

NRI/POI/OCI holders

- *Who are NRIs, PIO and OCI?*
- Non-Resident Indians (NRI), Person of Indian Origin (PIO) and Overseas Citizen of India (OCI) are the three major categories in which the people from India go and live abroad can be categorised.
- While NRIs is essentially a term used for Indians that live in another country, PIOs and OCIs are people who want to stay connected and involved with India more closely.



## A PERSON OF INDIAN ORIGIN (PIO)

- Means a **foreign citizen** (except a national of Pakistan, Afghanistan Bangladesh, China, Iran, Bhutan, Sri Lanka and Nepal)
- A **foreign citizen** whose **one of the parents/ grandparents/ great grandparents** was **born** and a **permanent resident** of India
- Who is a **spouse** of a citizen of India or a PIO

## BENEFITS

1. PIO card holders **do not require a visa to visit India** for a period of 15 years from the date of issue of the PIO card.
2. They are **exempted from registration at FRRO/ FRO** if their **stay does not exceeds 180 days**. In case if the stay exceeds 180 days, they shall have to register with FRRO/ FRO within the next 30 days
3. They **enjoy parity with NRIs** in **economic, financial and educational benefits**
4. All **future benefits** that would be exempted to **NRIs** would also be available to the **PIO card holders**

## PIO VS OCI

## OVERSEAS CITIZEN OF INDIA (OCI)

A **foreign national**, who was **eligible to become citizen of India** on **26.01.1950** or was a citizen of India on or at anytime after **26.01.1950** or belonged to a territory that became part of India after **15.08.1947** is **eligible for registration as Overseas Citizen of India (OCI)**. Minor children of such person are also eligible for OCI. However, if the applicant had ever been a citizen of Pakistan or Bangladesh, he/she will not be eligible for OCI.

## BENEFITS

- OCIs are **entitled to a multipurpose, multiple entry, lifelong visa** allowing them to visit India at any time, for any length of time and for any purpose
- **Exempted from police reporting** for any length of stay in the country
  - **Have also been granted all rights in the economic, financial and education fields in parity with NRIs** except, the right to acquisition of agricultural or plantation properties



## *Benefits of a PIO card:*

- A PIO card holder doesn't need a visa to visit India. The holder also doesn't require a student or employment visa to acquire employment or academic opportunities in India.
- The holder is also exempted from registering at the foreigner regional registration office (FRRO) during the duration of stay in India.
- The holder also enjoys parity with NRIs in concern to economic, financial and educational matters. These may include matters related to property transfer or acquisition, holding, disposal, investment, admission of children in educational institutions under general category quota for NRIs.
- Separate immigration counters are provided at all International airports in India for PIO card holders.

## *Drawbacks of PIO card:*

- It does not provide voting rights to the holder. Prior permission is needed to undertake mountaineering expeditions or any such related research work in protected areas.



## *The benefits of OCI cards are substantial:*

- OCI is essentially a lifetime visa status offered by India to an Indian person who has given up his citizenship. OCI cards give lifetime multiple entry visa to India.
- If one remains an OCI for 5 years, he/she can attain Indian citizenship and then live in India for a period of one year including short breaks.
- Special immigration counters are provided at all international airports in India for OCI card holders.
- An OCI cards holder can open special bank accounts in India just like NRIs and make investments. OCI holders can also buy non-farm property and exercise ownership rights.
- An OCI card allows to apply for a driver's license, PAN card or open a bank account in India. They get same economic, financial and educational benefits like NRIs and can also adopt children.

## *Drawbacks of OCI card:*

- An OCI card holder cannot vote, hold a government job or purchase agricultural or farm land.
- The person can also not run for public office or travel to restricted areas without permission.