ikan talent mobility
Where expertise meets empathy

YOUR COMPLETE COMPANION

India *Essentials*

Everything you need for your move, before you fly, through your first weeks, settling in, living long-term, and the day you leave. Practical, step-by-step, and beside you the whole way.

14 guides

1 calm plan

Where expertise meets empathy.
Prepared for assignees relocating to India.

IKAN.COM

India's **country guide** tells you about the country; your **city guide** tells you about where you'll live. This **pack** is the third thing, the practical "how do I actually do this?" for every task of your move. It's organized by **when you'll need each piece**. Read what you need, when you need it; your IKAN consultant is alongside you for all of it.

START HERE

The two to read first

1 **Quick Reference Card**

Emergency numbers, the landing sequence, the deadlines, one keeper for your phone.

2 **Your First Week in India**

The spine: what to do, in what order, from –72 hours to your first 90 days.

BEFORE YOU FLY & LANDING

Arrive ready, land smoothly

3 **Your Document Kit**

The papers & photos every task needs, and which document each one asks for.

4 **Your Airport Transfer**

How your transfer works and exactly how to find your driver on arrival.

5 **Staying Connected · eSIM & SIM**

Get online the moment you land, and set up a local Indian number.

YOUR FIRST WEEKS

Compliance & money · the deadlines

6 **Registering Your Stay · FRRO**

FRRO registration and its real deadline, simply explained. We file it for you.

7 **Money & Banking**

Your PAN, a bank account, UPI payments, and the rent-tax rule.

SETTLING IN

Make daily life work

WHEN YOU LEAVE

Exit clean, deposit back

KEEP CLOSE

Your plain-English reference

How to use this pack. Each guide is self-contained, so your consultant can send just the ones you need now. Start with the Quick Reference Card and Your First Week; reach for the rest as each task arrives. Everything cross-links, so you always know where to go next.

Welcome to India, we're delighted to be helping you settle in. Reach out any time.

Your IKAN Relocations team

ikan.com · enquiry@ikan.com · +91 11 4049 0000

KEEP THIS ON YOUR PHONE

Quick *Reference* Card

Everything that matters in your first days, on one card, emergency numbers, the landing sequence, the deadlines you cannot miss, and where to find the rest. The one page to keep close.

EMERGENCY & SAFETY

112	All emergencies (police/fire/ambulance)	**108**	Ambulance · **102** maternity
100	Police · **101** Fire	**1091**	Women's helpline · **1098** Childline
1930	Cyber-fraud, call FAST if money is taken	•	Your embassy 24h line: ____________

FIRST 72 HOURS, IN ORDER

1. **e-Arrival Card** submitted (≤72h before landing); QR saved offline
2. **Photograph your entry stamp**, its date starts your FRRO clock (14 days on most work visas)
3. **SIM** at the airport kiosk (~₹999; cheaper in city stores), the master key for UPI & OTPs
4. **Cash + UPI One World** wallet, pay before your salary account exists
5. **PAN** application (Form 95), it gates your bank account
6. **Start FRRO** at indianfrro.gov.in, don't wait for the perfect address

HARD DEADLINES

FRRO within 14 days (most work visas)

Counted from your entry-stamp date if your visa carries a registration endorsement (employment and dependant visas usually do). Other long-stay visa holders must register before completing 180 days (June 2026 amendment); when in doubt, treat 14 days as your deadline. Late filing draws tiered fines (from ~₹10,000); non-registration or overstay is a criminal offence under the Immigration & Foreigners Act 2025, up to 3 years' imprisonment and/or a ₹3,00,000 fine, plus blacklisting. The #1 task of your move, we file it with you.

e-Arrival Card · 72h before landing (all foreign nationals, incl. OCI)
Tax residency · day-count begins on arrival (the 182-day line)

MONEY & PAY

UPI is how India pays, it needs an Indian SIM first.
Dependency chain: SIM → UPI → PAN → Bank account.
Tell your home bank you've moved (avoid a card freeze).
Rent over ₹50,000/mo? You deduct **2% TDS** (Form 26QC).

KEY OFFICIAL LINKS

e-Arrival, **indianvisaonline.gov.in** / Su-Swagatam app
FRRO, **indianfrro.gov.in**
PAN, **tinpan.proteantech.in**
Tax e-filing, **eportal.incometax.gov.in**

DAY-ONE APPS

WhatsApp · Uber / Ola · Google Maps (offline) · PhonePe / Google Pay · Blinkit / Zepto · Swiggy · Su-Swagatam · MyJio / Airtel Thanks · Practo / Apollo 24|7

MY KEY NUMBERS

FRRO file no. ____________________

PAN ____________________

Bank a/c & UPI ____________________

Landlord ____________________

Company buddy / HR ____________________

YOUR IKAN CONTACTS

Relocation coordinator ______________

24h support line ______________

Local city contact ______________

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A GUIDE FOR YOUR MOVE TO INDIA

Your First Week *in India*

A calm, sequenced plan, from the 72 hours before you fly, through landing day, to your first 90 days. What to do, in what order, and what can safely wait.

72h e-Arrival Card

14 days to FRRO (most visas)

Where expertise meets empathy.
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You have a deep guide for each task in this pack, SIM, money, FRRO, driving, healthcare. **This one is the spine.** It tells you the **order** and the **dependencies**, because in India the tasks lock together: your SIM unlocks UPI, your PAN unlocks your bank account, and a hard registration deadline (14 days from arrival on most work and dependant visas) governs your FRRO filing. Follow this timeline and nothing slips. Wherever a step needs detail, it points you to the right guide, and wherever IKAN does it for you, it says so.

DO THIS BEFORE YOU FLY, NEW FOR 2026

The e-Arrival Card is now mandatory for every foreign passport (including OCI). Submit it free, online, **within 72 hours before landing** at indianvisaonline.gov.in or the Su-Swagatam app (~5 minutes, no uploads). **Save the QR code offline**, screenshot it and email it to yourself; you must show it at immigration. Indian-passport holders are exempt.

The deadlines that actually matter

–72 hours	**e-Arrival Card** submitted & QR saved (mandatory, all foreign nationals)
Day 0	**Photograph your passport entry stamp**, its date starts your FRRO clock (14 days on most work visas)
Day 14	**FRRO registration complete**. The 14-day deadline applies to most work and dependant visas (other long-stay visas register before 180 days). Late filing draws tiered fines from ~₹10,000 and can escalate to criminal penalties. The #1 task of your move.
From Day 0	**Tax residency day-count** begins, the 182-day line decides your tax status

BEFORE YOU BOARD · THE 72-HOUR WINDOW

Get launch-ready

1. **Submit your e-Arrival Card**

   Within 72h of landing, free, online. Save the QR offline. (Full visa mechanics: the FRRO guide.)

2. **Check your passport**

   6 months' validity + 2 blank pages. Carry printed copies of your visa, employer letter and hotel/address proof, you'll reuse them all week.

3

Pre-download your apps offline

Uber/Ola, Google Maps (offline area), WhatsApp, your hotel's app and Su-Swagatam, before you lose connectivity.

4

Pack the load-bearing items

A Type D/M power adapter, 6 to 8 passport photos, and any prescription medicines with a doctor's note.

LANDING DAY · THE AIRPORT SEQUENCE

Your first two hours, in order

1

Immigration & the entry stamp

Present passport + visa + e-Arrival QR; biometrics are taken; you get your entry stamp.

Photograph it

, its date starts your FRRO clock (14 days on most work visas).

2

Buy a SIM at the airport kiosk

Airtel/Jio counter, ~₹999 (cheaper from city stores), with passport + visa + an address; active in ~1 to 2 hours. An Indian number is the master key for UPI, OTPs and every app sign-up. (Detail: Staying Connected guide.)

3

Bridge your money

Withdraw some cash at an airport ATM and set up a UPI One World prepaid wallet at the arrival kiosk, so you can pay before your salary account exists. Bringing cash? You must **declare anything over US$5,000** (or US$10,000 incl. cheques) to Customs. (Detail: Money & Banking guide.)

4

Transfer to your hotel

Prepaid taxi booth (fixed, regulated, best late at night) or Uber/Ola from the app pickup zone (watch 2 to 3× late surge). Avoid unofficial 'taxi' touts. (Detail: Airport Transfer guide.)

⚠ **The three first-hour mistakes to avoid:** leaving the SIM kiosk before it's verified working; forgetting to photograph your entry stamp; and accepting an unofficial taxi tout instead of the prepaid booth or app.

DAYS 1 TO 3 · GET FUNCTIONAL, NOT SETTLED

Stand up the essentials

1

Confirm SIM & test UPI

Make a small UPI payment at a shop before you rely on it.

2. **Apply for your PAN**

   It gates your bank account. Foreign-passport/OCI holders use Form 95 (which replaced Form 49AA on 1 April 2026); e-PAN issues in ~2 to 3 working days. (Detail & documents: Money & Banking guide, and your IKAN consultant can file this with you.)

3. **Start your FRRO registration**

   Begin on the e-FRRO portal now, don't wait for the perfect address. Your IKAN immigration team prepares and files it; the clock doesn't pause. (Detail: FRRO guide.)

4. **Stock up & stay reachable**

   Install Blinkit/Zepto/Swiggy Instamart, Google Pay/PhonePe (once UPI is live), and your city's transport app. Tell your home bank you've moved to avoid card freezes.

DAYS 4 TO 14 · THE HARD-DEADLINE WEEK

Clear the legal & money milestones

1. **Finish FRRO before Day 14**

   Counted from your entry-stamp date on registration-endorsed visas (most work and dependant visas are; other long-stay visas register before 180 days). The single most time-critical task of your move. We track the deadline and file it with you.

2. **Open your bank / salary account**

   Once PAN + FRRO permit are in hand. Long-term employment-visa holders open a resident savings account; bring passport, visa, FRRO permit, PAN, employer letter, address proof; allow about a week (up to two). Your consultant accompanies you. (Detail: Money & Banking guide.)

3. **Move to full UPI**

   Link your new account to Google Pay/PhonePe and retire the prepaid wallet.

4. **Start your licence early, if you'll drive**

   Conversion is slow, begin now. (Detail: Driving & Your Licence guide.)

DAYS 15 TO 30 · BUILD THE DAILY-LIFE BASE

Make your home work

1. **Move into permanent housing**

   Redo address proof where it changed and update FRRO if your home address differs from what you registered. Your consultant handles the lease and settling-in.

2. **Sort healthcare**
   Register with a local hospital/clinic and confirm your insurance specifics. (Detail: Healthcare guide.)

3. **Set up home services**
   Domestic help (a cook/maid is normal and budget-friendly), internet, gas, water delivery, laundry. (Detail: Setting Up Your Home guide.)

4. **Find your people early**
   A company buddy, your neighbourhood WhatsApp group and an expat community, the single biggest predictor of a smooth landing.

DAYS 31 TO 90 · FROM SURVIVING TO SETTLED

Turn function into familiarity

1. **By Day 30 · function, don't force it**
   Anchor to fixed routines (commute, weekly shop, a regular café) to manufacture familiarity.

2. **Days 30 to 60 · close the loops**
   Schools/childcare settled if relevant (the search itself starts months earlier, see the **Schools & Admissions** guide), licence progressing, a GP and dentist identified, a reliable repairs contact.

3. **Days 60 to 90 · ride the dip**
   The culture-shock 'frustration' phase is normal and temporary. Lean on community, and revisit anything you deferred (long-term housing, a car, investments).

YOUR SUPPORT

What IKAN does for you

- ✓ Your consultant **files your FRRO**, assists your **PAN**, and **accompanies you** to the SIM store and the bank
- ✓ We handle your **home search, lease and settling-in**, utilities, help and the move-in
- ✓ We **remind you of every deadline** (e-Arrival, the 14-day FRRO clock) so nothing is missed
- ✓ For tax and other specialists, we **connect you to the right advisor**, you're never left guessing

Is everything done? · one-screen check

- ☐ **e-Arrival Card** submitted & QR saved (before you flew)
- ☐ **Entry stamp photographed** on landing day
- ☐ **SIM** active & **UPI** working
- ☐ **FRRO** registered within 14 days
- ☐ **PAN** received & **bank account** open
- ☐ **Healthcare** & **permanent home** sorted

Every step above has a deep guide behind it in this pack, and your IKAN consultant beside you. Welcome to India; let's make the first week calm.

Your IKAN Relocations team

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Where expertise meets empathy

INDIA ESSENTIALS
DOCUMENT KIT

A GUIDE FOR YOUR MOVE TO INDIA

Your Document *Kit*

Almost every task of your move asks for the same short stack of papers and photos. Assemble it once, properly, and everything downstream is fast. Here's the kit, the photo spec, and exactly which document each process needs.

1 folder, done once

2 sets, paper + digital

FRRO, your PAN, a bank account, a SIM, a driving licence, a school place, they all draw on the **same handful of documents**. The single best thing you can do before you fly is build one complete kit: the originals, photocopies, passport photos, and a phone scan of each. Do it once and you'll breeze through week one instead of chasing papers.

6	6-8	2	All
CORE DOCUMENTS TO GATHER	PASSPORT PHOTOS TO BRING	SETS, PAPER + CLOUD SCAN	FOR EACH DEPENDENT TOO

DO THIS BEFORE YOU FLY

Build **one folder**, physical, plus a clear phone scan of every page in the cloud. Put in your passport & visa, a stack of passport photos, your employer letter, proof of address, financial proof, and any **apostilled personal certificates**. Apostille takes weeks, so start it at home, early. Carry the folder to every appointment in week one.

THE CORE KIT

What to gather

Passport & visa
Plus photocopies of the photo page & visa sticker

Passport photos
6 to 8 prints, white background, see the spec below

Employer letter
Contract + bona-fide / undertaking letter

Proof of address
Home-country proof + your India lease or FRRO permit

Apostilled certificates
Marriage & birth, for dependent visas & school

Financial proof
Recent bank statements or salary slips

GET IT RIGHT ONCE

The passport-photo spec

Plain light background

White or off-white, evenly lit, no shadows

Full face, neutral

Looking straight on; avoid glare on glasses

Bring both sizes

2″×2″ (51×51mm) and 35×45mm

Keep a digital copy

A high-res file on your phone for online forms

Recent (within ~6 months). Indian shops can print more cheaply on arrival, but land with a set so nothing waits on a photo.

