted areas where OCI alone is not enough. Everything in this part is subject to the OCI restrictions in Chapter 3; if a restriction from that chapter applies, it overrides anything else in this part.

35. Travelling to India with an OCI: documents, e-Arrival Card, airline rules

The most common use of an OCI is the most beautiful one. You book a flight. You fly home. You visit your parents, attend a cousin's wedding, see the monsoon in your village. This chapter covers the mechanics of that trip.

What you must carry

- Your current foreign passport with minimum six months validity from the date of arrival in India. Some airlines are stricter and require minimum six months from the date of return.
- Your OCI card. The physical booklet. Carry it with your passport, not buried in checked luggage.
- Confirmed return or onward travel booking, if the airline or immigration asks. Most do not ask OCI holders, but the documentation should be in your email.

What you no longer need to carry

- The old passport on which your OCI U-visa was originally endorsed. The Government has confirmed that OCI holders may travel with any current valid passport and a valid OCI card. The old-passport requirement was withdrawn several years ago.
- A physical disembarkation or arrival card. The physical card has been discontinued permanently. The Digital e-Arrival Card has replaced it.

The Digital e-Arrival Card

As of 2026, every passenger arriving in India, including OCI holders, must complete a Digital e-Arrival Card before boarding their flight. The e-Arrival Card is filed at the Bureau of Immigration portal (indianvisaonline.gov.in's arrival card section or the dedicated e-Arrival Card portal) and is typically completed within seventy-two hours of departure.

Information collected includes passport number, flight details, arrival date, purpose of visit, Indian address during stay, and contact details. Completion generates a confirmation QR code, which may be checked at the airline check-in counter or at immigration. Most airlines now automatically check for e-Arrival Card completion during check-in. Passengers without the completed card can be denied boarding.

The e-Arrival Card is free. It is quick. Complete it for every trip, for every family member, including children. Save the confirmation PDF to your phone.

At the airline counter

Airlines flying to India have been instructed to verify, at check-in, that each passenger has a valid travel document combination. For OCI holders, the expected combination is a current foreign passport plus a valid OCI card. Airlines will check both. Some airlines also check the e-Arrival Card QR code at the counter.

If the airline system does not recognise your OCI card or flags a mismatch, stay calm. Show the physical card, the Mission-issued certificate page if available, and your last Indian travel history (recent entry stamps in your current passport). Ask the supervisor to verify with the airline's India desk. Most issues are resolvable at the counter. Allow extra time for these interactions.

At Indian immigration

On arrival in India, OCI holders use the foreign nationals' queue. Indian immigration officers will check the passport, the OCI card, and stamp the passport with an entry stamp. OCI holders are not required to fill any arrival form at the counter (the e-Arrival Card has replaced this).

On departure from India, OCI holders proceed through the foreigners' departure queue or, depending on airport, through common queues. Departure cards are also digital; the airline typically handles the digital departure confirmation.

If something goes wrong at immigration

The most common problems are: OCI card's old photograph substantially different from current appearance (for children who have grown up, or adults whose card is 15+ years old); apparent name mismatch between passport and OCI; or passport validity less than six months. If any of these comes up, the immigration officer may call a supervisor for a clearance check. In most cases the traveller is cleared within thirty minutes. In rare cases, clearance may require a longer interview. Have your Renunciation Certificate (if applicable), old passports, and any supporting ID ready to produce. Chapter 46 covers border problems in detail.

36. Working in India on OCI: what is allowed, what needs permission

The OCI card authorises employment in India without any further work permit, in most sectors and most roles. This is one of the card's biggest economic benefits. But the permission is not unlimited. This chapter sets out what is open and what is restricted.

The wide open zone

- Employment in the Indian private sector, at any level from entry-level to chief executive, in any industry that is open to foreign investment and employment. This covers the vast majority of Indian economic activity: technology, manufacturing, services, finance, healthcare, hospitality, retail, consulting, and more.
- Self-employment as a professional (subject to relevant professional licensing in India, which is a separate regulatory question). OCI doctors, lawyers, architects, chartered accountants, and so on can practise in India if and only if they hold the relevant Indian professional qualification and registration.
- Running a business in India. An OCI holder can incorporate a company in India, hold majority or minority shareholding, operate as director, and employ other people. Foreign direct investment rules apply to foreign shareholders generally, and OCI holders are treated as non-residents for foreign investment regulatory purposes.

Requires permission

- Research positions at Indian universities and research institutions. The OCI Notification 2021 requires the engaging institution to obtain a specific research permit from the Ministry of Home Affairs before engaging an OCI holder as a research scholar.
- Journalist positions, whether as employees or stringers. Again, requires prior MHA permission.

- Missionary work in India. The OCI does not, by itself, authorise missionary activity. Prior permission is required.
- Mountaineering in restricted zones. A separate permit regime applies.
- Employment in foreign diplomatic missions within India, or in foreign government organisations operating in India, requires prior MHA permission.

Closed zone

- Employment in the Indian Civil Service, Union Public Service Commission posts, State Public Service Commission posts, or any other capacity that falls under Article 16 of the Constitution reserving public employment for Indian citizens. OCI holders cannot sit for the Civil Services Examination.
- Election to political office at any level.
- Judicial positions in the Indian judiciary.
- Positions in the Indian armed forces and paramilitary forces.

Tax residence, PAN, and employment

An OCI holder employed in India is an Indian tax resident for the years in which they meet the Indian tax-residence tests (broadly, 182 days in India in the tax year, or other specified patterns). Indian tax residence brings Indian worldwide taxation for those years, subject to applicable Double Taxation Avoidance Agreements. An OCI holder working in India needs a PAN card (Permanent Account Number), which is the basic Indian tax identifier. Chapter 39 covers PAN in detail.

37. Education in India: NRI quota, medical and engineering seats

Indian higher education remains a draw for many diaspora families whose children are intellectually ready for Indian competitive programmes or who prefer Indian fees, Indian pedagogy, or connection to Indian culture. OCI holders have a complex but generally favourable position in Indian higher education admissions.

The NRI quota, as it applies to OCI holders

Most Indian higher education institutions, particularly private medical colleges, private engineering colleges, and private universities, reserve a specific percentage of seats (commonly 15%) for NRI students. OCI holders are treated as parity with NRIs for this purpose. The NRI quota typically charges higher fees (often USD denominated) than the general (resident Indian) quota, and admission is on the basis of twelfth-grade or equivalent school results rather than the Indian competitive entrance examinations.

For OCI applicants, the NRI quota has been a popular entry point to Indian medical and engineering education. The higher fees are still typically lower than equivalent international study, and the graduation credentials are recognised internationally.

The general quota

The general quota, filled on the basis of Indian competitive entrance examinations (NEET for medical, JEE for engineering, CUET for general university admissions, CLAT for law, and others), is formally open to OCI holders on parity with NRIs. In practice, OCI participation in the general quota has been contested in specific courses and states, and there have been court cases over the last decade on whether OCI holders can take specific seats reserved for Indian citizens.

The general principle: OCI holders can take the entrance examinations, register for admission counselling, and compete for seats in the general quota, with NRI-parity status. However, some seats are categorically reserved for Indian citizens (for example, certain government-

subsidised medical seats in some state-level allocations). Always check the specific admission notification for the course and state you are targeting.

Public (government) education

Indian government schools, colleges, and universities admit OCI students on the same terms as resident Indians for day-to-day school education (K-12). For post-school higher education, admission follows the examination-based processes with NRI or general quota considerations.

