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EXPERT
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Relocations

Your
relocation
guide
to
India



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WEIGHTS & MEASURES:	Metric
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INOCULATIONS/VACCINATIONS:	Inoculation against Malaria, Hepatitis, Typhoid and polio recommended
PUBLIC HOLIDAYS:	Jan 1, 26 (Republic Day), Feb 12, Mar 21, 24, Apr 15-18, Aug 15 (Independence Day), Oct 2 (Mahatma Gandhi's birthday), Nov 8, Nov 26, (Diwali), Dec 25-26 (Christmas / Boxing Day) 29th. Various other religious holidays, dates not yet set. Please check this website as various regions have different holidays: www.timeanddate.com/holidays/india/2016
OFFICE HOURS:	0930-1800 Monday – Saturday
BANK HOURS:	1000-1400 Monday – Friday, 1000-1200 Saturday
EMERGENCY TELEPHONE NUMBERS:	100 – Police/General Emergency 102 – Ambulance
BRITISH HIGH COMMISSION:	Shanti Path, Chanakya Puri New Deli 110021 Tel: (11) 268 72161 Fax: (11) 2687 0065
DEPUTY HIGH COMMISSIONS:	Kolkata: Tel: 33 22885172 Fax: 33 228834535 Mumbai: Tel: 22 665 02222 Fax: 22 665 02324 Chennai: Tel: 44 4219 2151 Fax: 44 421 92322
TOURIST & TRAVEL INFORMATION:	The Government of India Tourist office 88 Janpeth, Connaught Place New Delhi 110001 Tel: 1133 20005
HIGH COMMISSION OF INDIA IN LONDON:	India House, Aldwych London WC2B 4NA Tel: 02078 368484 Visa Enquiries: 02076 323 149
CONSULATE GENERAL OF INDIA:	Edinburgh: Tel: 0131 229 2144 Fax: 0131 229 2155 Birmingham: Tel: 0121 212 2782 Fax: 0121 212 2786 Belfast: Tel: 028 9087 8787 Fax: 028 9087 8797



Moving to India from the UK – Information and Advice: Relocation Guide

Customs

To the best of our knowledge, the following documentation is required to import household and personal effects into India. However, it is advisable to check with the authorities that documentation is in order, prior to despatch.

Foreign nationals coming to India for executing projects / contracts in India will have to come only on employment visas. For more information please contact Square One Relocations.

Household Goods

Documents Required:

- Original passport will need to be turned over to Indian destination agent until shipment clears customs
- For Customs at Bangalore (India), Custom Officials ask for Original Passport of the spouse as well for verification. It must be carried on the day of examination
- Authority Letter (sample provided by destination agent in India)
- Baggage Declaration Form (provided by destination agent in India)
- Inventory with valuation of each item
- Indian Customs Declaration Form (provided by destination agent in India)
- Bill of Lading
- Copy of Employment Letter of Transfer Letter is required for clearance
- FRRO Registration is required for clearance of Household Goods for Foreign Nationals

Changes in Employment Visa documentation requirement – 17th Dec 2009

- The Ministry of Labour, India via Ministry of Home Affairs has asked the Indian Missions issuing the employment visa to add another set of documents in the employment visa checklist. The latest required document is the Tax Liability Letter
- Going forward all employment visa applications shall be accompanied by the Tax letter. This letter must be issued by the India Employer and must state and certify the following:
 - a) Foreigners being hired will not exceed 1% of total workforce.
 - b) Within 1%, Foreigners should not exceed more than 20 employees.
- This means, that employers in India, who already have more than 20 foreign workers employed and who exceed the 1% quota, will not be permitted to bring any more foreigners to India until further notice. There is a move within the MHA to increase this number to 40, but it is still under discussion.