THE CHEAT SHEET

Which process needs what

Read down each column to see what to bring to a given task. ● needed ○ sometimes - not needed

DOCUMENT	FRRO	PAN	BANK	SIM	DRIVING	SCHOOL
Passport	●	●	●	●	●	●
Visa	●	○	●	●	●	○
Passport photos	●	●	●	●	●	●
Proof of address	●	●	●	●	●	●
Employer letter	●	-	○	-	-	○
Apostilled certificates	○	-	-	-	-	●

Indicative, exact requirements vary by city, bank and school. Your IKAN consultant gives you the precise list for each task.

GOOD TO KNOW

A few practical notes

Keep copies everywhere

Cloud + an offline phone folder + paper. You'll be asked for copies constantly in week one.

Apostille early

Legalising certificates abroad takes weeks. Start before you fly, it can't be rushed on arrival.

Guard the originals

Hand over copies, not originals, unless an official insists. Keep passports especially safe.

A set per person

Each dependent needs their own documents & photos, build a folder for everyone.

YOUR SUPPORT

How IKAN helps

- We give you the **exact document checklist** for your visa, city and each task
- We tell you **what to apostille** before you fly, so nothing stalls later
- We help prepare **employer letters & undertakings** in the right format
- We **carry copies to every appointment** and handle the paperwork with you

Document kit · quick checklist

- [ ] One **folder** assembled, paper + a cloud scan of each page
- [ ] **Passport, visa & photocopies** + 6 to 8 **passport photos**
- [ ] **Employer letter**, proof of address & financial proof
- [ ] **Apostilled certificates** started at home (marriage, birth)
- [ ] A **full set for each dependent** travelling with you
- [ ] Your **FRRO Residential Permit / registration certificate** filed here once it's issued

GO DEEPER

The full step-by-step

Want every form, fee, document and pitfall? These deep-dive guides carry the complete detail.

PAN & Bank Account →	The full PAN + account walkthrough
Aadhaar for Foreign Nationals →	Optional, eligibility & process

Get this folder right and the rest of your move flows. Send us a photo of what you've gathered and we'll tell you what's missing. Questions any time.

Your IKAN Relocations team

ikan.com · **enquiry@ikan.com** · **+91 11 4049 0000**

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Where expertise meets empathy

Where expertise meets empathy, supporting your move to India, every step of the way. Document requirements vary by visa, city and provider and change over time; your consultant confirms the exact list for each task.

FOR YOUR ARRIVAL IN INDIA

Your Airport *Transfer*

We'll be there when you land. Here's exactly how your transfer works, from booking to the moment you're in the car, so your arrival is calm, clear and comfortable.

1 IKAN name board, your name on it

A smooth airport transfer is the easiest possible start to your move. From the moment you share your travel details to the moment your driver greets you at Arrivals, your IKAN consultant takes care of it. Here's how it works, and exactly how to find your driver on the day.

HOW IT WORKS

1 · Share your details

Flight, passengers and luggage, so we book the right-sized car

2 · We book your car

Sized for everyone and every bag, and confirmed back to you

3 · Car & driver details

Sent 12 to 24 hours before, by email and WhatsApp

4 · We meet you

Your driver is waiting at Arrivals with an IKAN name board

Why car & driver details arrive 12 to 24 hours before. Vehicles are allocated close to travel time, so the details you receive are always final and accurate, no last-minute changes. We'll send them by email *and* WhatsApp so they're on your phone when you land.

WHEN WE PICK YOU UP

Meeting your driver

After you collect your baggage and exit through the arrivals gate, head to the greeting area we'll have shared with you. Look for your driver holding an **IKAN name board with your name on it**.

Look for the name board

An IKAN board showing your name, in the Arrivals greeting area

Check the car

We'll have given you the colour, model & plate number

Your driver's name

Shared in advance, say hello and confirm it's you

Can't spot them?

Call the driver, or your consultant, both numbers are with you

DROP-OFFS & CHANGES

Drop-offs & flight changes

For a drop-off, your driver arrives at your address by the agreed time and calls or messages you on arrival, just allow a few minutes to load the luggage. And if your flight is **delayed or early**, there's no need to worry: send your consultant a quick message and the pick-up time is adjusted to match. We track major flight changes too, so we're usually a step ahead.

YOUR TRANSFER DETAILS, WE'LL FILL THESE IN

Date & flight	
Driver name & mobile	
Car & plate number	
Pick-up time	
Meeting point	

ON THE DAY

A few quick tips

Keep your phone on

Charged and reachable after landing, so your driver (and consultant) can reach you. A travel eSIM, bought and installed before you fly, gives you data the moment you land.

Save the numbers

Add your driver's and consultant's numbers to your phone before you fly, so they're ready when you arrive.

Anything at all you need on the day, we're one message away. Have a calm, comfortable arrival, welcome to India.

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Where expertise meets empathy

A GUIDE FOR YOUR MOVE TO INDIA

Staying *Connected*

Land with working internet, then get the Indian mobile number that unlocks everything, payments, deliveries, OTPs. Two simple options, and exactly how to set up each.

~5 min eSIM to land connected

₹200-400 local plan / month

Where expertise meets empathy.
Prepared for assignees relocating to India.

In India, your phone is your wallet, your taxi, your maps and your front-door key. The plan is simple: **land already connected** with a travel eSIM, then get a **local Indian number** in your first days, because that number is what unlocks UPI payments, food & grocery delivery, ride-hailing and every OTP. Here's how to do both, step by step.

~5 min	₹200-400	3	KYC
ESIM, SET UP BEFORE YOU FLY	LOCAL PLAN / MONTH (LOTS OF DATA)	NETWORKS: JIO · AIRTEL · VI	PASSPORT + VISA + PHOTO FOR A SIM

DO THIS BEFORE YOU FLY

Buy and install an **India travel eSIM** (Airalo, Holafly, Nomad, Saily, or your carrier's international eSIM). It takes ~5 minutes and means the moment you land you have maps, ride-hailing and a line to call home, no hunting for airport Wi-Fi. Then sort your local SIM in the first day or two.

OPTION A · BEFORE YOU FLY

A travel eSIM, to land connected

An eSIM is a digital SIM, no plastic, installed from a QR code. It's the easiest way to be online the instant you land. It's usually **data-only** (no Indian number), so it's the bridge, not the destination.

1. **Buy an India eSIM before departure**
   From Airalo, Holafly, Nomad, Saily, or your home carrier's international eSIM plan.
2. **Install it from the QR / app**
   Add it as a second line and label it "India". Do this on home Wi-Fi before you fly.
3. **On landing, switch it on**
   Enable the India line and turn on data for it. You're online immediately, maps, Uber/Ola, WhatsApp.
4. **Keep it running**
   Leave the eSIM active until your local SIM is fully working, so you're never offline.

⚠ **Buy it before you land.** Airalo and Holafly were **removed from the Indian app stores (Jan 2024)** and their websites are blocked locally, so you generally **can't download or top up a travel eSIM once you're in the country**, **set them up before you land**. Otherwise, get a **physical Indian SIM (Jio / Airtel / Vi)** on arrival with your passport, visa and a local address (below).

OPTION B · IN YOUR FIRST DAYS

A local SIM, for your Indian number

A local prepaid SIM gives you an **Indian mobile number**, essential for UPI, deliveries, bank OTPs and day-to-day life. The three networks are **Jio, Airtel and Vi**; Jio and Airtel have the widest coverage. Always buy from an **official store**, never a street vendor.

1. **Go to an official store**
   A Jio/Airtel/Vi store at the airport or in the city. Avoid kiosks and resellers, they cause activation problems.

2. **Bring your KYC documents**
   Passport, visa, one passport photo
   , and a local address (your hotel or new home works).

3. **Complete KYC**
   Staff verify your documents and register the SIM to you, this is a legal requirement for every SIM in India.

4. **Wait for activation**
   Often a few hours; occasionally up to 24 to 48h. Your eSIM keeps you online meanwhile. Then top up with a prepaid plan.

ⓘ **Your Indian number is the key to everything.** Set it up early, UPI payments, Swiggy/Zomato & Blinkit deliveries, Uber/Ola, and bank/app OTPs all verify against an Indian mobile number. (See the Money & Banking guide for UPI.)

ⓘ **Want an Indian number before you even land?** Services like Matrix deliver an Indian prepaid SIM to your home address before you fly, no airport queue. A standard **tourist / visitor SIM** at the airport kiosk runs ~₹900 to 1,000 (vs ~₹300 to 500 from a city store) and is fine for your first weeks. Once you can complete KYC, **Jio and Airtel also offer their own Indian eSIM**, a local number with no plastic SIM.

AT A GLANCE

Which, and what it costs

OPTION	BEST FOR	TYPICAL COST
Travel eSIM	Day-one connectivity, short trips	**$5-30 / trip**
Local prepaid SIM	Your Indian number & daily life	**₹200-400 / mo**

Local prepaid plans bundle generous high-speed data, calls and texts, mobile data in India is among the cheapest in the world.

GOOD TO KNOW

A few practical notes

Check eSIM support

Most recent iPhones & flagship Androids support eSIM. If yours doesn't, go straight to a local physical SIM.

Wi-Fi calling

Enable it to call home cheaply over Wi-Fi while you settle in.

Keep documents handy

Have digital + paper copies of your passport & visa for the SIM KYC.

Porting later

You can keep your number for years; prepaid recharges are instant via any app.

WHERE TO BUY

Airalo / Holafly	India travel eSIMs, before you fly
Jio	Widest coverage, official stores & airport
Airtel / Vi	Strong urban networks
Matrix	Indian SIM delivered before you fly

YOUR PHONE, YOUR EVERYTHING

The apps that run daily life

India runs on a handful of apps. Set up **UPI first**, it powers payments everywhere, then add the rest as you need them. You only need **one** payment app; they all do the same thing.

Pay · UPI

Google Pay · PhonePe · Paytm. Scan any QR or pay to a number. Set one up first and link your Indian bank + SIM.

Get around

Uber · Ola · Rapido, cars, autos and bikes at fair, fixed prices. Keep two installed.

Food & dining

Swiggy · Zomato to order in or discover places; EazyDiner / Dineout to book a table; Licious for fresh meat.

Groceries in minutes

Blinkit · Zepto · Swiggy Instamart · BigBasket for 10 to 20 min delivery; Country Delight for daily milk & dairy.

Health & pharmacy

Tata 1mg · Apollo 24/7 for medicines & tests; Practo to book a doctor or video consult.

Shop & travel

Amazon.in · Flipkart for everything; MakeMyTrip · Cleartrip and IRCTC Rail Connect for flights & trains.

Out & about

BookMyShow for films & events; Nykaa for beauty; Urban Company for home services, cleaning, repairs, salon-at-home.

Keep handy

WhatsApp (how India messages) · Google Maps · Google Translate · DigiLocker & Su-Swagatam for government & travel.

> **Pro tip:** set up a **UPI payment app first**. Once your Indian number and bank are linked, everything else, food, rides, groceries, just works.

YOUR SUPPORT

How IKAN helps

- We advise the **right eSIM and network** for your phone and city
- We help you get an **official local SIM** with KYC done correctly the first time
- We connect your number to **UPI & the daily-life apps** you'll actually use
- We're on hand if activation is slow, so you're **never left offline**

Connectivity · quick checklist

- [ ] Install an **India eSIM** before you fly
- [ ] Switch it on when you land, **online immediately**
- [ ] Get an **official local SIM** (passport + visa + photo) in your first days
- [ ] Use your **Indian number** to set up UPI & delivery apps
- [ ] Keep the eSIM until your local SIM is **fully active**

Get this right and everything else in India gets easier, payments, taxis, deliveries all flow from your phone. We'll make sure you're connected from the moment you land. Questions any time.

Your IKAN Relocations team

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INDIA ESSENTIALS
IMMIGRATION & FRRO

A GUIDE FOR YOUR MOVE TO INDIA

Registering Your *Stay*

The registration every long-stay foreigner must complete, within 14 days of arrival on most employment and dependant visas, plus the new 2026 e-Arrival Card before you fly. Here's what it is, what we need from you, and the permit you receive. We file it for you.

72h e-Arrival Card

14 days to FRRO (most visas)

Where expertise meets empathy.
Prepared for assignees relocating to India.

IKAN.COM

If your visa carries a **registration endorsement** (employment, dependant, student, medical, research and missionary visas usually do), India asks you to **register with the FRRO within 14 days of arrival**. Other long-stay visa holders (visas over 180 days) must register **before completing 180 days** in India; the old blanket 14-day rule was replaced by the June 2026 amendment. And from 2026 there's a new pre-flight step too, the **e-Arrival Card**. It sounds daunting; it isn't, because your **IKAN immigration team prepares and files everything** through the government portal. Your job is to hand us the right documents. Here's the whole arc, and the Residential Permit you receive at the end.

72 h	14 days	1-3 wk	₹10k+
E-ARRIVAL CARD, BEFORE LANDING	TO FRRO, MOST WORK VISAS	TYPICAL PROCESSING	LATE-FILING PENALTY (TIERED)

DO THIS BEFORE YOU FLY, NEW FOR 2026

The **e-Arrival Card** is now mandatory for every foreign passport (including OCI). Submit it free, online, **within 72 hours before landing** at indianvisaonline.gov.in or the Su-Swagatam app (~5 minutes). **Save the QR offline**, you show it at immigration. It's separate from FRRO registration, which happens after you arrive.

FRRO AT A GLANCE

Who must register
Anyone on a visa over 180 days, employment, business, student, project, X

When
Within 14 days of arrival on endorsed visas; before 180 days of stay otherwise

Where
Online via the e-FRRO portal, faceless, cashless, paperless

What you get
A Residential Permit (RP), your proof of legal residence

OCI cardholders and children under 16 are exempt from FRRO registration; Pakistani nationals must register within 24 hours.