Practical tips for OCI parents considering Indian education

- Start planning two years in advance. Indian admission cycles are rigid and work backward from examination dates.
- Engage with an Indian education counsellor familiar with OCI/NRI admissions. The rules are granular enough that expert guidance saves missteps.
- Ensure all your OCI documentation is current. NRI quota applications require the OCI card and usually the passport of an NRI or OCI parent to confirm the child's OCI status.
- For medical and engineering, have a clear alternative plan. Indian admissions are competitive and can go either way.

38. Buying property: the agricultural-land wall and what you can own

Of all the rules around OCI, the property rules are both the most practically important and the most widely misunderstood. Many OCI holders buy land in India, inherit property, or plan retirement around a home they intend to own. This chapter is blunt about what is permitted and what is not.

What you can buy, without prior approval

- Residential property. You can purchase a house, a flat, an apartment, a bungalow — any residential real estate — anywhere in India, subject only to local zoning and municipal rules applying to all buyers.
- Commercial property. Offices, retail spaces, industrial buildings, warehouses, and similar commercial real estate are open. Standard commercial real estate law applies, as it does to resident Indian buyers.
- Residential and commercial property in any number. No cap on how many residential or commercial properties you can own.

What you cannot buy

- Agricultural land. This is the wall. OCI holders cannot purchase agricultural land in India under any circumstances.
- Plantation property. Tea gardens, coffee estates, rubber plantations, spice gardens — all closed.
- Farm houses. Note: a 'farm house' in Indian real estate terminology is specifically a dwelling on agricultural or semi-agricultural land, often in peri-urban areas, not just any house in a rural setting. A residential villa in a rural gated community is residential. A traditional farm house on farmland is not.

The definitional problem

The 'agricultural land' definition is not uniform across India. Each state has its own land-use classification under state land revenue laws, and

the classification of a specific plot as agricultural, non-agricultural, or converted varies. A plot that appears 'agricultural' on old records may have been converted to non-agricultural use through a formal conversion process (often called NA conversion). A plot that looks like a residential plot in a suburb may still be formally agricultural if conversion has not been completed.

Before any land purchase, obtain a formal land-use certificate from the revenue department. If the land is agricultural, you cannot purchase as an OCI. If it is NA-converted, you can. Do not rely on the seller's assurance. Do not rely on appearance. Get the certificate.

Inheritance

OCI holders can inherit any form of property in India, including agricultural land and plantation property, from Indian citizens or other OCI holders. Inheritance is not a 'purchase' and is not barred. You can inherit your parents' farm and own it lawfully.

Having inherited agricultural land, you can continue to hold it, lease it, develop its non-agricultural portions (after conversion), and dispose of it by sale to a buyer eligible to purchase agricultural land. You cannot freely aggregate inherited agricultural holdings by purchasing additional agricultural land, because the original purchase bar applies.

Gift

OCI holders can receive residential and commercial property by gift from Indian citizens or NRIs. Agricultural land gifts to OCI holders face the same bar as purchases and are typically not permitted. Gifts of non-agricultural property are freely permitted under Indian gift tax rules (with appropriate tax consequences for both giver and recipient).

Disposal

OCI holders can sell residential and commercial property at any time to any eligible buyer. Sale proceeds can be repatriated subject to Reserve Bank of India rules on repatriation of immovable property sale proceeds, which currently permit up to USD one million per financial year per person from NRO account balances, with appropriate documentation.

39. Banking, investments, PAN, Aadhaar: the financial toolkit

An OCI holder operating financially in India relies on a toolkit of identifiers and accounts. This chapter walks through what you need and how they relate.

PAN card

The Permanent Account Number (PAN) is the Indian tax identifier. Every person transacting significantly in India — opening a bank account, making an investment, buying property, receiving dividend or interest income — needs a PAN. OCI holders apply for PAN using Form 49AA (the foreign-national form) through the NSDL or UTITSL portals, supported by passport, OCI card, and address proof. PAN issue is typically two to three weeks.

Your PAN is a permanent, lifetime number. Once issued, it does not expire and is not re-issued.

Aadhaar

Aadhaar is the Indian biometric identity number, administered by UIDAI. Aadhaar for OCI holders is available but subject to conditions. The current rule is that an OCI holder who has resided in India for at least 182 days continuously in the preceding twelve months may enrol for Aadhaar. Short-term visitors and OCI holders who do not meet the residence threshold cannot enrol.

Aadhaar is increasingly required for many Indian financial and regulatory processes. If you plan to spend significant time in India, enrol for Aadhaar once you meet the eligibility threshold. The enrolment itself is free and is done at an Aadhaar centre with biometric capture.

NRI and NRO accounts

OCI holders can open Non-Resident External (NRE) accounts and Non-Resident Ordinary (NRO) accounts at Indian banks. NRE accounts hold balances in Indian rupees converted from foreign-currency inward remittances and are freely repatriable. NRO accounts

hold balances of Indian-source income (rent, dividends, pension from Indian sources) and have repatriation limits (USD one million per financial year).

An OCI holder planning to work or live in India medium- to long-term will typically open both. Choose a bank with good branch presence in the cities you frequent and with reliable online banking.

Investments

OCI holders can invest in Indian mutual funds, the stock market (through a Portfolio Investment Scheme demat account), corporate bonds, government securities, and most other financial instruments open to NRIs. Direct investment in an Indian company (as a shareholder) is subject to foreign investment rules, which treat OCI holders similarly to NRIs and foreign investors depending on the sector.

Indian financial regulators (SEBI for securities, RBI for banking, IRDAI for insurance) have specific provisions for NRI/OCI investors. A good Indian chartered accountant or financial advisor familiar with NRI/OCI clients is worth their fee for any investment beyond basic fixed deposits.

Indian driving licence

An OCI holder can obtain an Indian driving licence by surrendering or translating their foreign licence and passing the relevant Indian driving test, or through reciprocity arrangements that apply to some countries. The Regional Transport Office (RTO) of the city of residence processes these applications. Documents include passport, OCI card, Aadhaar or address proof, and the foreign licence.

40. Taxation: OCI is not a tax status — what actually matters

Many OCI holders assume that holding the card somehow changes their tax situation. It does not. Your tax status is a function of your residency and source of income, not of your citizenship or OCI status. This chapter gives you the framework.

Indian tax residency

You are an Indian tax resident for a given financial year (April to March) if you meet any of the physical-presence tests under the Income-tax Act, 1961. The most common test is 182 days or more of physical presence in India during the year. There is also a 60-days-plus-365-days-in-four-preceding-years test that catches frequent visitors.

If you are an Indian tax resident in a year, your worldwide income is subject to Indian tax, subject to relief under applicable Double Taxation Avoidance Agreements. If you are a non-resident, only your India-source income is taxable in India.

Holding OCI does not make you an Indian tax resident

An OCI holder who visits India for two weeks a year is a non-resident for Indian tax purposes. An OCI holder who lives in India for eight months a year is a resident. The card is irrelevant to tax residency. Your physical presence and the specific tests are what count.

Indian income for OCI holders

Common Indian-source income streams for OCI holders: rental income from Indian residential or commercial property; dividends and interest from Indian investments; capital gains on sale of Indian property or Indian securities; pension from a former Indian employer. Each category has its own tax rules, withholding requirements, and DTAA-relief procedures.

Repatriation and FEMA

The Foreign Exchange Management Act (FEMA) governs the repatriation of funds from India to outside India. OCI holders, as non-residents, operate under NRI-equivalent FEMA rules for most transactions. Repatriation of current income (rent, dividend, interest) is generally free. Repatriation of capital (sale proceeds of property, redemption of investments) is subject to limits and procedures.