- In cases where the number of foreign employees is within 1% of the workforce, but more than 20, there may be a delay in decision made on the issuance of the visa as such cases will be referred to the MHA for approval
- PIO/OCI card holders who are working in India with the Indian employer will not be counted as foreigners, but if they are working on employment visa than they will be considered as foreigners
- This means that at given point of time, the Indian employer should not have more than 20 foreigners on its payroll
- As of now the Tax Liability letter is being required by the India Embassy in US. Soon other Indian embassies may also implement this requirement
- Square One Relocations advises its clients to check with the concerned India Embassy about the latest documentation requirement before applying for the employment visa for India

Indian nationals, foreign nationals including those of Indian origin, transferring their residence to India or coming to India on employment, an import their personal effects and household goods into India under Transfer of Residence subject to the following conditions:

Transferee must have lived overseas for at least two years and must be transferring their residence to India.

Transferee must not have visited India for more than 180 days in the preceding two years.

Foreign nationals must have a resident / permit / business / work / entry visa or a PIO card.

Appointment letter / assignment letter stating minimum two years stay in India.

Goods must be shipped out within one month of arrival of the owner into India; (sea) and air shipment within 15 days after the arrival of the owner / passenger, automobiles can be shipped within six months of arrival. If there is a delay, then goods can be cleared only if customs condone the delay. Each case will be decided on merits.

The owner's presence may not be required during customs clearance (For Bangalore – the owner's presence is a must for sea shipments and may not be required for air shipments during customs clearance) but the owner should arrive in India before the shipment arrival and be present in the country until the shipment clears customs or else demurrage / container detention will be quite heavy.

All containers (unless diplomatic) are offloaded at POE / TOE (and reloaded into vans).

All household goods (old and used) and personal effects are dutiable but might get concessions if in owners' possession for at least one year (and used) under the Transfer Residence rule.

FRRO registration is mandatory to avail benefit of TR by Sea excluding Delhi Port. For Air Shipment Registration Application form will work.



Diplomat's Removals

Documents Required:

- Authority Letter (sample provided by destination agent in India)
- Baggage Declaration Form (provided by destination agent in India)
- Copy of Passport duly attested / certified and Duty-free Exemption Certificate issued by Ministry of External Affairs, Govt. of India through Diplomatic Mission in India
- Bill of Lading
- Inventory List should be sealed and signed by the Embassy / Consulate
- For Bangalore – Bill of Lading should be signed and sealed by the Embassy / Consulate

In India the packing list, passport and Bill of Lading should be sealed and signed by the Embassy / Consulate.

Alcohol can be imported in limited quantity for Diplomats (depends on the allowance by the Diplomatic Mission/Embassy).

If alcohol is mentioned on packing list, the same has to be mentioned on the Duty Exemption Certificates also for smooth clearance.

Vehicles

Document Required:

- An Original purchase Invoice of the vehicle is required
- Vehicle imports are not allowed at Bangalore Port

Used or Second-hand Vehicles Import are permitted only at Nhava Sheva (Mumbai) port.

The import of new vehicles shall be permitted only through the Customs port at Nhava Sheva (Mumbai), Calcutta and Chennai.

Indian or Foreign nationals transferring their residence to India can import one vehicle. A car that was in the importer's ownership or possession for over a year is allowed. Payment for the car must be made prior to arrival of owner in India.

Import of new car is allowed but should meet pollution norms and right-hand drive.

Shipment may be done within six months of arrival. In lieu of a motor car, one motorcycle can also be imported.

Only right-hand drive cars are allowed

Only cars which meet Euro IV pollution norms are allowed. Must have certificate from manufacturer

Banned Vehicles The policy totally bans the import of cars whose engine capacity ranges from 1000 to 2500cc. As far as two-wheelers go, scooters with an engine capacity of over 50 cc to 500cc can be imported. Motorcycle engine capacity

should be their engine capacity should be over 250 cc but not more than 800 cc.

Used vehicles have import duties which need to be paid. There are no fixed rates as the process is seen case by case, as such it is advisable that research is conducted by the mover.

Pets

NOC required from vet and other health documents before arrival of pet / pets at the airport.

One pet per passenger (cat / dog) may be imported into India without any import license. Under Transfer of Residence case only and Assignment should not be less than two years.

