





DESTINATION PROFILE: ***INDIA***

Paradox and diversity in the world's largest democracy

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India is a vibrant, multicultural country, as exemplified by its historical monuments such as the Taj Mahal, unrivalled religious diversity, delicious cuisine, Bollywood movies, yoga, and passion for cricket. It is the second-most populous country and the largest democracy in the world, with more than 1.2 billion people, 29 states, and seven union territories.

India is a Commonwealth country and member of SAARC (the South Asian Association for Regional Cooperation). Though a secular nation, India is often considered a land of spirituality and philosophy. Followers of Hinduism, Islam, Christianity, Sikhism, Jainism, Zoroastrianism, and Judaism co-exist. Hindus represent 80 percent of the population.

The vast Indian terrain encompasses the soaring, snow-capped peaks of the Himalayas and the sultry, sun-washed beaches of the southern coast. The country is home to abundant natural beauty, exquisitely carved temples, and crumbling old fortresses peering over plunging ravines. A stay at the desert camps, one of the various tiger reserves, the coral islands of Lakshadweep or Andaman and Nicobar is magical.

Modern India fascinates with its paradoxes: large cities full of ultra-modern high rises, shopping malls, restaurants, and chic cafes, contrasted with some of the least modernized areas in the world, lacking even electricity and roads.



Doing Business

Indians are warm, hospitable people. Traditionally, Indians have been considered family-oriented, religious, accommodating, enterprising, innovative, impatient, group-dependent, time-insensitive, hierarchical, corrupt, and status-oriented. These stereotypes are being challenged as Indians move from age-old joint family systems to nuclear families and assume leadership roles in global business.

In interacting with locals, it is important to recognize the country's extreme diversity in terms of society, religion, and language. Indians can suffer from the "yes" syndrome, so be wary of the commitments you receive. As members of a hierarchical society, Indians seek to please their

superiors, and this extends to the workplace. Outsiders might feel that Indians overcommit and underdeliver. They sometimes seek power but eschew accountability.

Indians are extremely entrepreneurial and always on the lookout for better opportunities. Younger Indians are well-informed, tech-savvy, and avid fans of Western music, but also committed to academic excellence and personal success, making them a sought-after workforce.

While the official language is Hindi, the Indian constitution recognizes 22 other languages. English is widely spoken, and it is also the main business language in India.

Outside the Office

Indian metro areas are fast becoming modern, global cities. There are plentiful options for entertainment, shopping, dining, and children's activities. Major cities have recreational and sports clubs that are open to expats. Golf is quite popular. Joining a golf club can be difficult, but pay-and-play options are available. Health and fitness activities have gained prominence, and world-class gyms, yoga studios, aerobics, Pilates, aero box, and fitness classes are available in most cities. The gated communities where many expats live usually have in-house facilities such as swimming pools, gyms, and tennis courts. Bollywood dancing is also very popular with expats.

Accompanying spouses often participate in one of the multiple expat clubs or get involved with the local nongovernmental organizations (NGOs).

In addition to Indian food, Italian, Mediterranean, Chinese, Thai, and other global cuisines are widely available. The country offers many holiday destinations and is a major gateway to other southeast Asian and Middle Eastern countries. Some of the preferred holiday travel destinations from India include Singapore, Thailand, Malaysia, Sri Lanka, Maldives, and Dubai—all within a three- to five-hour flight.

Work Permits and Residency Visas

To work in India, an expat must have an employment "E" visa. Accompanying family members will have a dependent "X" visa. The visas must be obtained from the Indian High Commission in the home country, or a third country if the expat has been residing there for more than two years. Visas must be renewed annually at the local Foreigners' Registration Office. After five years, residents must reapply for a new visa in their home country. For the visa renewal, expats are required to provide proof that they have filed income tax returns in India.

Assignees must register with the local Foreigners' Registration Office within 14 days of

arrival to obtain residence permits, except in the case of certain nationalities. Nonresident Indians can apply for an OCI (Overseas Citizen of India) card, which is a lifetime visa that provides several benefits similar to those enjoyed by resident Indian citizens.