Your visa sticker states your exact deadline. If it carries a registration endorsement (employment, dependant, student, medical, research and missionary visas usually do), the **14-day clock starts the day you land** (from your entry-stamp date). Other long-stay visa holders must register **before completing 180 days** in India; the old blanket 14-day rule was replaced by the June 2026 amendment. When in doubt, treat 14 days as your deadline. Late registration draws **tiered fines** (from about ₹10,000, rising steeply for longer delays), and non-registration or overstay is a **criminal offence** under the Immigration & Foreigners Act 2025 that can escalate to **up to 3 years' imprisonment and/or a fine up to ₹3,00,000, plus blacklisting**. We track the deadline and prepare your application in advance, so registration happens comfortably within the window.

FROM YOU

The documents we'll need

Passport & visa
With your India arrival stamp

Passport photos
Recent, white / plain background

Proof of residence
Registered lease, or a Form C from your hotel/host

Employer papers
Contract + undertaking / bona-fide letter (work visas)

Dependents on X visas register too, we prepare the whole family's applications together.

About Form C, your host files it, not you. Whoever houses you, a hotel or your landlord, must report your stay on a **Form C** to the Bureau of Immigration within **24 hours** of check-in (Section 8, Immigration & Foreigners Act 2025), and again when you leave. Most private landlords have never heard of it, so remind yours and ask for a copy. It's a duty on the host, separate from your own registration. (Full detail: the **Renting Your Home** guide.)

THE STEP-BY-STEP

How e-FRRO works

It's handled entirely online at the government's e-FRRO portal, there's normally no office visit. We do each step with you:

1. **Create the e-FRRO account**
   On indianfrro.gov.in/eservices using your passport details and email.

2 **Complete the Registration application**

We fill the form and upload your documents (passport, visa, photo, proof of residence, employer letter).

3 **Pay the fee online**

Registration is often nil-fee; any charge is paid on the portal.

4 **Receive your Residential Permit**

The Bureau of Immigration reviews and dispatches your Residential Permit by post, typically within ~1 to 3 weeks. We monitor the status and answer any query for you.

AFTER YOU'RE REGISTERED

Staying compliant

Form C on the move

Hotels & landlords report your stay; keep copies

Change of address

Tell FRRO online if you move home

Visa extension

Renew before expiry, also via e-FRRO

Exit permit

May be needed when your assignment ends

OFFICIAL RESOURCES

e-Arrival Card	Bureau of Immigration, before landing
e-FRRO portal	Registration, extension, exit permit
Bureau of Immigration	Requirements reference

YOUR SUPPORT

How IKAN helps

- Our **immigration team prepares and files** your entire e-FRRO application
- We **pre-advise the exact documents** and collect employer & landlord papers for you
- We **track your exact registration deadline** and monitor your application to approval
- We handle **extensions, address changes and exit permits** through your assignment

FRRO · quick checklist

- [ ] Submit your **e-Arrival Card** before you fly (save the QR)
- [ ] Carry your **passport, visa & 2 photos** (white background)
- [ ] Provide your **lease or hotel Form C** + **employer letter**
- [ ] Register **by your deadline**, 14 days on most work visas. Your consultant schedules it
- [ ] Keep your **Residential Permit** safe once it arrives

GO DEEPER

The full step-by-step

Want every form, fee, document and pitfall? These deep-dive guides carry the complete detail.

FRRO Registration → The deadline, documents & penalties

Form C, the host's duty → The 24-hour report on your stay

Registration is the one hard deadline of your move, and the one we most reliably take off your plate. Questions any time.

Your IKAN Relocations team

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ikan talent mobility
Where expertise meets empathy

A GUIDE FOR YOUR MOVE TO INDIA

Money & *Banking*

Your PAN, your bank account, UPI for everyday payments, and the rent-tax rule every newcomer misses, set up properly, step by step, with no surprises.

1 PAN first

2 then bank & UPI

Where expertise meets empathy.
Prepared for assignees relocating to India.

IKAN.COM

Money in India locks together in a clear order: a **PAN** (your tax ID) unlocks a **bank account**, which unlocks **UPI**, the way India pays for everything. Get them in that order and the rest follows. This guide walks each one step by step, with what it costs and where to apply, plus the rent-tax rule newcomers always miss. Your IKAN consultant files the PAN and accompanies you to the bank.

~₹107	2-3 days	7-10 days	2%
PAN (E-PAN TO INDIAN ADDRESS)	E-PAN ISSUED	BANK ACCOUNT OPENED	RENT TDS, IF OVER ₹50K/MO

DO THIS FIRST

Apply for your **PAN** before anything else, almost everything (your salary, your bank account, big payments) needs it, and you can even apply **before you arrive**. Foreign-passport/OCI holders use **Form 95** (which replaced Form 49AA on 1 April 2026). Your IKAN consultant can file it with you.

STEP 1 · YOUR TAX ID

Get your PAN

A **PAN** is a 10-character ID from the Income Tax Department, needed for salary, banking, taxes and most large transactions.

1. **Apply online**

   On **Protean (NSDL)** or **UTIITSL**, select

   Form 95

   (foreign nationals); upload your passport, photo and proof of address (apostilled overseas address, or an Indian one).

2. **Pay the fee**

   ~₹107 for delivery to an Indian address, ~₹1,017 for overseas dispatch (a digital-only e-PAN is ~₹72).

3. **Receive your e-PAN**

   By email in ~2 to 3 working days; the physical card follows in about 2 weeks within India (3 to 4 weeks overseas). Keep it safe, it's sensitive ID.

STEP 2 · WHERE YOUR SALARY LANDS

Open your bank account

Resident savings, not NRO. On a long-term employment visa you're treated as a **resident** for banking, open an ordinary **resident savings account** (usually the salary account your employer sets up), not an NRO/NRE account. Opening the wrong type causes headaches later.

1. **Gather your documents**
   Passport (original + copy), employment visa, FRRO/Residential Permit, PAN (or Form 60 meanwhile), Indian + overseas address proof, employer letter and photos.

2. **Open the account**
   Your employer often arranges a salary account with their partner bank, the fastest route. Your consultant accompanies you and runs through KYC with the staff.

3. **Activate & collect**
   Allow about a week (sometimes up to two for foreign nationals); collect your debit card, cheque book and net-banking login.

POPULAR BANKS

HDFC Bank

Largest private bank; strong app

Common for salary accounts

ICICI Bank

Excellent digital banking

Expat-friendly

Axis Bank

Strong branch network

Common employer partner

International banks in India, **HSBC, Standard Chartered, DBS, Deutsche, Citi**, can be convenient if you bank with them at home. SBI is the largest public-sector option.

STEP 3 · HOW INDIA PAYS

Set up UPI

UPI is how India pays, instantly, by phone, scanning a QR or sending to a number.

1. **Link bank + SIM**
   Once you have an Indian account and SIM, add them in **Google Pay**, **PhonePe** or **Paytm**, ready in minutes.

2. **Set your UPI PIN**
   Using your debit-card details; this PIN authorises every payment.

3

Bridge the gap meanwhile

Not set up yet? Use a

UPI One World

prepaid wallet (at major airports), KYC with passport + visa, load rupees by card, pay on your existing number until your account is live.

STEP 4 · THE RULE NEWCOMERS MISS

Paying rent & the TDS rule

Rent over ₹50,000/month? Indian law makes **you, the tenant,** deduct **2% TDS** (Section 194-IB), pay it via **Form 26QC** online, and give your landlord a **Form 16C** certificate. It's deducted once a year (or when you move out), not monthly, and at 20% if the landlord won't share a PAN. An NRI landlord triggers a heavier monthly rule. Your consultant and a tax advisor set this up so it's handled correctly. (More in the **Renting Your Home** guide.)

Always sign a registered lease and keep rent receipts, useful for your taxes, HR and FRRO. TDS rates and thresholds can change; confirm the current figure when you set up your tenancy.

THE FINE DETAILS

Good to know

Know your transfers

UPI for small/instant; IMPS/NEFT/RTGS for larger bank-to-bank. RTGS suits big sums like a deposit.

Guard your OTPs & PAN

No genuine bank asks for your OTP, PIN or full card on a call. Treat your PAN as sensitive ID.

Moving money in & out

Salary lands locally; wire (SWIFT) or Wise to top up from home, a forex card for week one, and your bank repatriates on exit.

Tax residency matters

182+ days usually makes you a tax resident, a cross-border advisor is worth it in year one.

Bringing cash in? Know the customs limit. You may bring foreign currency in without an upper limit, but you **must declare it** to Customs on a Currency Declaration Form if your foreign-currency **cash exceeds US$5,000**, or **cash plus travellers' cheques exceed US$10,000**. Indian rupee notes are capped at **₹25,000** in or out, but that allowance is **only for Indian residents**; as a foreign national you generally **can't bring Indian rupees in on inbound travel**, so carry **foreign currency** (declaring it above the US$5,000 notes / US$10,000 total thresholds) and exchange it once you're in India. Not declaring risks confiscation and a penalty of up to three times the amount, so declare if in any doubt.

Aadhaar is optional for you. Foreign nationals can open a bank account, get a SIM and a PAN on passport-based KYC, you don't need an Aadhaar. If you stay past 182 days you *may* enrol (Form 7/8 at an Aadhaar Seva Kendra) for the convenience of Aadhaar e-KYC; for a foreign national it stays valid only as long as your visa / FRRO permit.

OFFICIAL RESOURCES

Protean (NSDL) · UTIITSL	PAN application (Form 95)
HDFC · ICICI · Axis · SBI	Resident savings / salary accounts
Google Pay · PhonePe · Paytm	UPI apps · UPI One World (airport bridge)

YOUR SUPPORT

How IKAN helps

- ✓ We help **apply for your PAN** and assemble the right documents
- ✓ We **accompany you to the bank**, confirm the correct account type, and run KYC with the staff
- ✓ We help you **link UPI** and bridge with UPI One World if needed
- ✓ We **explain the rent-TDS rule** and connect you with a tax advisor

Money setup · quick checklist

- [ ] Apply for your **PAN** (Form 95)
- [ ] Open a **resident savings account** & route your salary to it
- [ ] Link **UPI** (or use UPI One World until your account & SIM are ready)
- [ ] Sign a registered lease; set up **rent TDS** if rent > ₹50,000/month
- [ ] Plan how you'll **bring funds in** for the first weeks

GO DEEPER

The full step-by-step

Want every form, fee, document and pitfall? These deep-dive guides carry the complete detail.

PAN & Bank Account →	Form 95, fees, KYC, the timeline
Aadhaar for Foreign Nationals →	Optional, who needs it, and how

Get the order right, PAN, bank, UPI, and money in India is genuinely easy. We'll set it up with you.

Your IKAN Relocations team

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Where expertise meets empathy

A GUIDE FOR YOUR MOVE TO INDIA

Renting Your *Home*

The agreement, the registration, the deposit and the tenant duties that decide whether your deposit comes back, explained simply. Your IKAN consultant runs the search and the paperwork; here's what's happening at each step.

30-45 days, start the search early

12 mo & over → lease is registered

Renting in India has its own rhythm, the **type of agreement** depends on your state, leases of a year or more must be **registered**, the **security deposit** is large and the rules for getting it back are strict, and there's even a **rent-tax** you (the tenant) may have to deduct. None of it is hard once you know the shape of it. Your IKAN consultant runs the home search, vets the landlord and handles the paperwork, this guide shows how each piece works so nothing catches you out.

30-45 days	12 mo	2-6 mo	2%
START YOUR SEARCH BEFORE MOVE-IN	LEASE TERM THAT MUST BE REGISTERED	SECURITY DEPOSIT (RENT), MORE IN SOME CITIES	RENT TDS YOU DEDUCT, IF OVER ₹50K/MO

DO THIS FIRST

Start the home search **30 to 45 days** before you need to move in. Once you choose a place, the negotiation, due diligence, registration and deposit transfer take roughly **one week to a month**. Your IKAN consultant shortlists homes, verifies the landlord and the title, negotiates the terms and runs the registration with you, so you sign something clean, and your deposit is protected from day one.

THE BASICS

Two kinds of agreement

India uses two contract styles, and which one applies depends on your city. Either way, your consultant makes sure it's **written, clear and properly executed**.

Lease agreement

Used across most of India. Owner = **Lessor**, tenant = **Lessee**.

Leave & License

Maharashtra (Mumbai & Pune). The owner grants a licence to occupy; it **must be registered** regardless of term.

BEFORE YOU SIGN

Get these right

Verify the landlord

Government ID, PAN and proof of title (sale/conveyance deed). For a company owner, the board resolution; for an NRI owner, a valid registered Power of Attorney.

Pin down the deposit

Agree the amount and insist the refund is **simultaneous with handover** of the keys, in writing.

Lock-in & notice

Know any lock-in period and the notice both sides must give. Ask for a diplomatic / early-termination clause.

Never pay in cash

Pay rent and deposit by bank transfer only, after the owner has signed. Keep every receipt.

Also confirm who pays maintenance, society charges and utilities, and get the inventory of furniture, fixtures and appliances annexed to the agreement. Your consultant runs this whole checklist with you.

MAKING IT LEGAL

Registration & stamp duty

A lease of **12 months or more must be registered** with the Sub-Registrar (Section 17(1)(d), Registration Act 1908), which is why an **11-month** agreement is the common workaround in many cities. Registration gives the agreement legal weight and protects both sides.

1. **Pay stamp duty**

   It varies widely by state and how it's calculated, roughly
   0.25%
   in Maharashtra,
   0.5 to 1%
   in Karnataka, and up to
   2%
   (more for long terms) in Delhi. Both parties usually share the cost.

2. **Book the Sub-Registrar appointment**

   Once stamp duty is paid, a slot is booked online.

3 **Attend in person**

Both parties

and two witnesses

attend with originals; photo, signature and biometric/thumb impression are captured. For a company lease, an authorised signatory attends.

4 **Collect the registered copy**

Usually available a few days later. Keep the registered copy safe, it's also useful for FRRO and your bank.

