

<p>WELCOME TO INDIA – OPTION 1</p>	<p>Welcome to the land of vibrant cultures, rich culinary heritage and ever-thriving economy.</p> <p>Congratulations on your move to India and a warm welcome from a country that has warm weather for most the year; a country with its exotic experiences that has become a home to the millions of expatriates from all over the world.</p> <p>At HSBC, we are here to help make this transition for you as seamless as possible and support you throughout your journey. We are happy to assist you as you plant your roots in a new country.</p> <p>This guide is a kick-start to a new adventure, moving to India, to acquaint you with some of key considerations and priorities for your stay – from banking to culture and housing to education, we hope this gives you a little preface of living in India and make you feel at home.</p>
<p>WELCOME TO INDIA – OPTION 2</p>	<p>Welcome to a brand new experience called India. You have decided to call this land your home for the distant future, and we are here to help you settle well through this guide.</p> <p>With information ranging from important documentation and culture to healthcare and education facilities, etc. this guide is designed to help you understand the different facets of India better. Also, you can find quick answers to banking, taxation, and generally living in India in our FAQs section and Street Smarts.</p> <p>We wish you the very best, and hope that this guide makes the transition for you from your country to this new world as smooth as possible.</p>
<p>GETTING STARTED</p>	<p>Population: Over 1.3 billion</p> <p>Capital: Delhi</p> <p>Languages: While the official languages are Hindi and English, there are 22 other languages recognised by the Indian Constitution as national languages which include Marathi, Gujarati, Tamil, Bengali and Punjabi.</p> <p>Currency: Indian Rupee</p> <p>International Dialling Code: +91</p> <p>Weather: The weather in India is warm throughout the year with temperatures ranging from 32°C to 40°C during the summer. While the high mountainous regions experience extreme cold and snowfalls, the coastal regions bear humid and tropical weather. The months June to September get heavy rainfalls sweeping from the South to the North of the country.</p>
<p>CHECKLIST</p>	<p>When you're taking the big leap of moving to another country, there are a few things you must check off your checklist. The most important one of those is to carry and apply for all the important documents you will need throughout your stay in India. Here's a checklist:</p> <ul style="list-style-type: none"> ▪ Essentials <ul style="list-style-type: none"> <input type="checkbox"/> Ensure that you have all the important documents for health insurances, driver's licence, birth certificate, passport, visa, etc. in hardcopy as well as softcopy formats. <input type="checkbox"/> You will have to register yourself to the Foreigner Regional Registration Offices (FRRO) within the first 14 days of your arrival, irrespective of the duration of your stay. <input type="checkbox"/> If you intend to stay in India permanently, or have been staying in India for more than 182 days

	<p>you will be required to apply for an Aadhaar card.</p> <ul style="list-style-type: none"> <input type="checkbox"/> If you are qualified to pay tax, you will be required to apply for a PAN card. <input type="checkbox"/> Your international driver's licence will be valid for a year. To obtain the licence from Regional Transport Office (RTO) you will have to submit your proof of address, passport-sized photographs, and residential proof. ▪ Finances [Learn more about finances on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Open a bank account <input type="checkbox"/> Resolve your queries and doubts beforehand with your Relationship Manager ▪ Housing [Learn more about housing on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Choose a trustworthy real estate agent <input type="checkbox"/> Select the area you want to live in, keeping in mind several criteria like proximity to workplace, schools, markets, etc. <input type="checkbox"/> Keep your paperwork like bank statements, Credit Reports, etc. in order ▪ Employment [Learn more about employment on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Keep yourself updated about the paycheques, employee benefits, etc. <input type="checkbox"/> If still in the process of finalising your employment, know the pros and cons of a job ▪ Healthcare [Learn more about healthcare on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Find out the best healthcare options in your area <input type="checkbox"/> Find out if there are any medical check-ups needed to be done before you step into the country ▪ Support System [Learn more about support system on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Connect with an expat group <input type="checkbox"/> Find out about quality cleaning agencies and domestic staff, etc. that are available in your area ▪ Education [Learn more about education facilities on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Find out about the schools and colleges, courses, and fees ▪ Culture [Learn more about culture on Pg. ■] <ul style="list-style-type: none"> <input type="checkbox"/> Do some research on local customs and traditions <input type="checkbox"/> Learn about the law, safety, and emergency rules and regulations
<p>ACCOMMODATION</p>	<p>Rising demand for rental property with its ever-increasing costs, apartment hunting can prove to be one of the most remarkable adventures throughout your stay in India. An 'apartment' can be a fully furnished lavish suite in one city and a 10 sq. ft. x10 sq. ft. cramped room in another, with the prices varying from one region to the other region too. Cities like Mumbai, Delhi and Bangalore offer more options for accommodation than the small towns. A little research into the matter will surely help you.</p> <p>While renting property, you will have to deposit a certain amount with the owner as a security which will be returned to you once your lease is over. But make sure you read the agreement carefully and get your doubts cleared. With the help of real estate agents and online portals like 99acres.com and magicbricks.com, exploring the property market will be a lot easier.</p>

