



# INDIA

An everyday guide to expatriate life and work.

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# INDIA COUNTRY GUIDE

## Contents

<b>Overview</b>	1	<b>Employment</b>	
<b>Getting started</b>		The job market	6
Climate and weather	2	Income tax	6
Visas	3	Business etiquette	6
Accommodation	3	Retirement	6
Schools	3	<b>Finance</b>	
<b>Culture</b>		Currency	7
Language	3	Cost of living	7
Social etiquette and cultural faux pas	3	Banking	7
Eating	4	<b>Health</b>	
Drinking	4	Private medical insurance	8
Holidays	4	Emergencies	8
Transport	5	Pharmacies	8
<b>Getting in touch</b>		Health Risks	8
Telephone	5	Vaccinations	8
Internet	5		
Postal Services	5		



### Quick facts

- Capital:** New Delhi
- Population:** 1.3 billion
- Major language:** Hindi and English
- Major religion:** Hinduism
- Currency:** Indian rupee (INR)
- Time zone:** GMT +5.5
- Emergency number:** 112
- Electricity:** 230V, 50 Hz. Plugs have two or three round pins.
- Drive on the:** Left



### Overview



India is one of the world's fastest growing economies and continues to be a popular expat destination, especially for highly qualified individuals and those in search of adventure.

An ancient country rich in culture and diversity, expats moving to India are in for a treat. Although the crowds and sensory overload can be overwhelming at first, those going with an open mind and who have the endurance to overcome the initial culture shock are likely to have a rich and rewarding expat experience.

India is a true contrast of rich and poor, ancient and modern. The country offers expats an advanced telecommunications infrastructure, comprehensive public transport networks and good quality healthcare and education. Despite its economic growth in recent years, however, India continues to have one of the greatest wealth disparities globally. Extreme wealth and poverty exist side by side in teeming cities like Mumbai, New Delhi and Bengaluru, and it may take some time for new arrivals to adjust to this way of life.

This guide will provide an overview of what expats need to know to smooth their transition to life in India. Information on everything from the climate and cultural etiquette, to the healthcare, banking, education and transport systems is included, and armed with the right tools, expats are sure to make the most of life in this exciting destination.

## Getting started

### Climate and weather

Thanks to its vast territory, India has a variety of climatic conditions, ranging from snowfalls in high mountainous areas to humid and tropical coastal regions. The country generally experiences pleasant and warm weather from October to March when it's cool and dry. But the weather can be extremely hot during the summer months and expats should ensure that their accommodation has adequate air conditioning and a nearby swimming pool.

The monsoon season sweeps over India from June to September, with the rain normally coming to the south of India during late May or early June and reaching the northern parts of the country about six weeks later. Monsoon rains begin to recede from northern India at the beginning of October, with the rain normally heaviest in the south.

<http://www.expattarrivals.com/india/weather-in-india>

### Visas

Most travelers need a visa to enter India. While nationals from a list of visa-exempt countries are eligible to receive a tourist visa on arrival, other foreigners need to apply for a visa ahead of time. Most foreign nationals apply for their visa at a Visa Application Center in their home country before arrival.

Expats wanting to work in India will need an employment visa. These visas are usually issued to expats who are relocating as part of an intra-company transfer or with a guaranteed offer of employment with an Indian company. Expats will need to provide proof of their job offer and copies of the qualifications that enable them to do the job.

Those with a visa valid for more than 180 days will need to register with the Foreigners' Regional Registration Office (FRRO) within two weeks of arriving in India to receive a residential permit. The FRRO has branches in numerous cities, and where they don't, expats would need to visit the Superintendent of Police (SP) of the district.

<http://www.expattarrivals.com/india/visas-for-india>

### Accommodation

There is a very high demand for rental property in India, so finding accommodation can be a challenge, especially in the main cities. Expats moving to one of the country's bustling urban centers will find a variety of options available, including apartments, bungalows and villas, but caution is advised in the property search, as the term 'apartment' is often a vague concept and can mean anything from a single, dirty room to a luxury living space.

The housing market in India is fraught with ambiguities and complicated bureaucracy, and it's best to enlist the help of a reputable real estate agent to help with the search. Remember that potential tenants are not legally required to pay to view properties with their real estate agent, no matter what they might say.

<http://www.expattarrivals.com/india/accommodation-in-india>



### Schools

One of the driving factors behind India's emerging economy is its strong education system, and finding a good school that adequately meets their needs shouldn't be a problem for expats, who have public, private and international schools to choose from.