Tax advice, not this book

Indian tax law is complex, the DTAA network is country-specific, and OCI holders operating across jurisdictions often face multi-country tax considerations. This book gives you the conceptual framework only. For actual tax filings, engage an Indian chartered accountant with NRI/OCI experience, and where applicable, coordinate with a tax professional in your country of residence.

41. Protected and Restricted Area Permits: where OCI alone is not enough

OCI gives you access to most of India. Most. Some regions of the country, designated as Protected Areas or Restricted Areas under the Foreigners Act, require a separate permit for any foreigner, including OCI holders. Get the permit before you travel, or do not travel to those regions.

What counts as a Protected or Restricted Area

- Arunachal Pradesh: a Protected Area Permit (PAP) is required for foreigners, with relaxations for certain categories and periodic waivers for tourism.
- Nagaland: a PAP is required, with periodic waivers.
- Mizoram: a PAP is required, with periodic waivers.
- Manipur: a PAP is required for foreigners.
- Parts of Sikkim: particularly the north and east, which border China, require an Inner Line Permit (administered differently from PAP but with similar effect).
- Andaman and Nicobar Islands: a Restricted Area Permit (RAP) is required for certain islands and is often granted on arrival for tourist areas.
- Lakshadweep: a permit from the Lakshadweep administration is required for almost all visits.
- Parts of Ladakh and Jammu and Kashmir: sensitive border areas require specific permits in addition to the standard Indian visa or OCI.

How to obtain a permit

PAP and RAP applications are made through the Ministry of Home Affairs or through specific state tourism departments that have delegated authority. For some areas, registered tour operators can obtain permits on behalf of their clients. Timelines vary from a few days (online RAP for Andamans) to several weeks (complex PAPs for remote Arunachal Pradesh).

What happens without a permit

Entering a protected or restricted area without the required permit is an offence under the Foreigners Act. Consequences can include fines, deportation, and restrictions on future entry to India. Do not rely on informal or unofficial workarounds. The check posts do check.

Checking current position

The PAP/RAP landscape changes. Some restrictions have been relaxed over the last decade to encourage tourism. Some have been reimposed for security reasons. Always check the current position through the Bureau of Immigration website, the Ministry of Home Affairs foreigners division, and the relevant state tourism department before planning travel to any protected area.

Part VIII — Troubleshooting

Things go wrong. Applications get returned. Status portals stall for weeks. Names do not match. Immigration at Mumbai airport asks a pointed question. Part VIII is the diagnostic and repair manual. Turn to the relevant chapter when the specific problem arrives.

42. The top twenty reasons OCI applications get rejected or delayed

These are the failure modes I have seen most often in twenty-five years of practice. Some are technical (wrong file size). Some are substantive (ineligibility). All are avoidable if you know they are coming. Read the list, then go back and check your own application against each.

27. Photograph does not meet specifications. Wrong background colour, head not centred, glasses with glare, smile too wide, ratio wrong, size too large or too small. Specific to OCI spec, not passport spec. Chapter 11.
28. Signature image wrong aspect ratio. The 1:3 rule is inflexible. Scanner or phone photo with the wrong crop is instantly rejected by the portal.
29. Passport with less than six months validity. Renew passport first.
30. Application not completed within 180 days of online initiation. Portal archives. Fresh application required. Fees paid can usually be refunded; time cannot.
31. Documents uploaded in wrong file format. PDF is required for documents; JPEG for photograph and signature. Other formats (PNG, TIFF, DOC) are not accepted by the portal.
32. Document file size exceeds 1000 KB per document or 500 KB per photograph/signature. Compress.
33. Name on current passport does not match name on supporting Indian documents, with no explanation. A deed poll, gazette notification, or affidavit is needed to bridge.
34. Place of birth inconsistent across documents. Chennai on one, Madras on another. Explain the re-naming, or reconcile.
35. Date of birth inconsistent. Even a single-digit error is flagged. Re-check every document.
36. Parents' names entered differently in different parts of the form. The online form asks for parents' names in Part A and again in various declarations; keep them identical.

37. Address on application does not match address on uploaded address proof. Move the proof or update the application.
38. Address proof older than twelve months. Get a fresh utility bill or statement.
39. Ancestry evidence inadequate for Pathway 2 or 3. You assert Indian origin through a grandparent, but the grandparent's Indian passport is missing and no equivalent Indian document exists.
40. Marriage certificate not legalised or apostilled in spouse-route applications where the marriage was solemnised in a third country.
41. Missing naturalisation certificate for ever-Indian-passport applicants who naturalised abroad.
42. Missing Renunciation Certificate, and the surrendered Indian passport does not clearly show a cancellation stamp.
43. Concealment of Pakistani or Bangladeshi ancestry. Applications discovered to have concealed ancestry are denied and may result in a bar.
44. Concealment of foreign military service. Same consequences.
45. Application submitted to wrong consular jurisdiction. The Mission returns it with instructions to re-file at the correct Mission. Weeks lost.
46. Applicant ordinarily resident in one country but applies through the Mission of their passport country. Mission follows residence, not passport.

43. Name mismatch, date-of-birth mismatch, and how to fix them

Of the twenty triggers above, name mismatch is the most common, followed by date-of-birth mismatch. Both are fixable, but not by trying to conceal them. This chapter gives you the fixes.

Name mismatch scenarios

- Maiden-to-married. Your Indian passport was in your maiden name. Your current passport is in your married name. Fix: submit the marriage certificate, apostilled where necessary, along with the application. Most Missions accept the marriage certificate as bridge; no further affidavit is required.
- Anglicisation or transliteration variants. Indian-origin names transliterated to Latin script have many acceptable variants. 'Krishnan' can appear as 'Krishnan', 'Krishanan', 'Krisnan', 'Krshnan'. Fix: an affidavit listing all variants and declaring them as referring to the same person. Most Missions accept the affidavit.
- Formal name change. Deed poll in the UK, legal change of name in the US, court order in India. Fix: the instrument effecting the change, plus the naturalisation or passport documents showing the changed name.
- Multi-generation name variance. Great-grandmother recorded one way in her birth certificate, another way in her husband's papers, another way in her daughter's birth certificate. Fix: a family affidavit, notarised, identifying the same person and the variants, with every supporting document you can find.

Date-of-birth mismatch scenarios

- Indian and Western calendar conventions. Where the Indian birth certificate was issued many decades ago based on Panchang or lunar calendar, the date may have been approximated when converted to the Gregorian calendar. Fix: declaration and whatever secondary documents (school admission records, old employer records) exist.

- Differing months in different documents. Sometimes 11/04/1965 in one document (Indian day-month-year convention) is read as April 11 in American documents, leading to mismatched entries. Fix: explicit declaration of the correct date in day-month-year format with supporting documents.
- Registered date of birth differs from actual date of birth. Common for rural births in older generations where registration was delayed or approximate. Fix: if no document supports the actual date, the registered date is what you use in the application, and any family records showing the actual date are for reference only.

The affidavit format

When an affidavit is needed, the basic structure is: the deponent's name, address, and capacity (e.g., 'I, Priya Sharma, of 123 Maple Street, New Jersey, being the daughter of the late Raj Sharma, solemnly affirm...'); the facts being declared (the name variants, the date-of-birth variants, the relationships); a concluding declaration that the facts are true to the best of the deponent's knowledge; and the signature, date, and notarisation. Most Missions accept affidavits sworn before a notary public, a commissioner of oaths, or a consular officer. Some require the affidavit to be on stamp paper in the Indian tradition; most accept local notarial format from the country of signing.

44. Under Review, Granted, Printed, Dispatched — reading the status portal

From the moment you submit the online application, the OCI portal shows a status. The status changes through a defined set of stages. Knowing what each stage means, and how long each typically takes, keeps your expectations calibrated.