> ⓘ **City practice varies.** Bengaluru and Hyderabad lean on 11-month leases to stay outside registration. Maharashtra (Mumbai/Pune) registers every Leave & License regardless of term. Chennai requires every tenancy to be registered with the Rent Authority online (Tamil Nadu's TNRRLTA, 2017), so a short term doesn't avoid it. Delhi commonly uses 11-month notarised agreements, with registered 24 to 36 month leases typical for corporate & expat lettings.

THE RULE NEWCOMERS MISS

Rent & the TDS deduction

> ⚠ **Paying rent over ₹50,000/month to a resident landlord?** Indian law makes **you, the tenant,** deduct **2% TDS** (Section 194-IB), pay it via **Form 26QC**, and give your landlord a **Form 16C** certificate. It's deducted **once a year** (or when you move out), not monthly. If the landlord won't share a PAN, you must deduct **20%** instead.

If your landlord is a **non-resident** (an NRI), the rule is different and heavier: TDS is **31.2%** under Section 195, deducted **every month**, and you'll need a **TAN** and quarterly filings, so engage a tax advisor before your first payment. Your consultant flags which case applies and connects you to the right specialist. (See also the **Money & Banking** guide.)

YOUR LANDLORD'S DUTY

Form C · reporting your stay

Whoever houses a foreign national, hotel, serviced apartment or **private landlord**, must file a **Form C** accommodation report with the Bureau of Immigration within **24 hours** of your check-in (Section 8, Immigration & Foreigners Act 2025). **You don't file it**, your host does, online or via the Su-Swagatam app. The catch: most private landlords have never heard of it.

What this means for you. Make sure your landlord knows about Form C and actually files it (and again when you leave), ask for a copy for your records. Your IKAN consultant prompts and supports the landlord through it. **It's a legal duty on the host, not on you**, full detail is in the **Registering Your Stay (FRRO)** guide.

WHILE YOU LIVE THERE

Your duties as the tenant

In India the occupier carries most day-to-day upkeep, and your **deposit depends on it**. Look after the home and appliances as if they were your own, and the full deposit comes back.

Maintain the appliances

Service the AC roughly quarterly and keep an RO/AMC running, whether or not you use them. Keep the service receipts.

Pay utilities on time

Electricity, water, gas and society charges are yours to pay by the due date unless the lease says otherwise.

Keep the inventory

Note any pre-existing defects in the first few days and tell the landlord at once, in writing, so they aren't charged to you later.

Know fair wear & tear

Normal ageing is fine; burns, stains, scratches, cracked fittings, holes in walls and lost keys are **damage** you pay to put right.

A few India realities to expect: dust needs frequent cleaning, power can fluctuate (stabilisers help), and neighbourhoods can be noisy. None of these are faults with the home. Contents/household insurance is worth taking, landlords here rarely insure.

BUDGET FOR THESE TOO

Costs beyond the rent

A few recurring or one-off charges surprise newcomers. Ask your consultant which apply to your home so there are no jolts later.

Brokerage

A finder's fee to the housing broker where one is used, often around one month's rent.

Society & move-in charges

Monthly maintenance, a (usually refundable) move-in/move-out charge, and ID cards / stickers from the association.

Club house & AMC

Club-house deposit and usage charges, plus annual maintenance contracts (AC, RO, etc.), yours unless the lease says otherwise.

Staff registration

Nominal society fees for household-staff ID cards, and police verification of any staff you hire.

YOUR SUPPORT

How IKAN helps

- We run the **home search**, shortlist to your brief, and **vet the landlord and the title**
- We **negotiate the terms**, draft a clean agreement, and handle **registration & stamp duty** with you
- We protect your **deposit** (refund on handover) and prompt the landlord to **file Form C**
- We explain the **rent-TDS** duty and connect you to a tax advisor where it applies

Renting · quick checklist

- [ ] Started the search **30 to 45 days** ahead; landlord & title **verified**
- [ ] Deposit, lock-in & **simultaneous refund** agreed in writing; **no cash**
- [ ] Agreement **registered** if 12 months+; registered copy kept safe
- [ ] Rent **TDS** set up if rent > ₹50,000/month; landlord prompted to file **Form C**
- [ ] **Move-in inventory & defects** noted and shared with the landlord

GO DEEPER

The full step-by-step

Want every form, fee, document and pitfall? These deep-dive guides carry the complete detail.

Your Lease · Process & Timelines → Search to a safe, signed agreement

Lease Registration & Stamp Duty → When to register, and what it costs

Tenant Duties & Responsibilities → Move in & out with your deposit intact

Get the lease right and the rest of home life is easy, and your deposit comes back in full. We'll handle the paperwork with you. Questions any time.

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A GUIDE FOR YOUR MOVE TO INDIA

Setting Up Your *Home*

Electricity, gas, water, fibre, your housing society and household help, the practical, India-specific how-to that makes a rented home actually work, in your first week.

4 bins, by law (2026)

RO water, non-negotiable

A home in India runs on a few systems that surprise newcomers, **prepaid electricity meters**, **RO water** (you can't drink the tap), **cylinder cooking gas**, and a building **society** that runs the rules. Most of it your IKAN consultant sets up with you as part of settling-in; this guide shows exactly how each works, what it costs, and what to do first, so nothing catches you out.

~₹0	₹499+	4-way	₹375
PIPED-GAS (PNG) CONNECTION, TO 30 JUN 2026	HOME FIBRE, PER MONTH	MANDATORY WASTE SEGREGATION, 2026	STAFF POLICE VERIFICATION

DO THIS FIRST

Get a working **UPI / Indian debit card** before anything else, nearly every utility recharge, bill, broadband payment and AMC is paid by UPI. Then assemble the universal kit you'll reuse everywhere: **passport + visa, FRRO/residential-permit proof, your registered rent agreement, passport photos, an Indian number and a local reference**. (Card & account: the Money & Banking guide; your lease & deposit: the Renting Your Home guide.)

POWER

Electricity & prepaid meters

Your provider (the **DISCOM**) depends on the city, BSES/Tata (Delhi), Adani/MSEDCL (Mumbai), BESCOM (Bengaluru), TGSPDCL (Hyderabad), TNPDCL (Chennai). As a tenant you usually **don't** transfer the meter into your name, confirm in the lease who pays and how. The big shift: **prepaid smart meters** are now common, you recharge in advance like a phone, or you're cut off.

1. **Find your DISCOM & install its app**
   Set it up with your consumer number; this is where you'll recharge and pay.
2. **Confirm the meter arrangement**
   Tenants rarely transfer the meter; a name transfer needs the owner's written consent + zero outstanding dues + ID/address proof.
3. **If prepaid, set low-balance alerts**
   Turn on SMS/app alerts so you're never cut off. Recharge via the app/UPI/BBPS.
4. **Check your sanctioned load**
   A 2BHK with AC needs ~3 to 5 kW; if breakers trip, apply for a load enhancement (extra deposit).

New connection (if ever needed): a ~₹50 to 100 processing fee, then a Demand Note (deposit + meter) of roughly ₹3,000 to 6,000 for a 1 to 2 kW load, with an engineer visit in 3 to 7 days.

COOKING GAS

PNG vs LPG · pick the right one

Piped natural gas (PNG) is a mains line billed monthly, no running out, no booking; choose it if your building has the network. **LPG** is the default elsewhere: a steel cylinder delivered and swapped when empty.

Take PNG if you can, and soon. The National PNG Drive 2.0 (a PNGRB campaign extended to 30 June 2026) offers near-zero upfront piped-gas connections, offers vary by city gas operator and may change after the drive ends, so confirm current terms. Under the 'one household, one gas connection' policy, taking PNG means surrendering your LPG within ~30 days (or taking a transfer voucher), via the MyPNGD portal.

For LPG, the three suppliers are **Indane**, **Bharat Gas** and **HP Gas** (~₹2,200 to 4,200 new connection). Apply with passport + rent agreement + FRRO proof. Always keep a **spare cylinder** ('double-bottle') so you never run dry mid-meal; book refills by app/WhatsApp, delivered in 1 to 3 days (tip ₹20 to 50).

WATER

Drinking water & RO

Do not drink municipal tap water unfiltered. An RO/UV purifier or 20-litre delivered cans ('bubble-top') are standard, sort this in your first few days to avoid a week-one stomach upset.

You can **rent** an RO (popular for assignees, no upfront cost, maintenance bundled, cancel on exit) or **buy** one (Kent, Aquaguard, Livpure). The hidden cost is maintenance: filters every 6 to 8 months, membrane every 12 to 18, budget an **AMC of ~₹2,000 to 6,000/year**. Confirm what water your home gets (municipal, borewell or tanker), then install/rent within days and set an AMC or filter reminder.

CONNECTIVITY

Fast home internet

Providers: **ACT Fibernet, Airtel Xstream, JioFiber** (wired), plus fixed-wireless **JioAirFiber / Airtel AirFiber** where fibre isn't wired, availability is pincode-specific.

1

Check availability & pick a plan

Entry fibre ~₹499 to 599/mo (40 to 100 Mbps), mid ~₹700 to 1,500 (200 to 500 Mbps), gigabit ~₹3,999, most bundle OTT apps.

2 **Apply on the app/site or via an agent**

With photo ID + your registered rent agreement; pay the first month upfront by UPI.

3 **Book the install**

Wired technician in ~1 to 3 days; AirFiber often same/next day. Install fee ~₹0 to 1,000.

Need internet **today**, or the building has no wired fibre? Choose **AirFiber**. For the best price-per-Mbps and rock-solid video calls, choose **wired fibre**, and add a small UPS so it survives power cuts.

YOUR BUILDING

The society / RWA

The **Resident Welfare Association (RWA)** runs security, lifts, water, parking and amenities, effectively your building's government. **Maintenance** is charged monthly/quarterly (per sq ft or flat); your lease should say whether you or the landlord pays. Move-in usually needs an **NOC/intimation**, a refundable move-in deposit, resident registration at the security desk and vehicle stickers.

Know your rights. A society **cannot** legally charge you more maintenance just for being a tenant, in Maharashtra, extra 'non-occupancy' charges on a let-out flat are capped at 10% of the service charges, and maintenance hikes should go through general-body approval. You must register your domestic staff and their police verification with the society.

HOUSEHOLD HELP

Hiring a cook, maid & driver

Most homes employ part-time help, it's normal and budget-friendly. Find trustworthy staff via neighbours, your society manager, a registered agency, or vetted apps. Typical 2026 pay (metro; adjust for expat areas):

Part-time maid (per task)	**₹2-5k/mo**
Cook	**₹6-15k/mo**
Full-time maid	**₹15-25k/mo**
Driver	**₹18-30k/mo**

Police-verify every staff member, expected, and often required by your city/society. Do it via your state police portal (e.g. Karnataka's Seva Sindhu, ~₹375 for antecedents, ~₹750 with address; other states have their own portals and fees). Keep a copy of their Aadhaar + photo + a reference.

Pay norms: monthly cash/UPI salary, one paid day off a week, and a **Diwali bonus of ~one month's pay** is strongly expected. Give fair notice both ways when your assignment ends.

NEW FOR 2026

Waste & the four-bin law

The **Solid Waste Management Rules 2026** (in force 1 April 2026) make **four-way segregation mandatory** nationwide, superseding the 2016 rules, which required three streams (wet, dry, domestic-hazardous); now sanitary waste is separated too. Buy a colour-coded bin set on day one and learn your area's pickup schedule.

STREAM	WHAT GOES IN
Wet (green)	Kitchen, food, peels, composted
Dry (blue)	Plastic, paper, metal, glass, recycling
Sanitary	Diapers, sanitary products, wrapped separately
Special / hazardous	Batteries, e-waste, chemicals, to a collection point

Non-compliance can attract fines (commonly ₹1,000+, varies by city), and some areas refuse to collect unsegregated waste. Bonus: the **kabadiwala** (scrap dealer) buys newspapers, bottles and old electronics by weight for cash.

YOUR SUPPORT

How IKAN helps

- ✓ As part of **settling-in**, your consultant gets your **utilities, gas, water and internet** working
- ✓ We handle the **society move-in**, NOC, registration, stickers and the rules
- ✓ We help you **find and police-verify domestic staff** at fair local rates
- ✓ Anything we don't do directly, we set up the right vendor and show you how

Home setup · first-week checklist

- [ ] Confirm **electricity** account/bill responsibility; learn prepaid recharge
- [ ] Arrange **drinking water** (RO rental or cans) on day one
- [ ] Sort **cooking gas** (PNG if available, else LPG + spare cylinder)
- [ ] Apply for **internet** (AirFiber for speed, wired for value)
- [ ] Register with the **society**; hire & **police-verify** help; set up the **4 bins**

Your home is where the move becomes real. We'll have it working for you, questions any time.

Your IKAN Relocations team

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A GUIDE FOR YOUR MOVE TO INDIA

Healthcare in *India*

Your insurance, the best hospitals, everyday care and the emergency numbers, sorted before you ever need them. India's private hospitals are world-class; the trick is being set up in advance.

112 all emergencies

108 ambulance

Where expertise meets empathy.
Prepared for assignees relocating to India.

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India's private hospitals are genuinely **world-class**, many internationally accredited, with English-speaking doctors and costs a fraction of those at home. The key to a stress-free experience is being **set up before you need care**: the right insurance, knowing where to go, and the emergency numbers in your phone. Here's all of it, step by step.

112	108	₹15-20L+	45+
ALL EMERGENCIES (ONE NUMBER)	FREE GOVERNMENT AMBULANCE	SENSIBLE FAMILY COVER	JCI-ACCREDITED HOSPITALS

DO THIS FIRST

Before you need care, do two things: confirm **which nearby hospitals are in your insurer's network** (so treatment is cashless), and **save your nearest accredited hospital's number** + your insurance card/policy number in your phone. Five minutes now saves a stressful hour later.