Despite the many strengths of the public schooling system, there are numerous challenges; many schools lack adequate facilities, class sizes are large and English is not always the language of instruction. Indian private schools generally aspire to higher standards but students in India can be competitive and face tremendous pressure from both their families and society to succeed, more so than many Western students may be used to.

Most expats who can afford it send their children to international schools in India. American and British international schools are well represented across the main cities, and there are also many schools that offer the International Baccalaureate (IB). The admissions process is extremely competitive and waiting lists at popular schools can be long, so it's best to plan well in advance if planning a move to India with children.

<http://www.expattarrivals.com/india/education-and-schools-in-india>

### Culture

#### Language

Along with Hindi, English is an official language in India and widely spoken across the country, so expats shouldn't struggle with a language barrier, especially in a major city. However, hundreds of other local languages are spoken, including Bengali, Urdu, Tamil and Gujarati, and expats living in more rural areas may face more challenges when it comes to communication.

#### Social etiquette and cultural faux pas

India is a vast and rapidly developing country with 29 different states, seven union territories, and multiple languages, religions and cultures, which all coexist and intermingle. It has a conservative belief system deeply rooted in religion and British influences. While in India, it's best to observe the locals and respond accordingly, keeping in mind that conservative, respectful and tolerant reactions are the best. Indian society is based on a caste system, which designates position and order, so it's important to be mindful of the elderly and anything religious. Things are changing and being influenced by more modern ideologies; however, it's recommended to pay reverence to this caste system whenever necessary.

India is a fairly welcoming country and expats are likely to enjoy a rich and rewarding cultural experience. This can be enhanced by respecting the local culture and getting to grips with accepted social behavior. Here are some things to consider to avoid offending local sensitivities.

- Religion is a cornerstone of Indian culture and influences almost every aspect of life. The majority of the population is Hindu (around 80%), followed by Muslim (14%) and Christian (3%). Expats should always show the utmost respect for another's religious views and customs.
- The left hand is considered unclean in India and one should never touch another person or pass anything with the left hand. If receiving a gift, it's best to use both hands.
- Respect for other people and the desire to maintain harmony are central to Indian culture. One should always speak softly and respectfully to other people, and should never cause them embarrassment in public by being aggressive or insulting.
- Indians prefer an indirect communication style and it's not uncommon to avoid an outright negative answer to a question and communicate bad news in a vague manner. Expats can attempt to avoid confusion by asking as many open-ended questions and actively listening for subtle clues.
- Although women are gaining ground in India when it comes to equal opportunities, it remains a conservative society. Women should dress modestly, especially if visiting crowded places and wanting to minimize the risk attracting unwanted male attention. Women traveling alone should exercise caution; if going out at night it's best to travel with a group.
- It's considered good manners to remove one's shoes before entering a person's home. This goes for places of worship too.

<http://www.a-to-z-of-manners-and-etiquette.com/indian-etiquette.html>



## Eating

Renowned for its spicy and fragrant flavors, food forms an integral part of Indian culture and expats are in for an exciting gastronomic experience. Each region offers its own exotic tastes. The spicy cuisines of Punjab and Rajasthan can be found in the north, while milder, more complex flavors can be found in the dosas, uttapams and ildlis typical in the south.

Expats should carefully choose where they dine, since hygiene can be an issue at local restaurants. In most cities, however, plenty of hotels, restaurants, pubs and bars cater to the expectations of a global clientele, and there are also plenty of international eateries on offer, with Chinese, Thai, Italian and Japanese being the most popular. Once they get rid of the fabled "Delhi Belly" and their stomach develops a bit of a steel lining that Indians pride themselves on, expats can also start to enjoy some of the hidden gems of local street food and hole-in-the-wall eateries.

When it comes to dining, many Indians don't use cutlery, choosing to eat with their hands instead. Although this may not be the case if dining in a Western restaurant, this will most likely be the norm in a local restaurant or in someone's home, and expats should make the effort to follow the lead of their host. Avoid eating with the left hand. It's also common to share food, so dishes will usually be placed in the middle of the table for everyone to sample.

<http://www.expatarivals.com/india/delhi/restaurants-in-delhi>

<http://www.a-to-z-of-manners-and-etiquette.com/indian-etiquette.html>

## Drinking

Although this is slowly changing, India's conservative culture generally frowns upon the consumption of alcohol and drinking is certainly not a part of the Indian social scene. Alcohol should never be consumed in public places, such as parks and in the streets, and it's very rarely consumed in Indian homes, as it's generally considered disrespectful. In some states, such as Gujarat and Nagaland, the consumption of alcohol is restricted and can't be purchased without a special licence.