	<p>Once you've truly found your feet in India, you may consider purchasing residential property. Buying property takes much more work than renting as you will be required to have a bank account, various permissions, work and residence verifications and acquire mortgage for the same.</p> <p>At HSBC, we are happy to help you with your finances and make this transition easier for you.</p>
EMPLOYMENT	<p>As one of the fastest growing economies and a hub for one of the largest IT industries, there are plenty of job opportunities and professions to choose from in India. The working hours can vary from 40 hours to 54 hours per week.</p> <p>The employee benefits, like healthcare, tax exemption and retirement plans, offered in India can vary from the employee benefits offered in your country. Therefore, find out and understand what benefits your employer is offering.</p>
COMMUNICATIONS	<p>While you're busy making yourself at home in a new country, ensure that you have access to internet and telecom services to cut down on your expenses to stay connected to your family and friends back home. There are plenty of telecom providers with a number of effective international plans in affordable rates.</p> <p>With internet being the quintessential part of everyday life, you can also avail internet services with broadband connections and WiFi services through telecom providers and even at public spaces like cafés, metro/railway stations, restaurants, etc. to avail these services, you will be required to submit your proof of identity, i.e., a PAN card or Aadhaar card and the proof of residence with the application.</p>
CULTURE	<p>If this is your first-ever visit to India, get ready to experience a mix of diverse cultures that change from region to region. Teeming with people, languages, religions and their cultures, living in India is an enthralling experience. A blend of western and traditional cultures while adapting to changing times, here are a few etiquettes to follow during your stay:</p> <p>SOCIAL ETIQUETTES</p> <ul style="list-style-type: none"> • Use your right hand and not the left, while eating or handing money to people, as left hand is considered unclean. • Sharing food is considered good manners, but not taking food off someone's plate. • Unless you're well acquainted with the person, make sure you address them formally with their preferred titles, i.e., Dr., Mr., etc. • As there are a lot more customs and etiquettes followed in India, just go with the flow. Do what others are doing, e.g., if they remove shoes before entering someone's house, follow suit or cover their heads at the places of worship. <p>BUSINESS ETIQUETTES</p> <ul style="list-style-type: none"> • In a business setting, handshakes and polite greeting is an acceptable gesture throughout the country. • Arrive at meetings on time and take part in the 'small-talk' before the meeting starts. • Exchange your business card at formal or informal gatherings, with your right hand of course. • Wearing a suit at some occasions is good but business casuals are preferred over suits considering the warm weather in India. <p>FESTIVALS IN INDIA</p>

This vast land of ancient cultures, customs and traditions celebrates just as much festivals as its religions throughout the year. Hinduism being the dominant religion followed across the country, festivals like Eid, Christmas and other religious festivals are celebrated with the same enthusiasm of the Hindu festivals.