FIRST, THE COVER

Insurance & cashless care

Most assignees are covered by an **employer or international health policy**; many top it up. The thing to understand is **cashless treatment**, at a network hospital you don't pay large bills upfront. Here's how a cashless claim actually works:

1. **Go to a network hospital**

   Show your insurance card and policy number at the hospital's insurance/TPA desk.

2. **They request pre-authorisation**

   The hospital's desk sends your details and the estimate to your insurer for approval.

3. **The insurer approves**

   Approved costs are settled
   directly
   between hospital and insurer, you don't pay them.

4. **You settle only the extras**

   Non-covered items (some consumables, room upgrades) are paid by you at discharge.

For a family using private hospitals, cover of **₹15 to 20 lakh+** is a sensible benchmark. Carry your card; keep the insurer's 24h claims line saved.

EXCELLENT CARE

Where to get treated

For anything serious, head to a leading **private hospital**. Groups like **Apollo, Fortis, Max, Manipal and Medanta** run modern, often **JCI/NABH-accredited** facilities with English documentation. For everyday issues, a GP or hospital out-patient clinic is quick and inexpensive. Book and find doctors through **Apollo 24|7** or **Practo**.

YOU'LL PAY (PRIVATE, TYPICAL)	COST
GP / specialist consultation	₹500-1,500
Teleconsult	₹200-800
Basic blood panel	₹600-2,000
Private ER admission deposit	₹25,000-1,00,000

DAY TO DAY

Everyday health, the easy way

Teleconsults

See a doctor in minutes on Practo, Apollo 24|7 or 1mg

Pharmacies

On every corner; or delivered fast via PharmEasy & 1mg

Lab tests at home

Blood tests collected from your door, results by app

Keep a small kit

Your regular meds + a basic first-aid & tummy kit

IF IT'S URGENT

Emergencies

Save these now

112	One number for any emergency, police, fire, medical
108 / 102	Free government ambulance · 102 for maternity
Your hospital	A private hospital's own ambulance is often faster & better-equipped, save its number too

⚠ **Private ERs may ask for an admission deposit** (₹25,000 to 1,00,000) before treatment, your insurance reimburses or settles it cashless. Keep your insurance card and a card/UPI handy, and know your nearest in-network hospital in advance.

STAY WELL

Before you fly & good to know

BEFORE DEPARTURE	WHY
Travel-clinic visit (4-6 wks out)	Review routine vaccines & destination shots
Hepatitis A & typhoid	Food/water-borne, standard for India
Routine boosters; rabies if relevant	Per your doctor's advice

Drink filtered water

Bottled or filtered only in the first weeks while your stomach adjusts. (See the Setting Up Your Home guide for RO.)

Mind the air (esp. Delhi)

In winter, northern cities get poor air quality, a home purifier and an N95 on bad days help.

Mental health matters

Confidential helplines exist (Vandrevala, iCall). Settling in is a big change, support is available.

Carry your meds

Bring regular prescriptions with a doctor's note; most are available locally, but not all.

Moving with children? The school search runs on its own clock and starts before you fly, see the **Schools & Admissions** guide.

YOUR SUPPORT

How IKAN helps

- ✓ We point you to the **best accredited hospitals** near your home and office
- ✓ We help you **understand your insurance** and which hospitals are in-network
- ✓ We set you up with **teleconsult & pharmacy apps** and a trusted GP
- ✓ We give you a **ready emergency card**, numbers, hospital, insurer, for the fridge

Healthcare · quick checklist

- ☐ Get your **vaccinations** before you fly
- ☐ Carry your **insurance card** & know your cover
- ☐ Identify your **nearest in-network hospital** & save its number
- ☐ Install **Practo / Apollo 24|7 / 1mg** for care & medicines
- ☐ Save **112 and 108**, and pack your regular medicines

Set up in advance, healthcare here is excellent and easy. We'll make sure you're covered and know exactly where to go. Questions any time.

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Where expertise meets empathy

INDIA ESSENTIALS
SCHOOLS & EDUCATION

A GUIDE FOR YOUR MOVE TO INDIA

Schools & *Admissions*

Which curriculum, how admissions actually work, what schools cost, and why the search starts the day your assignment is confirmed. At the best schools, seats decide neighbourhoods; your IKAN consultant runs the search with you.

6-18 mo waitlists at top schools

Day 1 start the search

Where expertise meets empathy.
Prepared for assignees relocating to India.

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If you're moving with children, one task outranks everything, even the home: **the school search starts first**. The most sought-after international schools run waitlists of **6 to 18 months**, and where a seat opens often decides which neighbourhood you should live in. The good news is that the options are genuinely excellent, IB, Cambridge, American and strong Indian curricula in every major city, and your IKAN consultant runs the whole search with you.

6-18 mo	3-5	Jun-Aug	₹75K-3L
WAITLISTS AT THE TOP SCHOOLS	SCHOOLS TO APPLY TO	WHEN MOST SCHOOL YEARS START	TYPICAL ONE-TIME ADMISSION COSTS

DO THIS FIRST

Start the school search **the day the assignment is confirmed**, before the visa, before the house-hunt. Waitlists at the most in-demand schools run **6 to 18 months**, and school-bus routes are tight, so the seat you win decides where you should live. **Shortlist and apply first; pick the neighbourhood second.** Tell your IKAN consultant schooling is in scope and we start the same day.

FIRST, THE SYSTEM

How schooling works for incoming families

India's big cities carry every major curriculum, so your first decision isn't a school, it's a **system**, chosen by where your child is coming from and where they're likely to study next. Everything else (shortlist, neighbourhood, budget) follows from this one choice.

IB (International Baccalaureate)

The most portable choice: PYP, MYP and the Diploma transfer cleanly between IB schools worldwide. The default for families who move often.

Cambridge · IGCSE & A-Levels

The British pathway, available in every major city; maps neatly onto UK and Commonwealth systems back home.

American curriculum

US-style credits with AP or the IB Diploma on top, at schools like ASB in Mumbai and AES in Delhi; the natural continuation for North American students.

CBSE / ICSE & national-plus

India's national boards at 'national-plus' schools with international-standard teaching; strong academics at a fraction of the fees, and a favourite of returning Indian-origin families.

Timing matters. Most international schools run **August to June**, mirroring the northern-hemisphere year; Indian-curriculum schools start in **April or June** depending on the region. Mid-year entry is possible where a seat exists, but assessments for the main intake often run the previous **October to February**, so a June or August start is planned almost a year out. Arriving mid-year? Say so early; some schools handle it well (Oakridge in Hyderabad has a good mid-year track record).

GETTING IN

The admission process

Every school has its own portal and quirks, but the shape is the same everywhere. Where a seat exists, expect **two to six weeks** from application to offer; where there's a waitlist, the application simply holds your place until one opens.

1. **Shortlist 3 to 5 schools**

   By curriculum, commute and character. Your IKAN consultant builds this with you before you fly, so tours are booked for your look-see visit.

2. **Apply, with documents ready**

   Applications are online; the document set below covers 90% of every school's ask. Application fees run roughly

   ₹10,000 to 25,000

   per school.

3. **Assessment & interview**

   Age-appropriate: a play-based session for the youngest, English and maths assessments plus an interview for older children. Many schools run these over video before you arrive.

4. **The offer, and the deposit**

   Offers can lapse in days. Paying the one-time admission or enrolment fee is what actually secures the seat, so have funds ready to move.

5. **Confirm the start, plan around it**

   Lock the start date, register for the school bus, order uniforms and books, then finish the home search inside the bus radius.

HAVE THESE READY (PER CHILD)	WHY SCHOOLS ASK
Passport & visa copies, child and both parents	Identity and legal stay
Birth certificate	Age and grade placement
Transcripts / report cards, last 2-3 years	Grade placement and credit transfer
Recommendation or transfer letter from the current school	Conduct and readiness
Immunisation records	Health compliance
Passport photos; any learning-support reports	File completeness, and the right support from day one

Keep everything as clean PDF scans in one folder, the same kit serves every school. (Your **Document Kit** guide sets this up once, for every task of the move.)

THE REAL GAME

Waitlists & strategy

Waitlists at the most sought-after schools run 6 to 18 months at popular entry grades: think ASB and DAIS in Mumbai, AES and The British School in Delhi, TISB in Bengaluru, Pathways in Gurugram. Apply the day the assignment is confirmed, not the day you land.

Apply to several

3 to 5 schools: one anchor choice plus realistic alternatives. The application fees are the cheapest insurance of the whole move.

Sibling & alumni priority

Most schools give priority to siblings of current students, and some to alumni families; mention every connection you have.

Corporate & embassy seats

Some employers sponsor or hold seats at partner schools, and schools like AES give priority to corporate and diplomatic families. Ask HR before you assume the queue.

Keep positions warm

Waitlists move constantly as expat families rotate out. Respond the same day when a seat opens; offers lapse fast, and the deposit is what holds it.

And this is a service, not a solo mission. IKAN runs a dedicated **school search**: we take your family's brief, shortlist to curriculum and commute, book and accompany the tours, and steer the applications and waitlist follow-ups, from a focused **half-day** consultation to a **two to three day** accompanied programme, depending on how many schools you want to see.

THE MONEY

Fees, and what they cover

Fees vary by a factor of ten between an excellent national-plus school and the top American-curriculum campuses. Typical 2026 ranges, per child per year:

TIER	TYPICAL 2026 FEES
Premium international (ASB, AES, DAIS)	**₹12-24L+ /yr; top US-curriculum schools bill in USD**
Mid international (TISB, Oberoi, Oakridge, Mahindra)	**₹7-14L /yr**
National-plus (Shri Ram, The Bishop's, Sishya)	**₹2.5-7L /yr**
One-time admission / enrolment fee	**₹75K-3L typical; higher at the very top tier**

The headline fee is usually tuition only. Budget separately for the **school bus, uniforms, books and devices, meals, external exam fees and trips**. Fees are typically payable **termly or quarterly in advance**; the top international schools invoice annually or per semester, often in USD. Check exactly what's refundable, and when, before you pay.

A word on 'capitation'. Charging a capitation fee (an unreceipted 'donation' for a seat) is **illegal**. Reputable schools charge only published application, admission and development fees, always with receipts. If anyone hints at an off-book payment, walk away and tell your consultant.

CITY NOTES

Where families actually go

A starting shortlist from IKAN's casework, the schools our assignee families most often tour and join. It's a compass, not a ranking; your **city guide** and your consultant carry the full picture for your family.

Mumbai

American School of Bombay (BKC · US/IB) is the North American anchor, small classes, fees billed in USD. **Dhirubhai Ambani International** (BKC · IB/ICSE) is the flagship, apply 6 to 12 months out. **Oberoi International** (Goregaon · IB/IGCSE) is the western-suburbs favourite; **Ecole Mondiale** (Juhu) runs the full IB from age 3.

Delhi NCR & Gurugram

The American Embassy School (Chanakyapuri · US/IB) is India's flagship international school and prioritises diplomatic and corporate families. **The British School** (Chanakyapuri · UK/IB) carries a long waitlist. In Gurugram, **Pathways World School** (India's first full-IB school, 8 to 12 month waitlist) leads; **The Shri Ram School** is the national-plus benchmark.

Bengaluru

TISB (Whitefield-Sarjapur · IB/IGCSE) is the flagship, apply 6 to 12 months ahead. **Indus International** (Sarjapur Road · full IB) assesses October to February for June starts. **Canadian International School** (Yelahanka) runs an Ontario curriculum plus IB Diploma; **Harrow Bengaluru** (opened 2024, British, day and boarding) anchors the airport corridor.

Chennai

American International School Chennai (Taramani · US/IB) is the city's most important international school, with 6 to 9 month waitlists. **British International School** (Perumbakkam · Cambridge) suits UK-system families; **KC High** (Navalur, OMR · Cambridge/IB) is the OMR corridor's strongest pick; **Sishya** (Adyar · ICSE) is the returning families' favourite.

Hyderabad

International School of Hyderabad (Patancheru · full IB) is the school most international families join. **Oakridge** (IB/Cambridge/CBSE) is flexible, with a good mid-year record; **CHIREC** (Kondapur/Gachibowli · Cambridge/CBSE) anchors the west; **The Aga Khan Academy** offers the full IB continuum on a world-class campus.

Pune

Mahindra International (Hinjewadi · full IB) is the flagship, founded for expat children and oversubscribed. **Indus Pune** (Bhukum · IB/IGCSE) suits the Hinjewadi corridor; **Symbiosis International** (Viman Nagar · IB/IGCSE) has a strong academic record; **The Bishop's** (ICSE/IGCSE, est. 1864) is the heritage national-plus.

CHOOSING WELL

Tour well, choose well

Ask the sharp questions

Teacher turnover and where staff are hired from, real class sizes, how they handle a mid-assignment departure, university counselling, and exactly when fees are refundable.

The commute decides a lot

School buses run tight radii and city traffic is real; a few kilometres can be 45 minutes. Ride the actual route at school-run time before you commit to a home.

Special needs · ask early

Learning-support capacity varies widely between schools. Share any ed-psych or support reports up front, so a school can tell you honestly what it can provide.

Let the school choose the suburb

The doctrine that makes moves work: secure the seat first, then search for homes inside the bus radius. (The **Renting Your Home** guide takes it from there.)

YOUR SUPPORT

How IKAN helps

- We run a dedicated **school search**, from a half-day consult to a 2 to 3 day accompanied tour programme
- We **shortlist to your brief**, book and accompany the tours, and keep applications & waitlists moving
- We **align your home search to the school-bus radius**, so the seat and the home land together
- We support **mid-year entries** and the paperwork: transcripts, letters, immunisation records, deposits

Schools · quick checklist

- [ ] School search **started the day the assignment was confirmed**
- [ ] **Curriculum** chosen; **3 to 5 schools** shortlisted and applications in
- [ ] **Documents ready**: passports, transcripts, recommendation letter, immunisations
- [ ] **Seat secured**, deposit paid, start date and bus route confirmed
- [ ] Home search **aligned to the school-bus radius**

Win the seat early and the rest of the move arranges itself around it. We'll run the search with you, from first shortlist to first school run. Questions any time.