Spouses are not allowed to work on a dependent visa, but children can attend educational institutions. Spouses may work with NGOs or nonprofits as long as there is no salary involved. Expats entering on a business "B" visa can attend business meetings but cannot work, provide training, or reside in India on a long-term basis.



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Housing

India has a highly unorganized real estate market. There are no entry requirements to become a real estate agent and no pricing index or price controls for properties. Online listings are often misleading, outdated, and posted simply to attract customers.

Further, India has been a landlords' market for many years, with demand outstripping supply. More recently, with an increased supply of quality housing in expat-preferred communities, the exorbitant rents that landlords once commanded are gradually being checked.

It is advisable to find a property close to the office, due to severe traffic conditions in the major cities. Most expatriates, especially those with school-age children, prefer to reside in gated communities located close to the international schools. These communities offer luxurious condominiums and villas with amenities such as security, a clubhouse, sports facilities, grocery stores, parking, and ATM machines.

One-bedroom or studio apartments that are of expat quality are practically impossible to find. Two-bedroom expat-quality apartments are also few and far between.

Three- and four-bedroom units are more common. Most properties are unfurnished. Furniture rental options are few but are growing steadily.

Some cities offer plush single-family houses, farmhouses, builder floors (apartments taking up a whole building story), and row houses. Due to the quality of construction, weather conditions, and pollution, maintaining these properties can be a herculean task. In India, all minor repairs, upkeep, and maintenance are the tenant's responsibility for the lease period. The landlord is responsible only for major repairs.

The cost of housing varies greatly. In a city such as Mumbai, rentals range from 30,000 Indian rupees to INR 1.5 million per month—the exchange rate is about INR 66 to the U.S. dollar at press time—with some of the suburbs commanding a higher rent than the central business district. Most properties are not staged for showing. If a property meets your needs, the landlord will complete repairs, basic refurbishment, and cleaning prior to move-in. Landlords will typically not entertain requests for major changes.

Schools

Most expatriates prefer to enroll their children in international schools. Each major city has several international school options, which follow the International Baccalaureate curriculum or an international syllabus. Another option is Indian international schools. They follow the international syllabus alongside the Indian syllabus, or one may have the option to choose between the international and Indian syllabuses. Some of these schools may follow the Indian syllabus but with some teaching and assessment methodologies from the international patterns of education.

Classes are generally conducted in English. For children who are not fluent in English, the schools may arrange for additional classes. International school fees range from US\$5,000–\$35,000 per annum, depending on the grade. Additional children enrolled in the same school may get a discount. Most of the schools provide transportation by bus at an extra charge. The international schools are typically open for admission all year round, subject to availability. The enrollment process should begin as early as practical.

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Getting Around

Driving in India is not for the fainthearted. Unless one is accustomed to maneuvering a vehicle on loud, chaotic streets and dealing with erratic drivers, getting behind the wheel is not recommended for expats. Most expats hire cars, but other transportation options abound, from the metro rail in Delhi to the old tram in Kolkata.

Bus travel is cheap but often hot and overcrowded, so it is unpopular with expats. Air-conditioned buses are becoming more available; they cost a bit more but are comparatively less crowded and better-maintained. Taxis are moderately priced. They usually must be pre-booked, except in Mumbai, where they can be hailed on the street. Shared taxis are common in the cities and popular with office workers.

Three-wheeled auto-rickshaws, often referred to as “tuk-tuks,” can be cheaper than taxis. Most have

a meter, but drivers often avoid using it and try to haggle with passengers for a premium. Passengers should insist on using the meter or agree upon a fare before starting a journey.

The metro rail is relatively new in most cities. It is quite comfortable, though it, too, gets crowded during peak hours. If a station happens to be near your departure and destination locations, it can be a great option to beat the traffic jams prevalent all around the cities.

For many expats in India, their company arranges hired cars. It is common for senior-level executives to have exclusive hired cars at their disposal, whereas middle- and junior-level executives are sometimes offered a shared cab or left to their own devices.

As dangerous as they might look, Indian roads are relatively safe. One develops a knack for plowing through and making steady progress, whether on foot or in a vehicle.