<http://indianexpress.com/article/india/whats-india-drinking-liquor-ban-highways-toddy-supreme-court-4605411/>

## Holidays

Public holidays in India reflect the diversity of its population, with significant dates on the Hindu, Christian and Islamic calendars recognized. Other secular holidays commemorate significant dates in India's history.

New Year's Day - 1 January

Republic Day - 26 January

Good Friday - March/April

May Day - 1 May

Independence Day - 15 August

Id al Fitr (Eid al-Fitr) - Depends on sighting of new moon

Mahatma Gandhi's Birthday - 2 October

Dussehra - Marks the end of Navatri

Id al Zuha (Eid al-Adha) - Depends on sighting of new moon

Diwali (Hindu Festival of Light) - October/November

Muharram - Islamic New Year

Birthday of Prophet Mohammad- 12th or 17th of Rabi' al-awwal (Muslim calendar)

Christmas Day - 25 December

<http://www.officeholidays.com/countries/india/index.php>

## Transport

When it comes to getting around in India, expats are in for an adventure. Navigating India's eclectic range of transport options can be challenging at first. Public transport can be crowded, uncomfortable and somewhat dangerous at times.

While most people prefer India's extensive train network for long distances, buses are usually the cheapest way to get around Indian cities. Delhi and Kolkata both have modern metro systems, which offer fast and efficient ways of getting about, while auto rickshaws and cycle rickshaws, three-wheeled vehicles and three-wheeled bicycles respectively, are prolific in most towns and cities.



## Getting in touch

India has a developed telecommunications infrastructure and expats should find keeping in touch relatively easy, especially if living in one of the larger cities.

## Telephone

Mobile telephones are the most common form of communication in India, far exceeding landline usage. Expats should find some affordable packages with both contract and prepaid connections on offer. The largest operators include Bharti Airtel, Vodafone, Idea Cellular, Reliance Communications, BSNL, TATA DoCoMo and Aircel.

Numerous companies offer fixed-line telephone services in India, including the state-run BSNL and MTNL, as well as various private companies. To get a line installed, expats will need to fill out an application at one of their chosen service provider's outlets and present proof of identification and residence, and pay a refundable deposit. Once that's done, the line will usually be activated in a few days.

## Internet

Although download speeds still lag behind many other large economies, internet services in India are reliable. Wireless connections are more common than fixed lines and broadband usage is growing steadily across the country. Some of the most popular internet service providers include ACT Fibernet, Airtel, BSNL, Hayai Broadband, Idea Cellular, Reliance Communications, Vodafone and You Broadband.

There are plenty of internet cafés, even in smaller towns, but free WiFi hotspots aren't as widespread as expats might be used to.

## Postal Services

India's national postal service is India Post, which is one of the world's largest postal services. It generally offers reliable services, with post boxes located on most major roads. There are also a number of reliable private courier services in operation across the country.

<http://www.expatarivals.com/india/keeping-in-touch-in-india>

## Employment

### The job market

As one of the world's leading economies, India remains an attractive prospect for expats, especially those with experience in the IT industry. The country has one of the world's fastest growing IT sectors and has become a major exporter of software services. Other major industries for expats moving to India include engineering, biotechnology, pharmaceuticals research, manufacturing, aeronautics and consumer electronics.

### Income tax

Tax in India is a relatively complex matter and regulations can change annually, so expats should enlist the help of a qualified tax consultant. Personal income tax rates in India are calculated along a progressive scale from 10 to 30%, depending on one's income. Expats who live in India for 182 days or more within a year are considered tax residents and will be taxed on their local income. The tax year in India runs from 1 April to 31 March.

<https://www.hrblock.in/income-tax-in-india.aspx>

### Business etiquette

English is the language of business in India, which makes the transition for those doing business in this new culture somewhat easier. But there are some nuances to doing business in India and expats would do well to familiarize themselves with the customs and acceptable etiquette of the Indian business world.

Status is valued and businesses are usually hierarchical, with important decisions made at the top. Trust is established through personal relationships and establishing a strong business relationship without forming a personal one can be difficult.

Communication can be a source of confusion and frustration for new arrivals, who need to navigate the subtleties of Indians' tendency for indirect communication. This is born out of a desire to maintain harmony, so Indians rarely express a negative response by directly saying "no". Although Indians can be tough negotiators, expats should be polite and composed at all times, as outward displays of aggression are not appreciated when it comes to business meetings.

A handshake is the accepted greeting between business associates. But never touch someone, pass money or exchange gifts with the left hand. Out of respect, Indian men generally don't shake hands with women, so if greeting a female colleague, wait for her to initiate a greeting. If she doesn't initiate a greeting, a nod of the head will suffice.