Your IKAN Relocations team

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A GUIDE FOR YOUR MOVE TO INDIA

Driving & Your *Licence*

When you can drive on your home licence, the exact steps to get an Indian one, or the route many assignees choose, a driver. Honest, practical, and step-by-step.

~1 yr on a foreign licence

3 ways to get around

Getting around India behind the wheel has three honest answers: **drive on your foreign licence** at first, **get an Indian licence** if you'll stay and drive, or do what many assignees do given the traffic, **hire a driver**. None is wrong; it depends on your city, commute and comfort. Here's each, with the exact licence process and what it costs.

~1 yr	~₹1,000	₹15-30k	₹150-300
DRIVE ON A VALID FOREIGN LICENCE	IDP, FROM YOUR HOME COUNTRY	FULL-TIME DRIVER, PER MONTH	A 10 KM RIDE-HAIL

DO THIS BEFORE YOU FLY

Get an **International Driving Permit (IDP)** in your home country if your licence isn't in English, it's issued where your licence is and **cannot easily be obtained once you've left**. With it (plus your home licence), you can drive in India for roughly your first year. Carry both, plus your passport.

YOUR THREE OPTIONS

1 · Your foreign licence
Drive on it (with an IDP if needed) for up to about a year

2 · An Indian licence
Apply at your local RTO if you will stay and drive yourself

3 · Hire a driver
The popular choice, affordable, and far less stressful

Or skip it
Uber, Ola, Rapido and metros cover most daily trips

OPTION 1 · AT FIRST

Driving on your foreign licence

For your first months you can usually drive on your **valid foreign licence**, provided it's in English, otherwise carry an **IDP** alongside it. This generally holds for up to **about a year** from arrival (or until your visa expires, whichever is first). India drives on the **left**; traffic is fast, busy and improvisational, so give yourself time before city-centre driving.

OPTION 2 · THE STEP-BY-STEP

Getting an Indian licence

It's done at the **RTO** (Regional Transport Office) for where you live, through the national **Sarathi (Parivahan)** portal. How a valid foreign licence is treated, and whether the driving test is waived, **varies by state**, so your consultant confirms the local route. The general path:

1. **Gather your documents**
   Passport & visa, FRRO/Residential Permit or address proof, your valid foreign licence (a translation/embassy attestation may be asked for), a medical certificate (Form 1 self-declaration, or Form 1A from a doctor if you're 40+ or applying for a transport licence), and passport photos.

2. **Apply for a Learner's Licence**
   On **Sarathi**: submit the learner's application (Form 2) with your documents, pay the fee, book a slot, and pass the computer test on road signs & rules, your learner's licence is then issued.

3. **Apply for the permanent licence & take the test**
   After the learner's period, apply for the permanent licence (Form 4) and pass the driving test of competence. Some states recognise a valid foreign licence and simplify or waive the test, confirm locally.

4. **Receive your Indian licence**
   On passing, your permanent licence is issued (often a smart card by post). It's valid across India.

Your IKAN consultant can guide you through the local RTO and the documents, the process and test requirement genuinely vary by state, so confirm the current route for your city.

OPTION 3 · THE EASY LIFE

Hiring a driver, or riding

It's why so many assignees never drive here: a full-time driver turns a stressful commute into desk-time. Hire through a reputable agency or by referral, we'll help you find someone vetted. Prefer flexibility? Uber, Ola and Rapido are everywhere, and the metros are excellent. Typical 2026 costs:

Full-time personal driver	**₹15-30k/mo**
Ride-hail (per 10 km)	**₹150-300**
Auto-rickshaw (per 10 km)	**₹100-180**
Metro day (smart card)	**₹30-80**

Uber

Cars & autos, app-based, cashless

Widest in metros

Ola

Local rival; cars, autos, bikes

Strong coverage

Rapido

Bike & auto taxis, beat the traffic

Fast & cheap

BEFORE YOU SET OFF

Road basics worth knowing

Drive on the left

Right-hand-drive cars; overtaking on the right

Carry your papers

Licence, RC, insurance & PUC (emissions) certificate

FASTag for tolls

A windscreen tag auto-pays highway tolls

Expect the unexpected

Horns, two-wheelers, animals, drive defensively

Buying, leasing or a company car? Many assignees lease or use a company car with a driver, often simplest. Buying makes sense only for longer stays. Either way, at least third-party **insurance is required by law**; comprehensive is strongly advised, and a driver should be covered too.

OFFICIAL RESOURCES

Sarathi (Parivahan)	Learner's & driving licence, all states
Parivahan Sewa	RTO services, IDP, vehicle & FASTag
Uber · Ola · Rapido	Ride-hailing apps (cars, autos, bikes)

YOUR SUPPORT

How IKAN helps

- ✓ We advise whether a **licence or a driver** suits your city, commute and stay
- ✓ We guide you through the **local RTO process** and the documents it needs
- ✓ We help you **find a vetted, reliable driver**, or set up car-lease options
- ✓ We point you to **insurance, FASTag and the apps** that make daily travel easy

Driving · quick checklist

- [ ] Get an **IDP before you leave home** (if your licence isn't in English)
- [ ] Decide: **drive yourself** or **hire a driver** for your city
- [ ] If driving, start your **Learner's Licence** on Sarathi
- [ ] Install **Uber, Ola & Rapido**; set up **FASTag** if you'll drive
- [ ] Confirm **insurance** covers you and any driver

Whether you drive or hire, we'll set you up to get around safely from day one. Questions any time.

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INDIA ESSENTIALS
DEPARTURE

WHEN THE ASSIGNMENT ENDS

Leaving India *Well*

A calm 90-day countdown, so your deposit comes back, your tax and registration close cleanly, your goods ship on time, and you leave fully compliant. Your IKAN consultant runs this with you.

90 day countdown

RP surrendered on exit

Where expertise meets empathy.
Prepared for assignees relocating to India.

IKAN.COM

Leaving is its own project, and the mistakes are expensive: a lost security deposit, a frozen EPF balance, a messy final tax year, or an unreported departure. Treat it as a **90-day countdown** and it stays calm. Most of it is part of IKAN's **departure services**, your consultant manages the lease exit, the registration close-out and the move, and this guide shows the whole arc so you know what's happening and what's yours to confirm.

The exit essentials, don't leave without these	
Immigration	**Surrender your Residential Permit (RP)** to the registration office or to immigration at exit; report your departure to FRRO
Tax	**Final return + exit planning** with your advisor; some cases need a tax-clearance certificate
Money	**Recover your deposit**, settle utilities, and close or convert your bank account & EPF
Goods	**Book the outbound move** early, reverse shipping & customs take weeks

90 DAYS OUT

Set the plan in motion

1. **Give notice**
   Confirm your lease notice period (often 1 to 2 months) and serve it in writing; tell HR/relocation your dates.
2. **Book the outbound move**
   Reverse shipping and export customs take weeks, get quotes and lock dates now. Your consultant coordinates the mover.
3. **Request school transfer certificates**
   Ask each school for the Transfer Certificate (TC) and records your next country will need.
4. **Brief your tax advisor**
   Your exit financial year and residency split need planning, flag the leaving date early.

60 DAYS OUT

Wind down what you'll leave

1. **Decide what ships, sells or stays**

   Sell or hand on the car, furniture and appliances you won't ship; book the packers for what you will.

2. **Schedule the move-out inspection**

   Agree a date with your landlord/society so deposit deductions are clear and fair.

3. **Notify your providers**

   Give notice to internet, gas, the society and any subscriptions so final bills land before you go.

30 DAYS OUT

Close the accounts

1. **Settle & cancel utilities**

   Pay final electricity, gas, water and internet; cancel connections and get no-dues confirmations.

2. **Recover your security deposit**

   Complete the inspection, agree deductions, and get the refund before you hand back keys, not after.

3. **Close or convert your bank account**

   On becoming non-resident again you may convert to an NRO account; settle standing instructions and cards.

4. **Sort your EPF**

   If your country has a Social Security Agreement, you can remit/withdraw your EPF on completing your assignment; otherwise it's locked until age 58, when it pays out to an Indian bank account.

THE FINAL WEEK & AT THE AIRPORT

Exit clean

1. **Surrender your Residential Permit**

   Hand your Residential Permit (RP) to the registration office, or to the immigration officer at the airport, and report your departure to FRRO. An

   exit permit

   is only needed if your visa has expired or you overstayed (allow a week or two).

2

Arrange your final tax return

Your advisor files the exit-year return and any clearance, keep your Form 16, day-count log and TRC.

3

Hand over the home

Return keys only after the deposit is settled; leave a forwarding address and references for your domestic staff.

4

Keep copies of everything

Lease, no-dues letters, deposit refund proof, tax filings, RP surrender acknowledgement, you may need them for your next assignment or your home tax return.

⚠ **The two most-missed exits:** not reporting your departure / surrendering your RP (it can complicate a future India visa), and leaving before your **security deposit** is back in hand. Settle both before you fly.

YOUR SUPPORT

How IKAN helps

- ✓ Our **departure services** manage your lease exit, move-out inspection and **deposit recovery**
- ✓ Our immigration team handles the **FRRO close-out / exit permit** where needed
- ✓ We coordinate the **outbound move** and connect you to your tax advisor for the exit year
- ✓ We make sure utilities, society and accounts are closed with no loose ends

Departure · final checklist

- [ ] Lease notice served; **outbound move** booked
- [ ] School **transfer certificates** collected
- [ ] Utilities settled & cancelled; **deposit recovered**
- [ ] Bank account closed/converted; **EPF** withdrawn if eligible
- [ ] **RP surrendered** & departure reported; **final tax return** arranged

GO DEEPER

The full step-by-step

Want every form, fee, document and pitfall? These deep-dive guides carry the complete detail.

Leaving India Well, full checklist → A 60-30-14-7-day countdown

A good exit protects everything you set up. We'll run the departure with you, so India ends as calmly as it began.

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INDIA ESSENTIALS
GLOSSARY

A GUIDE FOR YOUR MOVE TO INDIA

India,
A-Z

Every term in this pack, and the everyday words you'll hear in your first weeks, explained in one plain-English place. Keep it handy; it makes everything else easier to read.

A-Z plain English

1 place for every term

India runs on a handful of acronyms and a few everyday words that no one stops to explain. Here they all are, the ones in this pack and the ones you'll hear from your landlord, your bank and your neighbours, in plain English. Skim it once now; come back whenever a term trips you up.

> **Indian numbers, quickly.** India counts in **lakhs** and **crores**, and groups digits differently: **1 lakh = 1,00,000** (100 thousand) and **1 crore = 1,00,00,000** (10 million = 100 lakh). So “fifteen lakh” rent deposit = ₹15,00,000.

PLAIN-ENGLISH

The terms you'll meet

Aadhaar

India's 12-digit national ID. Optional for foreign nationals, passport-based KYC covers banking, your SIM and PAN, but you can enrol after 182 days for the convenience of Aadhaar e-KYC. For a foreigner it's valid only as long as your visa / FRRO permit.

Apostille

An international certification that makes a home-country document (marriage, birth certificate) valid in India. Arrange it at home, it takes weeks.

Bai / Didi

Household help, a cook or house-cleaner. “Didi” (lit. elder sister) is a warm, respectful way to address her.

Crore

Ten million, written 1,00,00,000. ₹1 crore = ₹10 million = 100 lakh.

DISCOM

Distribution Company, your electricity provider. You'll see the name on your power bill.

DTAA

Double Taxation Avoidance Agreement, the treaty that stops the same income being taxed in both India and your home country.

e-FRRO

The government's online portal for foreigner registration, visa extensions and exit permits, no office visit needed.

FRRO

Foreigners Regional Registration Office. Register within 14 days of arrival if your visa carries a registration endorsement (most work visas do); other long-stay visas, before completing 180 days.

Form C

An accommodation report your host, hotel or landlord, not you, must file within 24 hours of your check-in (Immigration & Foreigners Act 2025). Remind your landlord and keep a copy. See Renting Your Home.

Form 26QC / 16C

The form you file to pay rent-TDS (26QC) and the certificate you hand your landlord (16C), needed if your rent tops ₹50,000/month. See Renting Your Home.

IDP

International Driving Permit, lets you drive on your home licence for a limited period after arrival.

Kabadiwala

The door-to-door recycler who buys your scrap, paper and old goods for cash. A genuinely useful part of daily life.

KYC

“Know Your Customer”, the ID verification you complete to get a SIM, a bank account or a wallet. Needs passport + visa.

Lakh

One hundred thousand, written 1,00,000. ₹1 lakh = ₹100,000.

Leave & License

The rental-agreement style used in Maharashtra (Mumbai/Pune), the owner licenses you to occupy, and it must be registered regardless of term. Elsewhere the equivalent is a 'lease'. See Renting Your Home.

LPG / PNG

Cooking gas. LPG comes in a refillable cylinder; PNG is piped natural gas, billed like a utility.

NRE / NRO

Non-resident bank accounts. As an assignee on local payroll you'll typically use a resident salary account instead, your consultant advises.

OCI

Overseas Citizen of India, a long-term status for people of Indian origin. Different rules to a standard work visa.

PAN

Permanent Account Number, your 10-character tax ID. Needed for salary, banking and most large payments.

RNOR

Resident but Not Ordinarily Resident, a transitional tax status in your early years that can shelter foreign income. See the Tax guide.

RO

Reverse Osmosis, the standard home water purifier. “RO water” means filtered, safe-to-drink water.

RWA

Resident Welfare Association, the residents' body that runs your housing society (maintenance, security, rules).

Society

A gated apartment complex or residential community, and the management that runs it. “My society” = where you live.

TDS

Tax Deducted at Source, tax withheld upfront. Notably, 2% is deducted on rent above ₹50,000/month (you file it).

UPI

Unified Payments Interface, India's instant, free phone-to-phone payment system. How the country pays for almost everything.

Visa (X / Employment)

Your entry category. Employment & Business visas are for work; X (entry) visas are usually for accompanying dependents.

Heard a word that isn't here? Ask us, we'll explain it and add it. No question is too small.