The status stages

- **Application Submitted / Under Process.** The online application has been received and is in the Mission's queue. Typical duration: one to three weeks after submission.
- **Documents Received.** VFS has received the physical documents and forwarded them to the Mission. Typical duration: a few days.
- **Under Review.** The Mission is reviewing the application. Typical duration: four to eight weeks for ancestry-based cases; longer for spouse cases.
- **Query Raised / Documents Called.** The Mission has identified a gap or needs clarification. You receive an email and the portal status changes. Respond promptly and fully.
- **Granted / Approved.** The Mission has approved the application. The card is now being printed at the Bureau of Immigration in Delhi. Typical duration of this stage: two to four weeks.
- **Printed.** The physical card has been printed and dispatched from Delhi to the Mission.
- **Dispatched.** The Mission has dispatched the card back to VFS or to you directly. Typical duration from this point to delivery: one to two weeks.
- **Ready for Collection / Delivered.** The card is available for collection at VFS or has been couriered to you.

Stalled statuses

If a status does not change for more than three weeks, and no query has been raised, send a polite enquiry to the Mission. Do not resubmit.

Do not pay again. Just enquire. Missions have delays; most enquiries get a response within a week.

The refusal path

If the application is refused, the status changes to Refused / Not Granted and you receive a letter through VFS or email explaining the grounds. A refusal is not necessarily permanent. Many refusals are correctable (missing documents, name mismatch, ancestry not fully substantiated). If you can address the ground of refusal, submit a fresh application or, in some cases, a representation to the Mission to reopen the file. Engage a consultant for complex refusals.

45. Escalation: when to email the Mission and what to say

Sometimes the process gets stuck. A status that has not moved for months. An unanswered query. A document that was submitted and apparently lost. When should you escalate, and how?

The graduated escalation path

47. VFS enquiry. Start with VFS. They handle the logistics. Use their online enquiry system with your reference number. Response in five to ten working days.
48. Email to the Mission's OCI section. Most Missions publish a specific email address for OCI queries. Keep the email short: your reference number, date of submission, current status, specific issue. No long history. No emotional content. Response typically one to three weeks.
49. Formal letter to the Head of Chancery or Consul. If email has not worked and the delay is material (four months or more with no movement), escalate in writing to the senior consular officer. A one-page letter with the facts.
50. Approach your country's parliamentary or congressional representative. In the US, a member of Congress's constituent services office; in the UK, your MP; in Australia, your federal MP. Their office will raise with the Mission through their own channels. This works when all else has failed, because Missions respond to parliamentary enquiries.
51. Grievance mechanism on the OCI portal. The Bureau of Immigration operates an online grievance channel on ociservices.gov.in. File your grievance with your reference number and specific issue. Response in two to four weeks.

What not to do

- Do not file multiple applications for the same person. The portal will flag duplicates and your main application may be delayed further.

- Do not call the Mission's general number repeatedly. The consular section is not set up to handle walk-in calls and staff cannot give updates by phone on individual cases.
- Do not post on Twitter or social media tagging the Mission. It occasionally works, but it burns goodwill and the response is usually a form reply.
- Do not pay agents promising to expedite. There is no legal expedited channel for routine OCI beyond genuine medical or bereavement emergencies, and such emergencies are handled by direct Mission contact for free.

Three email templates for common stuck-application scenarios

A polite, specific, short email outperforms a long emotional one every time. Copy, adapt, send.

Template 1. Application stuck 'Under Process at Mission' for more than three weeks without query:

"Subject: OCI application status enquiry — Reference number [your OCI online registration number]. Respected Sir/Madam, I filed an application for [fresh OCI registration / re-issue / miscellaneous service] through [VFS Application Centre, city] on [date]. The online status has been 'Under Process at Mission' since [date]. No query has been raised. I would be grateful if you could confirm that the application is in order or advise if any further document is required. Current contact details: [email and phone]. Thank you for your assistance. [Your name.]"

Template 2. Application 'Granted' or 'Printed' for more than four weeks without dispatch:

"Subject: OCI dispatch status enquiry — Reference number [your OCI online registration number]. Respected Sir/Madam, my OCI application under reference [number] has shown 'Granted' on the online portal since [date] and 'Printed' since [date], approximately [number] weeks ago. Travel to India is planned for [date and brief purpose]. Could you kindly advise the expected dispatch date so I may

plan the collection through VFS [city]? I would appreciate any update you are able to provide. Thank you. [Your name.]"

Template 3. Re-application after an earlier refusal where the ground has been clearly addressed:

"Subject: Fresh OCI application following earlier refusal — new reference [number]. Respected Sir/Madam, my earlier OCI application under reference [previous number] was refused on [date] on the stated ground of [reason in one sentence, e.g., 'insufficient ancestry documentation for maternal grandmother']. I have now submitted a fresh application under reference [new number] on [date]. The earlier ground has been addressed as follows: [one or two specific sentences, e.g., 'the maternal grandmother's 1952 Indian passport, original obtained from family records and scanned, is uploaded in the new application as document A-3']. I respectfully request that the fresh application be considered on its own merits in light of the new documentation. Thank you for your consideration. [Your name.]"

Do not attach long histories. Do not copy multiple officials by default. Do not attach personal documents to the email; the Mission has your file. The goal is a short, specific trigger for the officer to look at your case.

A short script for the Indian airport immigration counter

If an immigration officer at an Indian airport pulls you aside and there is any question about your OCI or its match with your current passport, the following sequence minimises escalation:

52. Stay calm. Hand over the documents the officer asks for, without argument.
53. If asked the old-passport-endorsement question: say respectfully that the Government of India withdrew the old-passport requirement and confirmed OCI travel on any current valid foreign passport plus the valid OCI card. Offer to show the printed clarification on your phone if you have it saved.

54. If asked about the photograph mismatch: explain briefly (time elapsed, medical reason, age-related change). If you are due for a re-issue (post-twenty or post-fifty) and have not done it, say so directly: 'I am due for my post-[twenty/fifty] re-issue and will file it on return. My card remains valid.'
55. If the officer raises a concern you cannot address, politely ask for a supervisor. Wait without arguing with the counter officer.
56. To the supervisor: state your OCI registration number, the year of issue, the Mission of issue, and the basis on which it was granted. Ask the supervisor to verify with the Bureau of Immigration.
57. Do not volunteer unnecessary information. Do not speculate about reasons. Do not mention family members or unrelated travel plans. Answer what is asked, no more.
58. If entry is ultimately denied: ask for the written reason, note the officer's name and designation, note the time, and contact the Indian Mission in your country of residence on their emergency line. In parallel contact your country's consulate in India for liaison assistance.

Most airport incidents resolve within thirty minutes. Stay calm, stay specific, stay brief.

46. Border problems at Indian airports: what to do at immigration

You have flown fifteen hours. You are tired. The immigration officer at Mumbai or Delhi airport pulls you aside. This chapter is how to stay calm and resolve it.

Common border scenarios

- Officer asks for the old passport on which the OCI was originally endorsed. Response: politely explain that the Government of India has withdrawn the old-passport requirement. Have your current passport, OCI card, and if possible a printed copy of the Ministry's clarification (from ociservices.gov.in) to show. Most officers accept this.
- Officer observes that the photograph on the OCI is visibly different from your current appearance. Response: show any secondary photo ID, your current passport, and explain the reason (passage of time, significant weight change, medical reason). If you are 50+ and have not done your post-fifty re-issue, offer to book one on return.
- Officer queries a name variation. Response: show any supporting document (marriage certificate, deed poll, affidavit carried with you for exactly this reason).
- Officer flags that your OCI card is expired or invalid. OCI cards are lifelong and do not expire. There is no valid 'expired' OCI. If the card has been formally cancelled, you would know. If there is some error in the system, ask for a supervisor and ask the supervisor to call the Bureau of Immigration to verify.
- Officer flags that your passport and OCI card show inconsistent details. Likely the new passport upload under Miscellaneous Services was not done. Offer to explain the upload status. In the worst case, you may need to file the upload from India immediately; most airports have Wi-Fi.