Gifts are acceptable in the corporate world, but shouldn't be too expensive. It's polite to accept gifts with both hands and not to open them in front of the giver. It's common to be invited to a business associate's home for dinner.

<http://www.expatarrivals.com/india/doing-business-in-india>

### Retirement

India is not a popular destination for expat retirees; the country mostly attracts foreigners who are in the beginning or prime of their careers. Nevertheless, the favorable cost of living and climate has attracted some international retirees to Indian shores in recent years. There are no specific retirement visas for India and many restrictions to foreigners living in the country permanently, so moving there without a job may be tricky, especially if one does not have any family or historical connection to the country.

<https://transferwise.com/us/blog/cost-of-retirement-in-india>



## Finance

### Currency

The official currency is the Indian Rupee, abbreviated as INR or Rs.

Money is available in the following denominations:

- Notes: 5 INR, 10 INR, 20 INR, 50 INR, 100 INR, 500 INR and 1,000 INR
- Coins: 1 INR, 2 INR, 5 INR and 10 INR

Something expats will have to contend with is the Indian numbering system, where 100,000 is called one lakh and 100 lakhs is one crore or 10 million. Globally, commas are put after every three digits when dealing with large numbers. In India, a comma is placed after every two digits past the 100,000 mark (1,00,000). This can be confusing, especially when dealing with financial statements.

### Cost of living

The cost of living varies tremendously across India. Major cities can be especially expensive, with accommodation likely the biggest expense for expats.

Those moving to India with children will need to factor the high cost of tuition at international schools. While public transport is cheap, it's not always safe or reliable and many expats choose to purchase or rent a car, usually with a personal driver; so this is a monthly expense that will need to be budgeted for.

While imported Western foods will considerably increase the budget, those who choose to buy local produce will find that grocery shopping and eating out in India can be cheap, especially at local vegetable markets and street stalls.

### Banking

Although India has a robust banking sector which offers services in public, private and international banks, expats may find the cumbersome bureaucracy frustrating to deal with.

Most banks offer a non-resident (NRO) savings or current account for expats who earn an income in India. To open a bank account, expats will generally need to provide proof of identity, proof of address and copies of their passport and visa.

<http://www.expatarrivals.com/india/banking-money-and-taxes-in-india>

## Health

The standard and availability of healthcare in India varies across the country. Expats will find some excellent medical facilities in Indian cities such as Delhi, Bengaluru and Mumbai, but facilities in rural areas are extremely limited.

Most hospitals in the major urban centers will have English-speaking staff. Although most public hospitals have well-qualified professionals, there is a serious lack of equipment in these facilities and expats usually choose to utilize one of the many private hospitals available. These offer better facilities and shorter waiting times, but costs can quickly escalate, so private health insurance is an important consideration.

### Private medical insurance

Expats moving to India should ensure that they have comprehensive health insurance and it's best to arrange this before arrival. Those moving as part of a company transfer or for a job with an Indian company, will often have this covered by their employer. Some insurance companies will only cover treatment at certain hospitals, while some Indian hospitals don't recognize all international insurance companies, so it's best to check all policies carefully.

### Emergencies

Expats can dial 102 for an ambulance. Nevertheless, using a private vehicle is often the best and most reliable way of getting to a hospital in the case of an emergency.

### Pharmacies

Pharmacies are easily found in Indian cities and are usually attached to private medical facilities or in major shopping areas. Expats will find most medication will be readily available and affordable.

Pharmacies are not as readily available or well-stocked in rural areas and those travelling outside the major centers should ensure that they have a supply of any necessary medication.

### Health Risks

Water and food hygiene are two of the biggest health risks facing expats in India. Upset stomachs are a common complaint among new arrivals. Caution is advised if buying food from street vendors and restaurants, whose levels of hygiene are often well below what most Westerners will find acceptable.

Tap water is not considered safe to drink and expats should consume bottled water instead, including for brushing teeth.

Malaria is present in many parts of the country so expats should take adequate precautions against being bitten by mosquitoes. Prophylaxis may be required in certain areas.

India's soaring summer temperatures may also be a source of discomfort for those coming from cooler climates, and expats should drink plenty of water to avoid heat stroke and dehydration.  
<http://www.expatarrivals.com/india/healthcare-in-india>

### Vaccinations

Expats should ensure that all routine vaccinations are up to date before traveling to India. Proof of yellow fever vaccination is required upon entering the country, and vaccinations are recommended for hepatitis A, hepatitis B, Japanese encephalitis, typhoid, cholera, measles, mumps and rubella (MMR), influenza and rabies.

<https://wwwnc.cdc.gov/travel/destinations/traveler/none/india>