Here's a list of public and federal holidays:

1 January	New Year's Day
26 January	Republic Day
2 March	Holi (Festival of Colours)
30 March	Good Friday
30 April	Buddha Purnima
15 August	Independence Day
2 October	Gandhi Jayanti (Mahatma Gandhi's Birthday)
19 October	Dussehra
7 November	Diwali (Hindu Festival of Lights)
19 November	Muharram
23 November	Guru Nanak Jayanti (Guru Nanak's Birthday)
25 December	Christmas

LAW & ORDER

The Constitution of India is the longest written constitution in the world, and is the cornerstone of the legal systems in India. The Ministry of Home Affairs looks after the matters of internal security and the functioning of the criminal justice systems. The Ministry also controls the agencies established for the enforcement of the laws in India.

Every state and union territory has its own police force entrusted with the responsibility of maintaining the public order and preventing and detecting crimes. Along with the state and civil police forces, there is an Intelligence Bureau (IB) and a Central Bureau of Investigation (CBI). The Constitution is also a fountain source of the Judiciary in India, with Supreme Court of India at the top, followed by the High Courts in each state.

With the changing times, the legal system too is adapting to many changes and amendments.

SAFETY

Safety is one of the biggest concerns for a lot of expats while moving to India. Given its immense size and diversity, the general safety in India varies from region to region, although you will only come across issues related to petty crimes like theft, frauds, etc.

A lot of places might not have access to fire prevention and safety equipments, so if you know the basics of fire safety it might come in handy at such situations. Ensure that you are well-acquainted with and aware of

	<p>your surroundings.</p> <p>Be it a theft or a fire, here are the emergency numbers you should know:</p> <p>Police - 100 Ambulance - 102 Fire - 101 General emergencies - 112</p>
TRAVEL AND TRANSPORT	<p>Travel and transport in India is as varied as the country itself. While Delhi has an efficient network of metro trains, Mumbai has its maze of local trains. The Indian Railways runs an efficient system across the country. Fares and amenities depend on the class of train travel. Luxury trains like the famous Palace on Wheels, Golden Chariot and Deccan Odyssey, among others, are a great way to explore the country.</p> <p>Road transport includes cheap and dependable bus services, and the ubiquitous taxis and auto rickshaws that ply in most metropolitan cities. In addition to these, there are also private cab app services like Ola and Uber, which use technology quite capably. Prepaid taxis are available at major Indian airports and train stations.</p> <p>Domestic flights can connect you faster to places in the country, while international airports are available in 24 Indian cities.</p>
MEDICAL	<p>India is known for its low-cost and quality medical services, making it the hub of medical tourism in the world. Healthcare is divided into the public and private facilities. While public healthcare systems have well-trained and English-speaking doctors, lack of proper machines and equipment can be counter-productive. Private healthcare is expensive but preferred by the local population. It helps to get a comprehensive medical insurance. While some employers provide insurance, some policies will cover only selected hospitals.</p> <p>Day and night pharmacies are easily available in most cities, but not so in rural areas.</p>
EDUCATION	<p>The Indian education system is one of the largest in the world. It generally follows the '10+2+3' format. Compulsory education begins at 6 years of age and goes on till 14. There are 4 boards of education – Indian Certificate of Secondary Education (ICSE), Central Board of Secondary Education (CBSE), State Boards and International Baccalaureate (IB). In India, the school term in some parts follows the April to March schedule, and in other parts, the June to May or July to May schedule. The IB board is considered at par with the education levels of schools abroad.</p> <p>There are more than 600 universities to choose from for higher education.</p>
ENTERTAINMENT	<p>If the colourful and zestful pace of living is not entertaining enough, then there are other more regular options. Every state, every city has its own distinct mark that can be seen in its food, clothes, art, and more.</p> <p>As India is a peninsula, more than 1/3rd of the country has beautiful coastal regions. You can opt for water sports, especially in places like Goa and the Andaman and Nicobar islands. Adventure sports are another way to unwind.</p> <p>Cities like Mumbai, Delhi, and Bengaluru are known for their glittering nightlife. Bars, discos, clubs, pubs, hotels and restaurants are abundantly available. Shopping is another all-time favourite, with urban chic to traditional designs easily available in malls and flea markets.</p> <p>As India is also known for her prolific film industry, there are plenty of options for film buffs too. And for the</p>