What to carry, beyond the basics

- Digital copies of all OCI-related documents (original OCI card, Renunciation Certificate, naturalisation certificate,

surrendered Indian passport) on your phone or in a cloud folder accessible offline.

- The confirmation email of your most recent Miscellaneous Services upload, if you have done one.
- The Indian Mission's OCI section contact details, in case the supervisor needs to verify.
- The physical phone number of a close family member in India who can be called to corroborate your visit.

If you are refused entry

Refusal of entry is rare for OCI holders and is almost always the result of a documentary problem that should have been resolved before travel. If it happens, ask for the reason in writing, contact the Indian Mission in your country of residence (they usually have an emergency line for such situations), and contact your country's consulate in India (who can liaise with Indian authorities on your behalf).

47. Cancelled OCI: grounds, consequences, remedies

Chapter 26 covered voluntary renunciation and involuntary cancellation conceptually. This chapter is the practical guide for someone who has received a show-cause notice or a cancellation order.

The show-cause notice

Before cancelling an OCI, the Government issues a show-cause notice setting out the alleged ground and inviting the cardholder to respond within a specified time (typically fifteen to thirty days). The notice is sent by the Mission or by the Bureau of Immigration to the last known address of the cardholder. If you have not updated your address under Miscellaneous Services, the notice may go to an address where you no longer live, and the first you hear of the problem is at an Indian airport.

Responding to the notice

If you receive a show-cause notice, engage qualified Indian legal counsel immediately. The response should address the allegation directly, provide supporting documents, and set out the legal and factual basis on which the OCI should not be cancelled. Tone should be respectful and factual. This is not the place for rhetoric.

The response can be filed through the Mission, through direct submission to the Bureau of Immigration, or through the OCI portal, depending on how the notice was issued.

The cancellation order

If the response is not accepted, the Bureau issues a formal cancellation order. The OCI registration is cancelled with effect from a specified date. The cardholder is required to surrender the physical OCI card to the nearest Indian Mission. The holder then holds the status of a foreign national for Indian law purposes.

Judicial remedy

Cancellation orders can be challenged in the High Court of the state where the cancellation order has effect (typically Delhi High Court for

Bureau of Immigration orders). Petitions are typically filed under Article 226 of the Constitution of India, challenging the order on grounds of procedural fairness, natural justice, non-compliance with statutory requirements, or proportionality.

The High Court can set aside the cancellation order, remand it for fresh consideration, or confirm it. In confirmed cases, further appeal lies to the Supreme Court under Article 136, on exceptional grounds.

Practical effect during litigation

During the pendency of a writ petition, the High Court may or may not stay the effect of the cancellation order. If there is a stay, the OCI holder can continue to travel. If there is no stay, the cardholder is a foreign national and must apply for an ordinary Indian visa for travel. This is a specialised area. Qualified counsel is essential.

Practitioner's Corner: a ten-line outline of an Indian OCI writ petition

For foreign-qualified lawyers briefing Indian counsel. The typical structural outline of a writ petition challenging an OCI cancellation order, for orientation only:

59. Cause title: In the High Court of [state], in the matter of Article 226 of the Constitution of India, petition of [name of former OCI holder], petitioner, versus Union of India through the Secretary, Ministry of Home Affairs, and the Bureau of Immigration, respondents.
60. Jurisdiction and maintainability: the cause of action arose within the state because the cancellation order was communicated to the petitioner at the respondent Mission within the state or affects the petitioner's ability to enter India through a port within the state.
61. Facts: the petitioner's original OCI registration, the subsequent life events, the show-cause notice, the response filed, and the impugned cancellation order with date and reference.
62. Grounds: violation of principles of natural justice (if the hearing was inadequate), non-application of mind,

proportionality, reliance on irrelevant considerations, ultra vires the Citizenship Act or the OCI Notification 2021, or breach of the petitioner's fundamental rights as a foreign national with protected liberty interests in India.

63. Prayers: setting aside the cancellation order, direction to restore the OCI, interim stay of the cancellation order pending disposal of the petition, costs.
64. Annexures: OCI registration certificate, the show-cause notice, the response filed, the cancellation order, correspondence, and any documents underlying the factual grounds.
65. Verification and affidavit by petitioner, typically sworn before a notary in the petitioner's country of residence and apostilled, or sworn before the Indian Mission.
66. Typical timeline: admission within weeks, final hearing within months to a couple of years, interim orders often obtained on admission.
67. Stay of cancellation order is a threshold objective: without it, the petitioner cannot enter India on OCI during the pendency.
68. Appeal lies to the Division Bench of the same High Court under Letters Patent, and then to the Supreme Court by Special Leave Petition under Article 136.

This outline is for orientation. The actual petition must be drafted by Indian counsel with current knowledge of the relevant High Court's procedural practice, cause-list conventions, and recent case law.

48. A worked example: the Iyer family's OCI journey

We close the book with a worked example that stitches together the threads from every chapter. This is a composite case drawn from many real family situations I have seen over the years, with details changed. If you can follow this example, you can handle your own case.

The family

Sundar Iyer is sixty-seven, retired, and lives in San Jose, California. He was born in Chennai (then Madras) in 1958, immigrated to the United States on an H-1B in 1987, and naturalised as a United States citizen in 1995. He surrendered his Indian passport in 1996 and received a Renunciation Certificate. He has held an OCI card since 2007. His card was re-issued once, in 2009, after his post-50 new passport.

His wife Radha Iyer is sixty-five. She naturalised as a United States citizen with Sundar in 1995 but did not surrender her Indian passport until 2018, twenty-three years after naturalisation. She obtained her Renunciation Certificate in 2018 with a late-surrender penalty and was issued an OCI card that year.

Their son Arjun is thirty-five, was born in California in 1990, and has only ever been a United States citizen. He holds an OCI card obtained in 2005 as a minor on his father's Indian-citizenship-lineage. He re-issued his OCI in 2011 after receiving his first adult United States passport post-his twentieth birthday. His OCI has been current since then.

Arjun is married to Emily Iyer. Emily is a United States citizen, a software engineer, and has no Indian ancestry. They married in 2019 in California. In 2024 Emily became eligible to apply for OCI under the spousal route because the two-year rule had been met. Her application is currently pending.

Arjun and Emily's daughter Meera was born in 2023 in San Jose and is a United States citizen. Meera was registered for OCI in 2024 under

Pathway 4, as the child of an OCI-holder parent (Arjun). Her card is current.

Sundar's situation

Sundar's OCI is healthy. He had one mandatory re-issue at the post-50 threshold, which he did in 2009. Since then, each time he has renewed his US passport (2019, 2029 projected), he has done the free online upload under Miscellaneous Services within three months. He carries a digital copy of his OCI and his Renunciation Certificate when he travels to India, which he does three or four times a year. At sixty-seven, no further action is needed until his next passport renewal, when he will do the free upload again.

Radha's situation

Radha's late surrender is in the past. The penalty fee was paid, the Renunciation Certificate was issued, and the OCI was granted. For years between her naturalisation and her surrender, she technically held a US passport while her Indian passport was uncanceled. This was a minor legal exposure that was resolved by the surrender process. No further action is required on that front.

