IRAA
AUDIT . TAX . ADVISORY

INSIGHTS

INSIGHT
BEYOND NUMBERS

TAXATION · 15 APRIL 2026 · 7 MIN READ

The gap between having UAE residency and proving a defensible cross-border position

UAE residency is stronger when supported by consistent evidence. Review seven practical steps for tax residency, treaty and India-UAE planning.

Akash Chetwani, CFA
SENIOR PARTNER · ADVISORY

IRAA Global Advisory

EDITORIAL GUIDE

Contents

TAXATION · 7 MINUTE READ · APRIL 2026

UAE residency is stronger when supported by consistent evidence. Review seven practical steps for tax residency, treaty and India-UAE planning.

> Residency planning is not only about obtaining a visa. It is also about evidence, pattern, implementation, and the consistency of your wider asset structure.

UAE residency is more than holding a visa

UAE residency can support mobility, business ownership and a new centre of life, but a residence visa alone does not settle every tax question. Tax residence is assessed under applicable domestic rules, treaty provisions and the evidence created by a person's real pattern of living, working and managing financial affairs.

For UAE-based Indians and globally connected families, the practical issue is consistency. Travel records, accommodation, employment or business activity, family circumstances, banking, investments and official certificates should tell the same story. Contradictory evidence can weaken an otherwise reasonable position.

Seven evidence steps for a defensible position

1. **Maintain a reliable day count.** Keep travel records and reconcile passport movements with calendars rather than estimating at year end.
2. **Document the UAE home.** Retain tenancy, utility and ownership evidence that supports the nature and availability of accommodation.
3. **Record work and business activity.** Employment contracts, licence records, office arrangements and management calendars help explain where economic activity occurs.
4. **Review family and personal connections.** Residence analysis may consider where close family, habitual life and personal interests are centred.
5. **Align financial administration.** Banking, insurance, investment correspondence and official addresses should not conflict without a clear reason.
6. **Understand India touchpoints.** Indian income, visits, property and business interests require separate analysis under Indian rules and the India-UAE treaty.

7. **Obtain certificates thoughtfully.** A UAE tax residency certificate can be important, but it should form part of a consistent evidence file rather than replace one.

Treaty analysis depends on facts and documentation

Where two jurisdictions could both regard a person as resident, the relevant double-tax treaty may apply tie-breaker tests. Those tests can consider a permanent home, centre of vital interests, habitual abode and nationality. Their application is fact-sensitive and should not be reduced to one document or a single number of days.

Investment structures also deserve attention. Bank accounts, Indian mutual funds, property income, company interests and remittances may create reporting or tax consequences even when an individual is clearly UAE resident. Planning should connect residency evidence with the actual asset and income map.

Build the evidence file before it is requested

A periodic UAE residency review helps identify gaps while records are still available. IRAA Global can coordinate the UAE and India-facing questions, organise documentation and identify when specialist advice is required. Review our India-UAE advisory services or book a consultation.

Online edition: **https://iraaglobal.com/insights/uae-residency-cross-border/**

ABOUT THE CONTRIBUTOR

Akash Chetwani, CFA

SENIOR PARTNER · ADVISORY

Cross-border advisory for professionals, founders, investors, and globally connected families.

PHONE	+971 56 921 0222
EMAIL	info@iraaglobal.com
PROFILES	LinkedIn · Contributor page and articles

IRAA GLOBAL

AUDIT · TAX · ADVISORY

A connected advisory firm for businesses operating across borders.

OUR EXPERTISE

Audit & Assurance	Corporate Tax & VAT
Accounting & Bookkeeping	Finance & CFO Advisory
AML, Risk & Compliance	Business Advisory & Setup
Human Resources Advisory	AI, Technology & Digital Assets
India-UAE Cross-Border Advisory	Private & Family Advisory

IRAA GLOBAL
AUDIT · TAX · ADVISORY

Insight beyond numbers.

IRAA Global Advisory

503 Mustafawi Carpet Building, Sharaf DG Metro Exit 1
Dubai, United Arab Emirates

+971 56 921 0222 · +971 50 677 9455
info@iraaglobal.com · www.iraaglobal.com

LAYOUT & DESIGN BY SURESH TAMANG