	<p>art-oriented, there are drama, ballet performances, musical performances, concerts by international artistes, and photo and painting exhibitions at art galleries to choose from, in many metropolitan cities.</p>
SUPPORT SYSTEMS	<p>Settling in a new country takes time, and a home away from home needs a strong support base. To help you ease your way into the new life, there are agencies that assist you in managing your everyday chores. Right from a chauffeur service, to cleaning services to childcare and crèches, most metropolitan cities offer you ready help.</p> <p>What you can also rely on are expat groups to navigate your way through the myriad traditions, culture, and other novelties of the country. Your questions on the best housing, schools, travel, food, house help, etc. – all can be answered here. Some well known groups are Mumbai Expat Club and Internations that post regular updates on upcoming events via social media to help you connect with the expat community in your area.</p>
FINANCES	<p>One of the most important things about moving into a new country is getting your finances in order. The banking system may be a bit different than what you are used to though.</p> <p>Taxation</p> <p>Expats in India are categorised according to their income as:</p> <ul style="list-style-type: none"> ▪ Resident and Ordinarily Resident (ROR) ▪ Resident but Not Ordinarily Resident (RNOR) ▪ Non-Resident (NR) <p>If you have been living in India for 182 days or more, or “within four years preceding that year, you have been in India for 365 days or more and have been in India for a period of 60 days or more.” According to this rule, you are categorised as ROR or RNOR, and if you don’t, then as an NR.</p> <p>If you have been an NR in India for “nine out of ten years preceding that year, or have been outside of India for 729 days or less during the seven previous years preceding that year”, you are considered an RNOR.</p> <p>As a foreign national who works in India at a stretch, you will be considered RNOR “for the first 2 years, and ROR from the third year”. You will be taxed in India on your worldwide income.</p> <p>Foreign nationals who work in India at a stretch are considered RNOR for the first two years and ROR from the third year and will be taxed in India on their worldwide income.</p> <p>How can HSBC help you?</p> <p>Opening an HSBC account in your home country and in India can help you manage your money easily across countries. HSBC’s Global View and Global Transfer help you keep track of your money wherever you go, wherever you are. We can help you facilitate your overseas account even before you relocate.</p>
FAQS	<p>Example of FAQ</p> <ul style="list-style-type: none"> ▪ Is my city safe? <p>India is like any other country, with her fair share of risks. Most metropolitan cities follow the same safety parameters like your own country. While terrorism is a threat, most of the places are safe if you follow common sense.</p> <ul style="list-style-type: none"> ▪ Does everyone speak English? <p>Every state has its own language, but English acts like a glue, uniting the broad diversity. Most people,</p>

especially in cities, can speak English.

- How do you find the best accommodation?

Apartments are cheaper than freestanding houses. Also, the farther you move from the city centre, the cheaper get the property rates. You can find good housing options online.

- Do I need a car for travelling?

Cities like Mumbai have a strong network of transport and travel. But it is preferable to have a car handy while travelling within the city. You can lease a car or hire a driver instead of owning a car.

Street Smarts

Our Street Smarts section is a sort of survival guide that give you an edge to help you adapt to new living conditions.

- Expats are generally the focal point of petty crimes like pickpocketing, overcharging, etc. Do not leave your belongings in a cab for however short period of time.
- Make sure you get the receipt of payment to prevent any confusion.
- While travelling in rickshaws and taxis, it is preferable to take pre-paid service. Women are advised to be cautious about travelling alone and at night.
- "The hotel has moved or closed", is a common method of fleecing you on your travels.
- Don't accept gifts, even something as innocuous looking as a vermilion mark on the head outside temples. You will be expected to pay a steep price.
- Be wary of SIM cards that may not work. They could be a used SIM card or a defunct one, especially if no paperwork is required.