Radha has not yet hit the post-50 re-issue trigger at the time she received her OCI in 2018, because her OCI was issued after she was already over fifty. The Mission at the time did not require a fresh re-issue because the original issue already reflected her post-fifty appearance. This is the correct interpretation: the post-fifty re-issue is a one-time captured moment, and if the OCI was first issued after fifty, that first issue serves as the captured-after-fifty card. No further mandatory re-issue is required.

Arjun's situation

Arjun is in the quiet middle-age phase between twenty-one and forty-nine. He does the free online upload each time he renews his passport. He has no mandatory action upcoming until he turns fifty (a long way off), when he will re-issue once after his first post-fifty passport.

Emily's pending application

Emily applied in 2024 after five years of marriage. She filed through the VFS Application Centre in San Francisco, under the jurisdiction of the Consulate General in San Francisco. She submitted the marriage certificate (California-issued, not requiring apostille for a US-jurisdiction application), Arjun's US passport and OCI card, a declaration that the marriage is subsisting, her photograph and signature to specification, her current US passport, and the Government fee of USD 275 plus VFS service charges and the USD 3 ICWF.

Her application has been under review for eighteen weeks, which is normal for spouse cases because of the prior security clearance. Emily checks the status every two weeks. At the twenty-week mark, if the status has not moved, she will send a polite enquiry to the Consulate.

Once granted, Emily will have the ongoing obligation unique to Pathway 5: every time she receives a new US passport, she must upload the new passport, a recent photo, and a declaration that the marriage is subsisting, along with Arjun's current documents. This is a lifetime obligation, not a one-time upload. She has set a recurring calendar reminder tied to her US passport renewal dates.

Meera's card and the future

Meera's OCI is current. The under-twenty rule is in play. Each time Meera's US passport is renewed (typically once every five years for minors), Arjun will do the free online upload within three months. When Meera turns twenty and receives her first adult US passport, the family will do the mandatory physical re-issue, USD 25. That will be the one and only mandatory physical re-issue in Meera's OCI life, assuming she does not change name, lose the card, or trigger any other re-issue reason between then and her post-fifty card.

The collective economics

Over the next twenty-five years, this family's OCI expenses will be: Meera's one mandatory re-issue around 2043 (USD 25); Arjun's post-fifty re-issue around 2040 (USD 25); Sundar's and Radha's routine

uploads (free); Emily's ongoing uploads (free); plus any discretionary re-issues triggered by name changes, card damage, or loss. The total expected expense over two decades is well under USD 200, against a lifetime of unlimited travel, investment, employment, and property rights in India. Considered against the alternative — visa applications for every trip for four adults — the economics are overwhelming.

The cost of doing nothing: a ten-year comparison for a Toronto family

Consider a Toronto family of four: two Canadian-citizen adults of Indian origin, two Canadian-born children. They travel to India twice a year for family visits. They have three options.

Option A: apply for OCI for all four now. Fresh registration in Canada is CAD 376 per person, so CAD 1,504 (roughly USD 1,100 equivalent) up front, plus VFS and ICWF roughly CAD 40 per person, total around CAD 1,680. Then for ten years, the adults do free online uploads when their passports renew. The children (born in Canada, so under-20 when the OCI is issued) will have one mandatory re-issue each at USD 25 per child around age twenty, roughly CAD 70 total.

Ten-year total for Option A: roughly CAD 1,750 for the family. Benefits: unlimited entry to India for every member, no visa application for any trip, NRI-parity rights, lifetime coverage.

Option B: apply for regular Indian e-Visas or paper tourist visas for every trip. Current Canadian Indian-visa fees range roughly CAD 90 to CAD 170 per person per visa, depending on visa type and duration. Assume an e-Tourist Visa valid for one year, CAD 120 per person. Family of four, two trips per year, one renewal per year: CAD 480 per year, CAD 4,800 over ten years. Plus the administrative burden of applying every time, plus the fact that tourist visas cap stays at 180 days per trip and block many NRI-quota benefits.

Ten-year total for Option B: roughly CAD 4,800, against a narrower benefit bundle.

Option C: apply for five-year multi-entry tourist visas. Not always available, varies by pathway, currently around CAD 230 per person.

Renewable after five years. Family of four: CAD 920 initial, CAD 920 for the second five years, total CAD 1,840. This is closest in price to the OCI option but still lacks NRI financial rights, the FRRO exemption, the educational quota, and property-purchase access.

OCI wins on total cost over any horizon longer than about three years of moderately frequent travel. It wins on benefit depth at any horizon. The only scenario in which OCI loses is one where the family truly expects to stop travelling to India altogether, in which case neither OCI nor any visa is needed.

For a Toronto family or indeed almost any Indian-origin family abroad with ongoing India ties, the question is not whether to get OCI but when. The answer is almost always 'now'.

The lessons

This case illustrates every main theme in this book. Apply early for children. Do the online upload every time the passport changes. The post-twenty re-issue is a one-time event, do it correctly? The post-fifty rule applies to the first new passport after fifty. Late passport surrender is expensive but not fatal. Spouse-route applications take longer because of the security clearance. The ongoing spouse-passport-upload obligation is lifelong and must be tracked. And across a family lifetime, the OCI card is one of the best practical-value investments available to the Indian diaspora.

Use this book. Apply carefully. Keep the card current. And when you next sit on an Air India flight from San Francisco or Toronto or London, descending over the Indian coastline as the monsoon clouds break, you will know that the small laminated booklet in your bag is working exactly as it should.

Appendix A: Fee tables at a glance

All fees current as of April 2026. Fees in US dollars for overseas applications; Indian rupees for applications filed within India. VFS service charges and ICWF fees are additional and vary by country.

Government of India fees

| Service | Overseas | Within India |
|---|----------|--------------|
| Fresh OCI registration | USD 275 | Rs 15,000 |
| Re-issue after new passport post-20 | USD 25 | Rs 1,400 |
| Re-issue for change of particulars | USD 25 | Rs 1,400 |
| Re-issue for lost or damaged card | USD 100 | Rs 5,500 |
| PIO-to-OCI conversion | USD 100 | Rs 5,500 |
| Miscellaneous updates (passport upload, address change, etc.) | Free | Free |
| Voluntary renunciation of OCI | Free | Free |

Refund on refusal

| Item | Amount |
|-------------------------------------|----------------|
| Refundable portion of fresh OCI fee | USD 250 |
| Non-refundable processing fee | USD 25 |
| VFS service charges | Non-refundable |
| ICWF charges | Non-refundable |

Sample country fee examples (approximate, fresh OCI)

| Country | Total amount (Approx.) |
|---------------|----------------------------|
| United States | USD 275 + VFS + USD 3 ICWF |
| Canada | CAD 376 + VFS + ICWF |

| Country | Total amount (Approx.) |
|----------------|--|
| United Kingdom | GBP equivalent of USD 275 + VFS + ICWF |
| Australia | AUD equivalent of USD 275 + VFS + ICWF |
| UAE | AED 1,010 + VFS service charges |
| Singapore | SGD 349 + VFS service charges |

Appendix B: Document checklist by applicant type

Every adult applicant, all pathways

- Current foreign passport, min 6 months validity.
- Address proof issued within past 12 months.
- Recent photograph to OCI specification (square, white background, 200-1500 pixels, JPEG, max 500 KB).
- Signature (or left thumb impression for under-10s) to OCI specification (1:3 aspect ratio, JPEG, max 500 KB).
- Completed and signed online application (printout).
- Fee payment receipt.

Pathway 1 (ever held Indian passport)

- Renunciation Certificate.
- Surrendered Indian passport (cancelled).
- Naturalisation certificate.

Pathway 2 or 3 (ancestry)

- Ancestor's Indian passport or Indian birth certificate.
- Chain of birth certificates from ancestor to applicant.
- Affidavit or gazette if names vary across generations.