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PAN & Bank *Account*

Your PAN unlocks a bank account, which unlocks UPI, the way India pays for everything. Here is the full, exact process for foreign nationals: every form, fee, document and timeline, and the mistakes that cause rejections.

Form 95 for foreign nationals

PAN → bank → UPI

Where expertise meets empathy.
Prepared for assignees relocating to India.

IKAN.COM

Money in India locks together in a fixed order: a **PAN** (your tax ID) unlocks a **bank account**, which unlocks **UPI**, how India pays for everything from a mall to a roadside chai. Do them in that order and the rest is easy. This guide is the full version of both: the exact forms, the real fees, the documents banks actually ask for, how long each step takes, and the small mistakes that send an application back. Your IKAN consultant files your PAN and comes to the bank with you.

Form 95	₹107 / ~₹1,017	2-5 wks	Resident
PAN FORM FOR FOREIGN INDIVIDUALS	PAN FEE, INDIA / OVERSEAS DISPATCH	PAN TO A WORKING BANK ACCOUNT	SAVINGS ACCOUNT, NOT NRO/NRE

DO THIS FIRST

Apply for your **PAN before anything else**, your salary, your bank account and most large payments all need it, and you can apply **before you even arrive in India**. Foreign-passport and OCI holders use **Form 95** (which replaced the old Form 49AA on 1 April 2026). The moment your PAN *acknowledgement* is generated, your bank can start opening the account in parallel, so applying early saves you weeks.

PART A · YOUR TAX ID

STEP BY STEP

Get your PAN (Form 95)

A **PAN** is a 10-character ID from the Income Tax Department, needed for salary, banking and most large transactions. Foreign nationals apply on **Protean (NSDL)** or **UTIITSL** using **Form 95**.

ⓘ **Why it's required, in brief.** PAN is mandated under **Section 139A of the Income-Tax Act, 1961** for anyone earning taxable income or entering prescribed financial transactions; **Rule 114B** then lists the transactions where quoting your PAN is compulsory, buying or selling property and securities, large deposits, and similar. You don't need to memorise any of this; we just want you to know the account number you're applying for is the one India's tax system runs on.

1. **The 10-character PAN**, 5 letters, 4 digits, then 1 letter (like **ABCDE1234F**). This is the number everything asks for.
2. **Your name** prints exactly as on your passport, which is why a mismatch is the top rejection cause.
3. **Photo & signature** must sit inside the box on the form, or the card prints wrong.
4. **The e-PAN** carries a **QR code**, instantly verifiable, and valid before the plastic card arrives.

Specimen, illustration only. This is how an Indian PAN card looks; your details replace the placeholders.

1

Start Form 95 online

On Protean or UTIITSL, choose **Form 95**, the form for foreign-national individuals. (Form 96 is for foreign entities.)

2

Enter your name exactly as your passport

Character-for-character, including the order of given/surname. A name mismatch with your passport is the **single most common cause of rejection**.

3

Add the AO code & paste your photo + signature *inside the box*

The Assessing-Officer (AO) code for foreign nationals is a specific international-taxation code, your IKAN consultant or employer provides it. Use **two recent passport-size photographs with a plain white background**, signed across the box, and keep your photo and signature fully **within the printed box**, or it bounces back. Every copy you attach should be **self-attested** (signed by you).

4

Prove your address

Use an **apostilled overseas address**, or an Indian one (your **FRRO Residential Permit / certificate**, a bank statement, or the employer route). **Form C is not a PAN document**, see the note below.

5

Using your employer's address? Add the employer pack

If you don't yet have your own Indian address proof, your PAN can be filed against your employer's communication address. That route needs a few extra documents, **Annexure B**, the Indian employer's certificate on company letterhead bearing the **employer's PAN**, verifying your communication address; a **copy of the employer's PAN card**; the employer's **Certificate of Incorporation**; and the **PAN and Aadhaar of the authorised signatory** who signs Annexure B. Your employer's HR usually holds these, and we collect them for you.

6

Pay the fee, pick the right tier

₹107 for a card delivered **inside India**; **~₹1,017** for delivery to a **foreign address**; ~₹72 for a digital-only e-PAN. Underpaying for an overseas address gets the application held.

7

e-Sign, or print & post

If you have an Aadhaar/OTP route you can e-Sign and it's fully paperless. Otherwise print the form, attach photos, and courier it to the processing centre within 15 days.

8

Track it & receive your e-PAN

You get an acknowledgement number to track status. The **e-PAN arrives by email**, typically in **4 to 7 working days** after your application is received, and is **itself valid**; you don't have to wait for the plastic card, which follows about **10 to 15 working days** after the e-PAN is issued (a little longer for overseas delivery).

WHAT THE PAN FEE ACTUALLY IS

IF YOUR PAN CARD GOES TO...	WHAT YOU PAY	INCLUDES
An Indian address	**≈ ₹107**	₹91 base + 18% GST
A foreign address	**≈ ₹1,011-1,017**	₹862 base + GST (overseas dispatch)
Digital only (e-PAN)	**≈ ₹72**	e-PAN by email, no physical card

Which mode you pick changes the fee slightly. The **₹107 (India) / ₹1,017 (abroad) / ₹72 (e-PAN)** figures are the **PAN-centre (physical-document) mode**; applying **fully online and paperless is a little cheaper** (roughly **₹101 / ₹1,011 / ₹66**), and an instant **Aadhaar-based e-PAN is free**, though most foreign nationals won't have an Aadhaar to use it.

Name must match your passport, exactly. The top reasons a foreign PAN gets rejected are a name that doesn't match the passport, a photo or signature outside the box, and the wrong fee tier for an overseas address. Get these three right and it sails through.

Form C is not a PAN document. Some older checklists list "Form C" as PAN address proof, remove it. Form C is your **host's** 24-hour accommodation report to the FRRO (see Registering Your Stay); it produces no ID you hold. Valid foreigner address proof is your **FRRO certificate**, a bank/NRE statement, or the employer route.

What happens if you skip the PAN. Going without one makes daily life harder than it sounds: tax is deducted at a **higher rate under Section 206AA**, you'll struggle to open or operate a bank account, get a mobile connection, and link your **EPFO / Provident Fund**, and you can't file an income-tax return (which carries penalties). Large transactions and **property registration** get held up too. It's the one ID worth doing first, which is exactly why we file it for you straight away.

Your e-PAN is valid

Don't wait for the card, the e-PAN PDF is a valid PAN. Save it; you'll quote the number long before plastic arrives.

Aadhaar linking · mostly exempt

Foreign nationals are largely exempt from PAN-Aadhaar linking. If you already have an Aadhaar, an instant e-PAN route exists; if not, you don't need one.

Apostille if your address is abroad

An overseas address proof usually needs apostille/attestation. We tell you up front so it's ready, not a surprise.

Rejected? It's fixable

Almost every rejection is a name or photo/signature box issue. We correct and re-file, you rarely start over.

PART B · WHERE YOUR SALARY LANDS

THE ACCOUNT TYPE THAT MATTERS

Open a resident savings account

Resident savings, not NRO/NRE. On a long-term **employment visa** you're treated as a **resident** for banking, so you open an ordinary **resident savings account** (usually the salary account your employer arranges), *not* an NRO or NRE account. Opening the wrong type is a real headache to unwind later.

WHAT THE BANK WILL ASK FOR (KYC)

DOCUMENT	THE DETAIL THAT TRIPS PEOPLE UP
Passport + employment visa	Originals + self-attested copies of the photo, address and visa pages, plus your **latest immigration arrival stamp**.
FRRO Residential Permit / certificate	This is your key **Indian address proof**, keep a copy in your document kit the moment it's issued.
PAN (or the acknowledgement)	You can **start** on the PAN **acknowledgement receipt**; banks give a 30 to 45 day window to add the final PAN. Don't let that window lapse.
Employer letter / contract	Must clearly show the **employer's India address**.
Overseas address + home tax ID	A home utility bill/passport address, plus your home-country Tax ID / SSN for the FATCA/CRS form.
Indian mobile + email	Active and yours, **every** future bank action is an OTP to this number/email. Get your **Indian SIM** first.

1

Apply PAN-first, but start in parallel

Your top priority is the PAN. The moment its acknowledgement exists, the bank can begin, you don't have to wait for the card.

2

Pick the right bank

An **international bank** you already use at home (HSBC, Standard Chartered, DBS, Citi, Deutsche) can be smoothest. Otherwise a private bank, **HDFC, ICICI, Axis**, usually via your employer's salary-account tie-up.

3

In-person verification (IPV)

An official checks your originals. Many banks now do this digitally, and a relationship manager can **visit you** rather than you queuing at a branch.

4

No PAN yet? Use Form 60

If the PAN genuinely isn't allotted yet, banks accept a **Form 60** declaration to open the account, with the PAN added inside the window.

5

Activate & collect your kit

Account active in **7 to 10 business days**; your welcome kit (debit card, cheque book, net-banking) follows. The card/cheque book may arrive inactive and switch on once the account is live. Once it's active you get **net-banking, phone-banking and ATM / debit-card access**. A small **initial cash deposit** is usually asked for, but it's often **waived for expats** until later, your consultant confirms this with the bank.

Your account is tied to your visa. When the visa expires, banks **freeze the account** automatically until you submit the renewed visa copy. Diarise your visa renewal and give the bank the new copy early, don't get caught with a frozen salary account.

You'll also sign a **FATCA/CRS self-certification** (declaring your home tax residency / SSN). This is standard for every foreign national and nothing to worry about, have your home Tax ID handy.

HOW LONG IT REALLY TAKES

The combined timeline

STAGE	WHAT HAPPENS	TYPICAL TIME
1 · PAN + FRRO	Apply for both on arrival (PAN can even start pre-arrival). The longest wait, but the PAN acknowledgement lets the bank begin.	**1-3 weeks**
2 · Bank application + IPV	Submit KYC and verify in person. Can begin on the PAN acknowledgement.	**1-2 days**
3 · Activation + welcome kit	Account number generated, then debit card / cheque book / net-banking delivered.	**7-10 days**
Total	From applying for the PAN to a fully working account.	**~2-5 weeks**

AVOID THESE

Mistakes that cause rejections & delays

Name not matching the passport

Keep your name identical across passport, PAN and bank form, even spacing and order. The #1 cause of both PAN and account rejections.

Wrong account type

An NRO/NRE account on an employment visa is the wrong type. Confirm “resident savings” before you sign.

OTP going to a foreign number

If the bank registers a non-Indian number, you'll be locked out of net-banking. Get your Indian SIM working first.

Letting the PAN window lapse

Banks give 30 to 45 days to add your final PAN after opening on the acknowledgement. Miss it and the account can be restricted.

OFFICIAL RESOURCES

Protean (NSDL) · UTIITSL	PAN application, Form 95
Income Tax Department	PAN verification & status
HSBC · Standard Chartered · HDFC · ICICI · Axis	Resident savings / salary accounts

YOUR SUPPORT

How IKAN helps

- ✓ We **file your Form 95**, supply the foreign-national AO code, and get the photo, signature and address proof right the first time
- ✓ We **track dispatch** and chase any rejection so you're not left guessing
- ✓ We **come to the bank with you**, confirm it's a resident savings account, and run KYC with the staff
- ✓ We coordinate your **PAN, FRRO and bank** so they run in parallel, not one slow queue

PAN & bank · quick checklist

- [ ] Apply for your **PAN (Form 95)**, ideally before you arrive
- [ ] Name matches your passport **exactly**; photo & signature inside the box
- [ ] Pay the **right fee tier** (India ₹107 / overseas ~₹1,017)
- [ ] Get your **Indian SIM** working (for every bank OTP)
- [ ] Open a **resident savings account**, start on the PAN acknowledgement
- [ ] Add your final **PAN to the bank within 30 to 45 days**
- [ ] Save your **e-PAN** and **FRRO certificate** in your document kit

Get the order right, PAN, then bank, then UPI, and money in India is genuinely simple. We'll set every step up with you.

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Registering Your *Stay*

The full FRRO process for foreign nationals, what triggers it, the exact deadline, the documents, the portal, and the penalties that are now criminal. We file it for you; this is so you understand every step.

180 days the trigger

Before 180d register (2026 rule)

If you are staying in India for the long term, the law expects you to **register your presence** with the Foreigners Regional Registration Office (FRRO) and hold a **Residential Permit**, also called a Certificate of Registration. It sounds bureaucratic, and it can be, but the logic is simple: India wants a record of where long-staying foreign nationals live. This guide is the full version of that process, exactly what triggers it, the precise deadline (which now depends on your visa sticker, not a single blanket date), the documents the FRRO actually asks for, the e-FRRO portal you file on, and the penalties, which, as of 2025, are now **criminal**, not a small fee. Your IKAN consultant files the whole thing for you; this is so you understand every step and never get caught out.

180 days	e-FRRO	Free	2025 Act
THE STAY THAT TRIGGERS REGISTRATION	FACELESS, CASHLESS ONLINE PORTAL	REGISTRATION ITSELF, THE LATE PENALTY IS THE COST	IMMIGRATION & FOREIGNERS ACT, IN FORCE

DO THIS FIRST

Before anything else, complete your **e-Arrival Card**, mandatory for all foreign nationals (and OCI cardholders) arriving in India from **1 April 2026**. It is a separate, earlier step that comes before FRRO. Then make sure you have a **working Indian SIM and email**, you will need both to create your e-FRRO account. Note that international eSIM apps like **Airalo and Holafly were removed from the Indian app stores in January 2024** and their sites are blocked locally, so set one up **before you land**, or, better for a relocation, get a **physical Indian SIM (Jio, Airtel or Vi)** on passport, visa and a local address (see Staying Connected). Finally, **read your visa sticker**: it states your exact registration requirement, and IKAN confirms it for you.

PART A · DOES THIS APPLY TO YOU, AND BY WHEN

THE TRIGGER

Who must register · and the deadline

Not every visitor registers. Registration is for **long-stay** foreign nationals and for certain visa classes that carry a registration endorsement. The single most important thing to understand is that there is **no one blanket deadline**, your visa sticker states your exact requirement, and getting it wrong is now a criminal matter, so this is the part to be most careful about.