Restricted Items

Foreign nationals can import foodstuff in their main household goods shipment duty free up to a limit of Rs. 50,000 (US \$1000).

Foreign nationals who are resident in India can import foodstuff worth Rs. 100,000 p.a (approx. US \$2000). However, please note that wine, spirits, beverages etc are not allowed duty free under this facility. It is also important that payment for the foodstuff must be made from funds of the foreign national available outside India.

Milk / Milk products, Meat / Meat products are only allowed with NOC from Animal and Quarantine Department, and department will take between 15 to 30 days.

We recommend do not pack these items under any circumstances. They will be confiscated by customs and fines / penalties will be levied on full shipment.

Prohibited Items

- Firearms, weapons, ammunition of any type
- Narcotics
- Obscene literature, pornographic material
- Wildlife items like ivory, horns etc

These items are strictly prohibited into India. Do not pack these items under any circumstances. They will be confiscated, and fines will be levied.

Dutiable Items

The following items are allowed in your shipment, but will be subject to tax and duty:

- Firearms.
- Cartridges of Fire arms exceeding 50
- Cigarettes exceeding 100 sticks or cigars exceeding 25 or tobacco exceeding 125 gms
- Gold or silver other than ornaments
- Flat panel (liquid crystal display/light emitting diode/ plasma) television



- New articles are charged duty @ 36.05%
- Concessional duty rate @ 15.45% is allowed only on the first unit of the following electronic appliances. If the shipper has two or more of any electronic appliances, or the combined value of all the above appliances exceeds Rs 500,000 (US\$10,000) duty @ 36.05% will be charged on the additional units / value

The items are: Still camera, music system, CRT television, DVD player, video home theatre system, dishwasher, musical instrument, air conditioner, domestic refrigerator above 300 litres or its equivalent, golf set, deep freezer, microwave oven, video camera, word processor, fax machine, portable photocopiers, vessel or aircraft.

- Import duties on alcohol and spirits etc are very high in India (approx. 182%) and on beer and wines (approx. 150%). If shipping alcohol, please contact us prior to shipping for necessary information

If shipping alcohol, please contact your destination agent prior to shipping for necessary information.

- Customs duty on cars is approx. from 120% up to 261%
- Customs duty on New motorcycles is approx. 100%

Customs duties / taxes are subject to change as per notifications from Government in India. Please check with your destination agent for up to date information.

Baggage Rules and Regulations

1) Free allowance for passengers on arrival into India has been raised to Rs. 50,000. Except for items mentioned under exceptions.

2) Free allowance for passenger on arrival into India and being of foreign origin has been kept to 15,000 except for items mentioned under exceptions.

3) Passengers residing abroad for more than 1 year, on return to India can bring jewellery worth 50,000 rupees and of weight up to 20 gms for men and of 1,00,000 rupees and of weight up to 40 gms for women.

4) In case of transfer of residence:

A. From 3 months - 6 months

- Used Personal and household articles other than those mentioned in Exclusions and Inclusion A but including Inclusion B up-to an aggregated value of 60,000 INR.

B. From 6 months - 1 year

- Used Personal and household articles other than those mentioned in Exclusions and Inclusion A but including Inclusion B up-to an aggregated value of 1,00,000 INR

C. Minimum Stay of 1 year during the preceding 2 years:

- Used Personal and household articles other than those mentioned in Exclusions but including items mentioned in Inclusion A and Inclusion B up-to an aggregated value of 2,00,000 INR

- (The Indian passenger should not have availed the concession in the preceding 3 years.)

D. Minimum Stay of 2 years or more

- Used Personal and household articles other than those mentioned in Exclusions but including items mentioned in Inclusion A and Inclusion B up-to an aggregated value of 5,00,000 INR

- (Minimum stay of 2 years abroad immediately preceding the date of arrival on transfer of residence, total stay in India on short visit during the two preceding years should not exceed 6 months and passengers should not have availed this concession in the preceding 3 years)

5) Provision for Unaccompanied baggage:

1. Provided that the unaccompanied baggage had been in the possession, abroad, of the passenger and is dispatched within one month of their arrival in India or within a period specified by the Deputy / Assistant Commissioner of Customs.