Security

India is not an unusually dangerous country, but as in any global destination, common sense should always prevail. Always be alert and aware of your surroundings, especially at night. Avoid walking down dark alleys or deserted areas after dark. Display of expensive and flashy jewelry is not recommended.

At home, if you employ household help, keep your valuables locked up. Do not leave cash or jewelry lying around. While traveling in public transportation or cabs, always be conscious of your surroundings, and keep your family informed of your whereabouts. Several apps are available to assist with this. Always keep emergency contact numbers handy.

In case of a theft, burglary, or fire at home or a minor accident, fight, or brawl on the road, you will need to seek assistance from the police. But due to challenges with communication and language, you might want to reach out to your company's security contact or the security staff in your housing facility first.

Health Care

India has a network of missionary and government hospitals, and private hospitals cater to the growing demand for top-quality health care. Doctors, clinics, and hospitals are conveniently located and accessible.


Apart from meeting local needs, Indian hospitals, clinics, and alternative healing centers draw patients from around the world. A large number of people, most of them from Africa, South Asia, the Middle East, Europe, and the U.S., come to India to get world-class treatment at a reasonable cost. Health and medical tourism is considered to be one of the fastest-growing industries in India.

In selecting a doctor, you may wish to consider which hospital he or she is affiliated with, in case you need to be admitted for further treatment. Communication with doctors is usually not a problem unless you visit a government hospital, which is typically not recommended.



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Shipping and Customs

Shipping and customs requirements in India are straightforward. The required documentation includes an original passport; a list of items, their values, and purchase dates; a list of electronic items; the original ocean bill of lading and/or air waybill; an original residence permit and any required visas (valid for at least one year). All shipments are subject to customs examination, and the shipper must be present for customs clearance. Sea containers are offloaded at the port, and the household goods are moved into trucks for final transportation.

Shipment of motor vehicles is not practical. The duty can exceed 100 percent of the value, and left-hand-drive vehicles cannot be imported at all. Assignees can import only one dog, cat, or parrot. A vaccination record and veterinary health certificate are required.

New appliances, electronics, computers and accessories, and certain other items are subject to an approximately 15 percent duty. Duties are higher on very valuable items. Firearms and ammunition are prohibited without a special permit. A limited amount of alcohol and tobacco is permitted duty-free.



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Economy and Cost of Living

The Indian economy is the seventh-largest in the world. Late in 2014, India surpassed China to become the fastest-growing major economy. India has consistently experienced strong, steady economic growth in the 7.5–8 percent per year range. Growth is facilitated by the country's young population and strong saving and consumer spending rates.

Not surprisingly, the cost of living has spiraled upward in India. Some major cities are practically at par with New York and Hong Kong. The cost of living, of course, depends on an expatriate's lifestyle and the housing area and community he or she chooses. One bargain is local produce, which is significantly cheaper than comparable imported products.



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A Hindu Kumbh Mela mass pilgrimage in Allahabad, India

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Unexpected India

- One hundred million people attend India's Kumbh Mela Festival, the world's biggest gathering of humans.
- India's Hindu calendar has six seasons: spring, summer, monsoon, autumn, winter, and prevernal.
- India has a greater population than the entire Western Hemisphere.
- Seventy percent of the world's spices come from India.
- India has more mobile phones than toilets. India also has more people using the internet than the entire population of the U.S.
- While Beijing's pollution problem is more famous, the world's most polluted city is New Delhi.
- Indian bank notes have Braillelike markings on them for blind users.
- The Golden Temple in India feeds a vegetarian meal to more than 100,000 people a day regardless of race, religion, or class.
- The richest man in India, Mukesh Ambani, built a home valued at US\$1 billion. It is a 27-story

building with three helipads, a six-floor car park, a staff of 600, a four-story hanging garden, and a cinema.

- Indians hold 11 percent of the world's gold. That is more than the reserves of the U.S., the International Monetary Fund, Switzerland, and Germany combined.
- India has the world's lowest meat consumption per person.
- Children's Day is celebrated in India on November 14, the birthday of the first Prime Minister of independent India—and nine months after Valentine's Day! *M*

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