Pathway 4 (minor)

- Child's foreign birth certificate.
- Indian-citizen or OCI parent's passport and (if applicable) OCI card.
- Other parent's passport.
- Joint parental consent letter.

Pathway 5 (spouse)

- Marriage certificate (apostilled if solemnised outside India and outside country of application).
- Indian spouse's Indian passport (or OCI spouse's passport and OCI card).

- Declaration that the marriage is subsisting.
- Evidence of continuous two-year marriage (marriage certificate date usually sufficient).

Appendix C: Consular jurisdictions worldwide (selected)

The following is an illustrative list, not comprehensive. Jurisdictions are adjusted periodically. Always verify on your Mission's own website before applying.

United States

- Washington DC — MD, VA, DC, NC, SC, KY, TN, WV.
- New York — NY, NJ, CT, MA, NH, RI, VT, ME, PA, OH.
- Chicago — IL, IN, IA, KS, MI, MN, MO, NE, ND, SD, WI.
- San Francisco — northern CA, NV, OR, ID, MT, WY, CO, UT, HI, AK.
- Houston — TX, OK, AR, LA, NM, southern CA, part of AZ.
- Atlanta — AL, FL, GA, MS, PR, parts of SC, TN, USVI.
- Seattle — WA, parts of OR, ID.

Canada

- Ottawa — QC, NB, NS, PE, NL, NU.
- Toronto — ON, MB.
- Vancouver — BC, AB, SK, YT, NT.

United Kingdom

- London — Greater London, South East, South West, East, Wales, NI.
- Birmingham — West Mids, East Mids, Yorkshire, NW, NE England.
- Edinburgh — Scotland.

Australia and New Zealand

- Canberra — ACT, Tasmania.
- Sydney — NSW, QLD, NT.
- Melbourne — VIC, SA.
- Perth — WA.

- Wellington — NZ South Island.
- Auckland — NZ North Island, Pacific territories.

Major Gulf, Europe, Asia

- Gulf Missions: Abu Dhabi, Dubai, Riyadh, Jeddah, Doha, Muscat, Manama, Kuwait City.
- Europe Missions: Berlin/Munich/Frankfurt/Hamburg, Paris/Marseille, The Hague/Amsterdam, Lisbon, Rome, Madrid, Stockholm, Warsaw.
- Asia Missions: Singapore, Kuala Lumpur, Penang, Bangkok, Jakarta, Manila, Tokyo, Seoul, Hong Kong.

Appendix D: Glossary of forty-two terms every OCI applicant meets

- **Aadhaar:** Indian biometric identity number for residents.
- **Apostille:** an international authentication of a document under the Hague Convention.
- **BoI:** Bureau of Immigration, Government of India.
- **CAA:** Citizenship Amendment Act; not directly OCI-related but often confused.
- **CICC:** College of Immigration and Citizenship Consultants (Canada).
- **DD:** Demand Draft, the Indian bank instrument used for in-India fee payment.
- **DTAA:** Double Taxation Avoidance Agreement between India and another country.
- **e-Arrival Card:** digital arrival form for India, replacing the physical disembarkation card.
- **FEMA:** Foreign Exchange Management Act, 1999, governing foreign-exchange transactions.
- **FIR:** First Information Report, the police report used for lost OCI card applications.
- **FRRO:** Foreigners Regional Registration Office, the in-India authority for foreign nationals.
- **High Commission:** an Indian Mission in a Commonwealth country (UK, Canada, Australia, etc.).
- **ICWF:** Indian Community Welfare Fund, the mandatory welfare surcharge on consular services.
- **JEE:** Joint Entrance Examination, Indian engineering-college entrance.
- **Loss of Citizenship:** automatic termination of Indian citizenship on acquisition of foreign citizenship, under Article 9 and Section 9.
- **MHA:** Ministry of Home Affairs, Government of India.

- **Miscellaneous Services:** the OCI portal section for updates, re-issues, and maintenance.
- **NEET:** National Eligibility cum Entrance Test, Indian medical-college entrance.
- **NIC:** National Informatics Centre, Indian government body operating the OCI portal.
- **NRE Account:** Non-Resident External bank account, rupee-denominated, freely repatriable.
- **NRO Account:** Non-Resident Ordinary bank account, rupee-denominated, repatriation limited to USD 1 million per year.
- **NRI:** Non-Resident Indian; still an Indian citizen, resident abroad.
- **OCI:** Overseas Citizen of India; foreign citizen registered under Section 7A of the Citizenship Act.
- **OCI Notification:** the 2021 consolidated notification setting out OCI rights and restrictions.
- **PAN:** Permanent Account Number, the Indian tax identifier.
- **PAP:** Protected Area Permit, required for foreigners to visit certain regions.
- **PIO:** Person of Indian Origin; a descriptive category. The old PIO card was retired as a travel document in March 2026.
- **Portal:** ociservices.gov.in, the central OCI application portal.
- **PIS:** Portfolio Investment Scheme, the route for NRIs and OCI holders to trade Indian stocks.
- **RAP:** Restricted Area Permit, similar to PAP.
- **Renunciation Certificate:** Indian Mission document certifying surrender of Indian citizenship.
- **RCIC:** Regulated Canadian Immigration Consultant; authorised immigration consultant in Canada.
- **Section 5(1)(g):** the Citizenship Act provision under which OCI holders can apply for Indian citizenship after five years of registration and one year of residence in India.
- **Section 7A:** the Citizenship Act provision creating the OCI category.

- **Section 7B:** the Citizenship Act provision on OCI rights and their extent.
- **Surrender:** the formal process of handing over an Indian passport after becoming a foreign citizen.
- **U Visa:** the lifelong Indian visa sticker historically issued to OCI holders; now embedded in the OCI card itself.
- **VFS Global:** the private-sector outsourced service provider that handles consular logistics in most countries.
- **Visa On Arrival:** certain foreign nationals can obtain Indian visa on arrival; OCI holders do not need this because their OCI is a lifetime visa.
- **Writ Petition:** a constitutional remedy in Indian High Courts and Supreme Court, used to challenge cancellation orders.
- **180-day rule:** the portal's rule that online applications must be completed within 180 days of initiation.
- **182-day rule:** the Indian tax-residency test based on days of physical presence in India in a financial year.

Appendix E: Frequently asked questions

Eligibility

Q. Can I apply for OCI if my great-grandfather was from a town that is now in Bangladesh?

A. Probably not. If your great-grandfather was ever a citizen of Bangladesh (which would include the period after 1971), the four-generation bar applies. If he was a citizen only of British India and never of Bangladesh (for example, he migrated to India at Partition and never held a Pakistani or Bangladeshi passport), the bar does not apply. The fact pattern matters; seek advice.

Q. I am adopted. My biological parents are Indian. My adoptive parents are American. Do I qualify?

A. If the adoption was legally valid under the law of the place of adoption and if your legal parents for Indian-law purposes are your adoptive parents, eligibility traces through your legal parents. Biological parentage alone does not generally create OCI eligibility when legal parentage has transferred.

Application

Q. Can I apply for my whole family in one application?

A. Not in one application; each person needs their own application and their own registration number. You can submit them as a bundle to VFS with one appointment and consolidated fee payment.

Q. How long does the application take?

A. Eight to twelve weeks for straightforward ancestry-based cases. Sixteen to twenty-four weeks for spouse-based cases requiring security clearance. Longer during peak seasons.

Life events

Q. My passport was renewed. I am 35. Do I need to re-issue my OCI?

A. No. Do the free online upload of the new passport under Miscellaneous Services within three months. No physical re-issue.