2. The unaccompanied baggage may land in India up-to two months before the arrival of the passenger or within such period, not exceeding one year as the Deputy/Assistant Commissioner of Customs may allow, for reasons to be recorded, if they are satisfied that the passenger was prevented from arriving in India within the period of two months due to circumstances beyond their control, such as sudden illness of the passenger or member of their family, or natural calamities or disturbed conditions or disruption of the transport or travel arrangements in the country or countries concerned for any other reasons, which necessitated a change in the travel schedule of the passenger.

Exclusions:

Firearms, Cartridges of Fire arms exceeding 50, cigarettes exceeding 100 sticks or cigars exceeding 25 or tobacco exceeding 125 gms, Alcoholic liquor or wines more than 2 litres, Gold or silver other than ornaments, Flat panel (liquid crystal display / light emitting diode/plasma) television.

Inclusion A:

Colour Television, Video Home Theatre System, Dish Washer, Domestic refrigerators of capacity above 300 litres or its equivalent, Deep Freezer, Video camera or combination of any such video camera with one or more goods such as television receiver, sound recording or producing apparatus, video reproducing apparatus, Cinematographic films of 35 mm and above and Gold or Silver, in any form, other than ornaments.

Inclusion B:

Video Cassette Recorder or Video Cassette Player or Video Television Receiver or Video Cassette Disk Player, Digital Video Disc Player, Music System, Air Conditioner, Microwave Oven, Word Processing Machine, Fax Machine, Portable Photocopying Machine, Washing Machine,



Electrical or Liquefied Petroleum Gas Cooking Range, Personal Computer (Desktop Computer), Laptop Computer (Notebook Computer) and Domestic Refrigerators of capacity up to 300 litres or its equivalent.

Fumigation of imported and exported wooden crates

The Indian Government adopted ISPM-15 (International standards for Phytosanitary Measures Publication 15). Guidelines for Regulating wood packaging material in International Trade (aka NIFM-15) to standardize the treatment of wood packing materials used for the transport of goods.

General Information on the Republic of India

Background

The Indus Valley civilization, one of the world's oldest, flourished during the 3rd and 2nd millennia B.C. and extended into north western India. Aryan tribes from the northwest infiltrated the Indian subcontinent about 1500 B.C.; their merger with the earlier Dravidian inhabitants created the classical Indian culture. The Maurya Empire of the 4th and 3rd centuries B.C. - which reached its zenith under ASHOKA - united much of South Asia. The Golden Age ushered in by the Gupta dynasty (4th to 6th centuries A.D.) saw a flowering of Indian science, art, and culture. Islam spread across the subcontinent over a period of 700 years. In the 10th and 11th centuries, Turks and Afghans invaded India and established the Delhi Sultanate. In the early 16th century, the Emperor BABUR established the Mughal Dynasty which ruled India for more than three centuries. European explorers began establishing footholds in India during the 16th century. By the 19th century, Great Britain had become the dominant political power on the subcontinent. The British Indian Army played a vital role in both World Wars. Years of nonviolent resistance to British rule, led by Mohandas GANDHI and Jawaharlal NEHRU, eventually resulted in Indian independence, which was granted in 1947. Large-scale communal violence took place before and after the subcontinent partition into two separate states - India and Pakistan. The neighbouring nations have fought three wars since independence, the last of which was in 1971 and resulted in East Pakistan becoming the separate nation of Bangladesh. India's nuclear weapons tests in 1998 emboldened Pakistan to conduct its own tests that same year. In November 2008, terrorists originating from Pakistan conducted a series of co-ordinated attacks in Mumbai, India's financial capital. Despite pressing problems such as significant overpopulation, environmental degradation, extensive poverty, and widespread corruption, economic growth following the launch of economic reforms in 1991 and a massive youthful population are driving India's emergence as a regional and global power.

Geography

India is a south Asian state that juts out into the Indian Ocean between the Arabian Sea and Bay of Bengal. It is bordered with Pakistan in the west, China, Nepal and Bhutan in the north and to the east is Myanmar, the capital is New Delhi. Two thirds of employment are in agriculture, forestry and fishing, farming involves mainly rice and wheat growing on a subsistence basis. A major world producer of tea, sugar, jute, cotton and tobacco. It has reserves of coal, oil, natural gas, and many minerals including iron, manganese, bauxite, diamonds and gold. Main manufacturers are chemicals and chemical products, textiles, iron and steel, food products, electrical goods and transport equipment. Indian's main trading partners are USA, Germany, Japan and UK.

There are International Disputes – China and India launched a security and foreign policy dialogue in 2005, consolidating discussions related to the dispute over most of their rugged, militarized boundary, regional nuclear proliferation, India claims that China transferred missiles to Pakistan, and other matters, recent talks and confidence-building measures have begun to defuse tensions over Kashmir, site of the world's largest and most militarized territorial dispute with portions under the de facto administration of China (Aksai Chin), India (Jammu and Kashmir), and Pakistan (Azad Kashmir and Northern Areas), India and Pakistan have maintained the 2004 cease fire in Kashmir and initiated discussions on defusing the armed standoff in the Siachen glacier region; Pakistan protests India's fencing the highly militarized line of control and construction of the Baglihar Dam on the Chenab River in Jammu and Kashmir, which is part of the larger dispute on water sharing OF THE Indus River and its tributaries; UN Military Observer Group in India and Pakistan (UNMOGIP) has maintained a small group of peacekeepers since 1949; India does not recognize Pakistan's ceding historic Kashmir lands to China in 1964; To defuse tensions and prepare for discussions on a maritime boundary, in 2004 India and Pakistan resurveyed a portion of the disputed boundary in Sir Creek estuary at the mouth of the Rann of Kutch; Pakistani maps continue to show Junagadh claim in Indian Gujarat State; Discussions with Bangladesh remain stalled to delimit a small section of river boundary, to exchange territory for 51 Bangladeshi enclaves in Indian and 111 Indian enclaves in Bangladesh, to allocate divided villages, and to stop illegal cross-border trade, migration, violence and transit of terrorists through the porous border; Bangladesh protests India's attempts to fence off high-traffic sections; Dispute with Bangladesh over New Moore/South Talpatty/Purbasha Island in the Bay of Bengal deters maritime boundary delimitation; India seeks cooperation from Bhutan and Burma to keep Indian Nagaland and Assam separatists from hiding in remote areas along the borders; Joint Border Committee with Nepal continues to examine contested boundary sections, including the 400 square kilometre dispute over the source of the Kalapani River, India maintains a strict border regime to keep out Maoist insurgents and control illegal cross-border activities from Nepal.



Climate

The climate shows seasonal variations: the hot season from March to June, the monsoon season from June to October and the cold season from November to February. Rainfall ranges between very high in the north east Assam region to negligible in the Thar Desert situated in the west. Temperatures range from very cold in the Himalayas to tropical heat over much of the south.

Population

The huge population of 1,129 million is the second largest in the world, of which 70% are rural even though Mumbai and Calcutta rank among the 10 largest cities in the world.

The population growth rate is 1.67% although there is a high risk of major infectious diseases from food or waterborne diseases like bacterial diarrhoea, hepatitis A and E, and typhoid fever. Also, other diseases dengue fever, malaria, and Japanese encephalitis are high risks in some locations and rabies from animal contact. Highly pathogenic H5N1 avian influenza has been identified among birds in this country or surrounding region. It poses a negligible risk with extremely rare cases possible among US citizens who have close contact with birds.

Language

The official national language is Hindi, written in the Devanagari script; however, since the States are free to decide their own regional languages for internal administration and education, 14 languages are acknowledged by the Constitution.