Q. I got a new passport after turning 20 for the first time. My OCI was issued when I was a child. What do I do?

A. You need the one mandatory physical re-issue. Apply through Miscellaneous Services, choose 're-issue after new passport post-20', pay USD 25, submit documents.

Q. My OCI card is 20 years old and the photograph looks nothing like me now. I am 55. What should I do?

A. If you have not done your post-50 re-issue, do it now. Same process as any re-issue, USD 25. The photograph is updated.

Appendix F: Useful links and verification sources

The following are the primary sources of truth for current OCI rules, fees, and procedures. Verify any rule in this book against these sources before acting on it.

- OCI central portal: ociservices.gov.in.
- Bureau of Immigration: boi.gov.in.
- Ministry of Home Affairs: mha.gov.in.
- Ministry of External Affairs: mea.gov.in.
- VFS Global: services.vfsglobal.com (navigate to your country-India OCI section).
- Your local Indian Mission's own website (found at mea.gov.in/indian-missions-abroad).
- Citizenship Act, 1955 and Rules: available on india.gov.in and the MHA portal.
- Double Taxation Avoidance Agreements: incometaxindia.gov.in.
- Foreigners Act, 1946 (for PAP/RAP): available on india.gov.in.
- Aadhaar portal (for OCI residents of India): uidai.gov.in.

Appendix G: Scope of law — who handles what

OCI matters sit at the intersection of Indian constitutional law, Indian subordinate legislation, the law of the applicant's country of citizenship, and the law of the country where specific supporting events (marriage, adoption, naturalisation) took place. For readers who are professionals, and for applicants deciding whom to engage, the following note maps the subject areas to the appropriate legal competence.

Governed by Indian constitutional and citizenship law

These subjects require the knowledge of an Indian advocate, preferably one qualified in citizenship, administrative, or constitutional law.

- Automatic loss of Indian citizenship on acquisition of foreign citizenship under Article 9 of the Constitution read with Section 9 of the Citizenship Act, 1955.
- The four-generation Pakistan-Bangladesh eligibility bar under Section 7A.
- Cancellation of OCI on statutory grounds and the availability of writ remedies under Article 226 (High Courts) and Article 136 (Special Leave to the Supreme Court).
- The post-five-year citizenship pathway under Section 5(1)(g) and the procedural and substantive requirements for the transition.
- Constitutional restrictions on OCI rights: Article 16 (public employment), rights to contest elections, hold constitutional posts.

Governed by Indian subordinate legislation and administrative notifications

These subjects can often be handled by an Indian advocate or by a specialised consultant with current knowledge of the notifications. An Indian advocate is required for any contested application or representation.

- Rights and restrictions in the OCI Notification 2021, including research, journalism, missionary work, and mountaineering permissions.
- Protected Area and Restricted Area Permit regimes under the Foreigners Act.
- Property purchase rules (agricultural land bar, FEMA implications of acquisition and sale).
- Tax residency and implications for OCI holders present in India under the Income-tax Act.

Governed by foreign law

These subjects are properly handled by lawyers qualified in the relevant foreign jurisdiction, not by Indian counsel.

- Validity and effect of foreign marriages (relevant for spouse-route applications).
- Validity and effect of foreign adoptions.
- Foreign naturalisation processes and the documents they generate (US Naturalisation Certificate, UK Naturalisation Certificate, Canadian Citizenship Certificate, etc.).
- Foreign civil-status documentation (birth certificates, death certificates, name-change orders).
- Apostille and legalisation of foreign documents under the Hague Convention or by consular authentication.

Handled by regulated immigration consultants

Professional immigration consultants regulated under the laws of their country (RCICs in Canada under CICC regulation, MIA-qualified consultants in Australia, registered practitioners in other jurisdictions) can typically handle:

- Eligibility assessment under the five OCI pathways.
- Document collection, review, and organisation.
- Form preparation and review.
- Photograph and signature specification compliance.
- VFS appointment coordination and procedural liaison.

- Client preparation for in-person verification where required.
- Status tracking and escalation on routine delays.

They should not, without joint engagement of qualified Indian legal counsel, undertake:

- Written legal opinions on contested ancestry or eligibility matters.
- Representation in OCI cancellation proceedings.
- Drafting or filing of Indian court petitions.
- Binding tax advice on Indian tax matters.

The boundary protects both the practitioner and the client. When in doubt, engage an Indian advocate jointly.

Appendix H: How to keep this book current

This book is current as of February 2026. OCI rules, fee structures, and procedural practice change. A 2028 reader needs a method to identify what has changed since publication and to adjust accordingly. This appendix is that method.

Primary sources to check before any important OCI action

- The central OCI portal: ociservices.gov.in. The 'Instructions', 'FAQs', and any recent notifications at the top of the portal are the single most authoritative source. Check this before every application, re-issue, or miscellaneous service.
- The Bureau of Immigration website: boi.gov.in. Policy announcements, including the April 2026 fee revision and the April 2026 six-month-stay clarification, appear here.
- The Ministry of Home Affairs foreigners division: mha.gov.in. Circulars and notifications on OCI policy are issued through this channel.
- The website of the specific Indian Mission with jurisdiction over your place of residence. Mission-specific procedural guidance, local fee receipts, and jurisdiction boundaries are published here and can differ from the central norms.
- The VFS Global page for your country: services.vfsglobal.com followed by your country code. Local service fees, appointment availability, and courier options are updated here.

Signals that the rules have changed

- Any news reporting a revised fee structure, new service, discontinued service, or change in processing. Cross-check against the primary sources before acting.
- Any Mission-specific email or portal notice sent to applicants with pending cases.

- Any retraction or clarification of earlier guidance, which is how the 8 April 2026 six-month clarification was published.

Your own change log

Keep a simple running note for your family (or for your practice, if you are a professional). When the Government issues a change, record: the date of the change, the source you read it on, the effect, and what you updated in your own practice. Over years, this note becomes a valuable reference that is more accurate for your specific situation than any general publication.

A minimal template for a personal change log:

- Date of change: [date]. Source: [URL or publication]. Effect: [one sentence]. Action taken: [one sentence].

For example: 'Date of change: 1 April 2026. Source: Bureau of Immigration notification. Effect: revised OCI fee structure, fresh OCI USD 275, re-issue USD 25 / USD 100. Action taken: updated family records; advised two pending clients.'

Future editions of this book

This book will be updated when the OCI rules change materially. Updated editions are published on Amazon. The 'edition year' on the cover tells you the reference date of the edition. A 2026 edition reflects the rules in force as of February 2026; a future edition may be 2027, 2028, and so on. If you are reading an edition more than two years old, treat every specific rule as a starting point and verify against the primary sources before acting.

Also by Manoj Palwe

Manoj Palwe writes extensively on global migration, citizenship, and diaspora life. Other titles cover:

- Canada Express Entry and the Provincial Nominee Programs.
- Australia skilled migration and the DAMA regional pathways.
- United Kingdom Skilled Worker visas and pathways for Indian doctors and nurses.
- Germany Opportunity Card and Job Seeker Visa.
- USA EB-2 National Interest Waiver and H-1B transition strategy.
- UAE Golden Visa, Green Visa, and Freelancer Visa.
- Reverse migration and the NRI coming-home guide.

All titles are available on Amazon under the author's name.

A note before you close the book

You have reached the end. The OCI card, for all its procedural weight, is in the end a simple promise: that however far you have travelled, India is still home. The card is a bridge. Cross it lightly.

For a professional assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

Thank you for reading.

— *Manoj Palwe*

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For personalized guidance on your immigration journey, reach out to our team.

Thank you for reading!

Best wishes for your journey ahead.