Hindi, with about 250 million speakers, is the regional language of central North India. In southern India, Dravidian languages are spoken, of which the chief are Tamil, Teluga, Malayalam and Kannada. More than 260 dialects are spoken, many of which are spoken by relatively few people but the figure emphasizes the great complexity of Indian society.

English is used as an associate language and is widely spoken, especially in business circles, and it is the language of higher education. Most middle-class Indians send their children to fee-paying English schools, since knowledge of the language is seen as the key to success. English speakers will generally have no need for an interpreter or translation service since there is always someone available to assist visitors.

Environmental Issues

There is deforestation, soil erosion, overgrazing, desertification, air pollution from industrial effluents and vehicle emissions, water pollution from raw sewage and runoff of agricultural pesticides, tap water is not possible throughout the country, a huge and growing population is overstraining natural resources.

Economy

India's diverse economy encompasses traditional village

farming, modern agriculture, handicrafts, a wide range of modern industries, and a multitude of services. Slightly less than half of the work force is in agriculture, but services are the major source of economic growth, accounting for nearly two-thirds of India's output but employing less than one-third of its labour force. India has capitalised on its large educated English-speaking population to become a major exporter of information technology services, business outsourcing services, and software workers.

India is developing into an open-market economy yet traces of its past autarkic policies remain. Economic liberalization measures, including industrial deregulation, privatization of state-owned enterprises, and reduced controls on foreign trade and investment, began in the early 1990s and served to accelerate the country's growth, which averaged under 7% per year from 1997 to 2011. India's economic growth began slowing in 2011 because of a decline in investment caused by high interest rates, rising inflation, and investor pessimism about the government's commitment to further economic reforms and about slow world growth. Rising macroeconomic imbalances in India and improving economic conditions in Western countries led investors to shift capital away from India, prompting a sharp depreciation of the rupee.

Growth rebounded in 2014 and 2015, with both years exceeding 7%. Investors' perceptions of India improved in early 2014, due to a reduction of the current account deficit and expectations of post-election economic reform, resulting in a surge of inbound capital flows and stabilization of the rupee. Since the election, economic reforms have focused on administrative and governance changes largely because the ruling party remains a minority in India's upper house of Parliament, which must approve most bills. Despite a high growth rate compared to the rest of the world, in 2015, India's government-owned banks faced mounting bad debt, resulting in low credit growth and restrained economic growth.

The outlook for India's long-term growth is moderately positive due to a young population and corresponding low dependency ratio, healthy savings and investment rates, and increasing integration into the global economy. However, India's discrimination against women and girls, an inefficient power generation and distribution system, ineffective enforcement of intellectual property rights, decades-long civil litigation dockets, inadequate transport and agricultural infrastructure, limited non-agricultural employment opportunities, high spending and poorly targeted subsidies, inadequate availability of quality basic and higher education, and accommodating rural-to-urban migration are significant long-term challenges.

Education

There are a number of schools in the main cities offering a good standard of education for expatriate children up to about age 9 – 11, when many expatriate children return to boarding school in their home country. However, there are some schools offering education up to college entrance level.



International schools are only open to foreigners so there is little mixing with Indian students.

The following schools are suitable for the children of expatriates:

- The British School, New Delhi.
Tel: 110021
- Bombay International School Association, Bombay
Tel: 22828 2056
- American Embassy School, New Delhi
Tel: 110 021

Religion

Religion is a very big part of everyday life in India. The main religious communities and the regions in India are.

Approx. population: Hindus – Hinduism 80%, Muslim – Islam 14%, Christian – Christianity 2.4%, Sikhs-Sikhism 2%, Buddhists – Buddhism 0.7%, Jains – Jainism 0.5%, Parsis-Zoroastrianism 0.4% other Baha't-Baha't Faith) religious beliefs.

Hinduism

Hinduism is “A way of life”. There is no founder of Hinduism. The word “Hindu” is derived from the name of river Indus, which flows through northern India. In ancient times the river was called the “Sindhu”, but the Persians who migrated to India call the river ‘Hindu’, the land ‘Hindustan’ and its inhabitants ‘Hindus’. Thus, the religion followed by the Hindus came to be known as ‘Hinduism’. The seeds of Hinduism were brought to India by the Aryans who settled along the banks of the Indus river about 2000 BC. The Aryans first worshipped the forces of nature e.g. Surya, the Sun; Vayu, the Wind. Hindus pray to and worship different gods and goddesses or deities. The most fundamental of Hindu deities, is the trinity of Brahma, Vishnu and Shiva – Creator, Preserver and Destroyer respectively. They celebrate the festivals and perform “Pujas” or ceremonies and rituals to the god or deity. Hindus have many beliefs and practices that have been handed down by word of mouth and daily practice. Many of these deities are housed within ornate temples of unparalleled beauty and grandeur.

Hindu followers believe the cows are sacred and should not be killed or eaten. Most Indian states (there are 25) have legislation protecting cows and view killing a cow along the same lines as killing a human. Due to their belief's cows have the right of way on all streets and it is vital you stop for them if they get in your way.

Electricity

The domestic electricity supply in most places is 220/230 volts, 50 cycles. Expatriates should note that air conditioning units consume considerable quantities of electricity when these are in use.

Power cuts and voltage fluctuations are frequent (in some parts of India) and it is essential to have a voltage stabiliser (these can be brought locally). If you are importing electrical goods which run on different voltages, you will have to buy a transformer. The best type is a step-down transformer which can be adjusted manually.

When looking for a house to rent, pay attention to the electricity supply – some properties have only a 5kw supply which is not enough to run the average expatriate household. The ideal is 11kw additional supplies can be installed by an electrician.

Health

Medical facilities (including doctors, dentists, specialist and opticians) in Delhi, Bombay and Calcutta are good and the standard of treatment is highly professional; they are almost as good in Madras and Ahmedabad and reasonable in Hyderabad and Bangalore. Medical treatment is not expensive by European standards.

There is no state insurance scheme but there are several private schemes operating in India. Expatriates are advised to ensure before departure that they and their families are covered by comprehensive medical insurance (including dentist, optician and where required, maternity).

Insurance is recommended though, for both you and your dependants, from an international insurance company such as: BUPA, ‘Life Scheme’ Tel: 01273 323563.

Currency

The unit of currency is the Indian rupee (INR) divided into 100 paise (p).

There are no restrictions on the amount of foreign currency or traveller's cheque, drafts, bills etc. that you can take into India provided you make a declaration in the Currency Declaration form given to you upon arrival. This will enable you to exchange the currency bought in.

No Indian currency whatsoever may be taken out of India. However foreign currency up to the amount imported and declared may be exported.

Cuisine

There are many distinct differences between the cuisine in the north and that of the south.

South India – The food is either boiled or steamed and so light on the stomach often served on a banana leaf. The meal has several courses rice being served with each dish like Sambar, rasmalai, curd, accompaniments is curried vegetables, meat and pickles with coconut used liberally.

Northern India – Often made in a tandoor which is an earthen oven used to make rotis and kebabs. Famous dishes are tandoori chicken, seekh and boti kebabs. Mughlai food is rich with curd, cream and crushed nuts like cashews in sauces, with a lot of dishes containing meat like Rogan Josh, Biryani and Gushtaba.



It should be noted that religious beliefs also influence cuisine.

- **Hindus:** do not eat beef (they can be total vegetarians) or drink alcohol
- **Muslims:** do not eat pork; they also do not drink alcohol
- Tea is the most popular drink as well as Nimbu Pani (lemon drink) alcohol manufactured include beer, rum and gin

Telephones

Installation can be a lengthy process two or three months for foreigners and it may be beneficial when locating accommodation to ensure a line is already in. Static, crossed and cut lines are common during the monsoon season.

Although every care is taken to ensure that all information in this Relocation Guide is accurate and up to date we cannot accept liability for any inaccuracy.