Your visa sticker states your exact requirement, IKAN confirms it. As a general rule, holders of long-stay visas valid for more than **180 days** must register **before they complete 180 days** of stay in India. The **Immigration & Foreigners (Amendment) Rules, 2026 (notified 1 June 2026)** removed the old 14-day grace period that once followed the 180-day mark, so registration must now be done **before** you reach 180 days, there is **no post-180-day buffer**, and late registration is permitted only in genuinely "emergent circumstances." Separately, some registration-bearing visa classes, student, employment, dependant, medical, research and missionary visas, carry an endorsement requiring registration within **14 days of arrival**, regardless of how long you intend to stay. Do not assume; we read your sticker and tell you the exact date.

TWO COMMON SITUATIONS

IF YOUR VISA IS...	THEN YOU TYPICALLY...
A long-stay visa (>180 days) without a registration endorsement	Register **before completing 180 days** of continuous stay in India.
Employment / Dependant / Student / Medical / Research / Missionary	Often carry a **register within 14 days of arrival** endorsement, check the sticker.
Tourist or Business, with a specific endorsement	May need to register only if continuous stay **exceeds 180 days**, read the conditions.

Terminology, plainly. What you receive is a **Residential Permit** (Certificate of Registration). **Aadhaar is optional** for this process, you do not need an Aadhaar number to register. And the registration itself is **generally free**; the only real cost arises if you file late, which is now serious (see below).

Where you register is your city. FRRO and FRO offices operate in major cities including **Delhi, Mumbai, Chennai, Bengaluru, Hyderabad, Kolkata and Amritsar**, among others, and your jurisdiction is the city where you live. You file with the office for your place of stay, which is why the exact document list varies a little from city to city. We handle the right office for you.

PART B · THE LAW HAS CHANGED

THE LEGAL FRAMEWORK

The Immigration & Foreigners Act, 2025

If you have read an older guide, you may have seen the **Foreigners Act 1946**, the **Registration of**

Foreigners Act 1939, the **Passport (Entry into India) Act 1920**, and the **Immigration (Carriers' Liability) Act, 2000** cited. All four are now **repealed**. They have been replaced by a single consolidated law, the **Immigration & Foreigners Act, 2025**, in force from **1 September 2025**. This matters because the new Act changed the penalties dramatically.

> ⚠ **Non-registration and overstay are now criminal, this is the headline change.** Under the Immigration & Foreigners Act 2025, failing to register or overstaying is no longer a small administrative fee. It can carry **up to 3 years of imprisonment and/or a fine of up to ₹3,00,000**, plus a real risk of **blacklisting** that can bar future entry to India. Any old "USD 30 to 300 penalty" figure is obsolete, disregard it entirely. This is exactly why we file your registration on time, every time.

PART C · HOW YOU ACTUALLY FILE IT

THE PLATFORM

File on e-FRRO · online, end to end

All registration now happens on the **e-FRRO** portal, a faceless, cashless, paperless system launched under Digital India. You create an **e-FRRO User ID**, file the application, upload documents, and receive your certificate by email or post. You do not normally need to visit an office unless you are called for biometrics or an interview. The FRRO also handles **Police Clearance Certificates (PCCs)** and **passport endorsements**, in addition to visa extensions, visa conversion, address changes and Form C. An **Exit Permit (Exit Clearance)** is a separate, **case-specific** document, needed only in situations such as an overstay, a lost passport, a gap in valid visa, or a pending case, not a routine step on the way out. The 2025 Act does let the authorities **restrict departure** in specific cases (Sec 3(2)/7), which is exactly why staying compliant matters.

> ⓘ **You need a working Indian SIM and email to even start.** Creating your e-FRRO User ID requires verification by an **Indian mobile number** and an email address. International eSIM apps like **Airalo and Holafly were pulled from the Indian app stores in January 2024** and their sites are blocked locally, so either set one up **before you land** or, better, carry a working **physical Indian SIM (Jio, Airtel or Vi)**; sort your connectivity before you try to register.

STEP BY STEP

The e-FRRO registration process

1
Complete your e-Arrival Card first

From **1 April 2026** this is mandatory for all arrivals, including OCI holders. It is a **separate, earlier step**, do it before you touch the FRRO portal.

2
Create your e-FRRO User ID

On **indianfrro.gov.in/eservices**, register the principal applicant (the primary visa holder). A working **Indian mobile number and email** are essential for verification.

3
Fill the registration application, one per person

Complete a **separate application for each applicant**, including every dependant. Enter your details exactly as they appear in your passport to avoid a mismatch.

4
Upload your documents

Passport, your Indian visa, the India **arrival stamp page**, proof of residence, a white-background passport photo, and any employer or sponsor letters. The full checklist is in the table below.

5
Submit Form C (your residential details)

Form C reports where you are staying. If you are in a hotel or serviced apartment, the property files it; in a rented home, it goes with your **lease agreement**.

6
Attend biometrics or an interview, if called

You may be asked to visit the FRRO for a **biometric appointment or short interview**. Bring your originals. We brief you on what to expect and the logistics so it is painless.

7
Receive your Residential Permit

The Certificate of Registration arrives by **email or post**, usually within **1 week and up to 3 weeks** depending on the local FRRO. Save it, it is a key Indian address proof.

⚠ **No international travel while your application is being processed.** From the moment you file until your certificate is granted, you must remain **physically present in India**, leaving the country mid-process can invalidate the application. Plan any trips around this window, and tell us your dates so we time the filing well.

ⓘ **Expect the odd portal hiccup.** The e-FRRO portal can suffer **server delays and technical snags**, save your application as you go and keep screenshots of every submission and reference number, so nothing is lost if a page times out.

WHAT TO UPLOAD

The document checklist

The list below is what an **employment or dependant** applicant typically needs. Requirements vary by visa category and by local FRRO jurisdiction, Chennai, Mumbai, Hyderabad and Bengaluru each ask for a few extras, so treat this as the core set and let us confirm the exact list for your city.

DOCUMENT	THE DETAIL THAT TRIPS PEOPLE UP
Passport + Indian visa	Clear copies of the photo, address and visa pages, plus your **India arrival stamp page**.
Employment contract	A copy of your **employment contract**, the FRRO asks for it alongside the employer letters for employment-visa applicants.
Proof of residence	**Lease agreement + Form C** for a rented home; a **stay-confirmation letter + Form C** for a hotel or serviced apartment.
Passport-sized photo	Recent, in colour, on a **plain white background**.
Employer / sponsor letters	Cover and undertaking letters, a **salary declaration covering both monthly and annual figures**, and an experience certificate. Some FRROs want extras (a salary affidavit in Chennai; a PF declaration in Hyderabad/Bengaluru).
Company documents	Certificate of incorporation and ID + address proof of the authorised signatory. **Aadhaar is optional** for you, the applicant.
For dependants	**Marriage certificate** for a spouse; a **birth certificate** for each child.

Your Residential Permit is ID

The Certificate of Registration is a recognised Indian address proof, keep a copy in your document kit the moment it arrives, for banking and beyond.

One application per person

Each family member files their own application under the principal applicant's User ID, including children. Missing a dependant is a common slip.

Form C is your host's job

Form C is the accommodation report your landlord or hotel files about your stay. It feeds your registration but is not something you hold as ID.

Registration is free

There is no government fee to register. The only money at stake is the criminal penalty for filing late, which is exactly what filing on time avoids.

OFFICIAL RESOURCES

indianfrro.gov.in/eservices	e-FRRO portal, create User ID & file
Immigration & Foreigners Act, 2025	The law in force from 1 Sep 2025
Bureau of Immigration · e-Arrival Card	Mandatory arrival step from 1 Apr 2026
Staying Connected (SIM & email)	Needed for your e-FRRO account

YOUR SUPPORT

How IKAN helps

- We **read your visa sticker** and tell you the exact deadline, 14 days, or before 180 days, so you never guess
- We **create your e-FRRO User ID** and file the application for you and every dependant, on the current 2025 Act rules
- We **assemble the right documents** for your city's FRRO and coordinate Form C with your landlord or hotel
- We **handle your biometric appointment** logistics and chase the certificate so it lands on time, every time

FRRO registration · quick checklist

- [ ] Complete your **e-Arrival Card** on arrival (mandatory from 1 Apr 2026)
- [ ] Get a **working Indian SIM + email** before you start (set up any eSIM before you land, or carry a physical Jio/Airtel/Vi SIM)
- [ ] Read your **visa sticker** for the exact deadline, IKAN confirms it
- [ ] Create your **e-FRRO User ID** at indianfrro.gov.in/eservices
- [ ] File **one application per person**, including every dependant
- [ ] **No international travel** from filing until your certificate is granted
- [ ] Save your **Residential Permit** in your document kit as Indian address proof

Register on time and your stay in India is on solid legal footing, the penalties only bite the people who leave it late, and we make sure that is never you. We file the whole thing for you.

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Form C *Explained*

Form C is your host's 24-hour duty to report your stay to the FRRO, not a document you file. Here is exactly how it works, what you must confirm, and why it matters for your registration.

24 hrs host files after check-in

Sec 8 duty under the 2025 Act

Here is the single most important thing to understand about **Form C**: it is **not** a document you file, and it is **not** an ID you carry. Form C is an **electronic report your host**, your hotel, your landlord, or your employer, must submit to the **FRRO** within **24 hours** of you checking in. It tells Indian immigration where you are staying. You never hold it; you simply make sure it gets done. This guide explains exactly how Form C works, whose duty it is in 2026, what you must confirm and provide, and how it quietly supports your own FRRO registration. Your IKAN consultant chases your host so this never falls through the cracks.

24 hrs	12-digit	Sec 8	Host
HOST FILES AFTER YOU CHECK IN	UNIQUE FORM C ID GENERATED	HOST'S DUTY UNDER THE 2025 ACT	FILES IT, NOT YOU

DO THIS FIRST

The moment you check into any accommodation in India, **confirm your host knows about Form C and will file it within 24 hours**. Most hotels do this automatically, but **private landlords and friends often don't know the rule exists** and only act when you prompt them. Hand your host clear copies of your passport, visa and arrival stamp, and ask them for the **12-digit Form C ID** once it's generated. Keep that ID, it makes your own FRRO registration far smoother.

START HERE

What Form C actually is

Form C is an **electronic arrival report**. When a foreign national stays anywhere in India, a hotel, a service apartment, a rented flat, or a friend's home, the **person providing that accommodation** must report the stay to the local FRRO (Foreigners Regional Registration Office) through the online Form C portal. It is a reporting obligation that sits with the **host**, not with you. It produces **no card, permit or ID** that you personally hold, only a 12-digit reference number on the portal that confirms the report was filed.

ⓘ **This is the part everyone gets wrong.** Form C is **not** something a landlord "issues to" you, and it is **not** a document you submit yourself. It is your **host's report about you**, filed to the FRRO. You don't walk away holding a Form C, you walk away having **confirmed it was filed**. Form C **supports and streamlines** your FRRO registration; it does not itself produce an ID you must carry.

WHO MUST FILE

Whose duty it is

Anyone providing accommodation to a foreign national is the "host" and carries the duty to file Form C:

Hotels & commercial stays

Hotels, guesthouses, hostels and service apartments. These almost always file Form C automatically at check-in, it's routine for them.

Landlords & private hosts

Anyone renting a flat to you, an Airbnb host, or a friend or relative hosting you. They are responsible too, and most don't know it.

Employers (corporate lease)

Where your company leases the accommodation, the employer (lessee) acts as the host and files Form C as your registered "host" on the portal.

OCI cardholders too

OCI cardholders are now **in scope**, a host filing Form C covers OCI stays as well, so don't assume you're exempt.

It is now the law under the 2025 Act. Form C reporting is the host's duty under **Section 8 of the Immigration & Foreigners Act 2025**, which replaced the old Foreigners Act 1946 and related rules. Under the 2025 rules the report is now formally referred to as **"Form-III"** (the names "Form C" and "C-Form" remain in common use), and the host's duty now covers your **check-out / departure** too, not just your arrival. The penalty under **Section 23** is serious, up to **3 years' imprisonment and/or a fine of up to ₹3 lakh** for a host who fails to report. That's exactly why you should make sure your host knows.

STEP BY STEP

How the host files Form C

You don't do these steps, your host does. But knowing the process helps you prompt a landlord who has never done it, and judge whether it's really been filed.

1. **Host registers on the Form C portal**
   A first-time host creates a portal account with their **name, email, mobile, property address, proof of ownership or lease, and PAN & Aadhaar**. An **OTP** sent to their phone or email completes the registration. Hotels already have this set up.

2. **Host receives login credentials**
   After registering, the host gets their portal **login credentials** by email, SMS, or occasionally in person. They use these to file every report.

3 **Host submits Form C within 24 hours**

Within **24 hours of your check-in**, the host files Form C online using your details: **passport, Indian visa, arrival/immigration stamp, a passport-size photo (35×45 mm), your India & home mobile numbers, email, home-country address**, and your expected duration of stay. For a leased flat, the lease copy too.

4 **A 12-digit Form C ID is generated**

On successful submission the portal generates a **unique 12-digit alphanumeric Form C ID**. **Ask your host for this number**, it's your proof the report was filed and it smooths your own FRRO registration.

5 **Host files a check-out notice when you leave**

When you leave the accommodation, the host repeats the process to **report your departure**. There's no strict deadline, but prompt filing is advised so records stay clean.

IF YOUR COMPANY LEASES YOUR HOME

The corporate-lease route

Where your accommodation is leased by your employer, the process differs: the **lessee (usually your employer)** registers as the host and files Form C. To set up that host account for the leased property, the company submits a documents pack to the FRRO, often in person.

WHAT THE EMPLOYER-HOST TYPICALLY SUBMITS

DOCUMENT	WHY IT'S NEEDED
Completed & signed Form C registration form	Registers the company as the host for that specific leased property.
Company undertaking letter	The employer formally takes on the host reporting duty.
Govt ID & address proof of the company's "undertaker"	Identifies the HR/admin person who will file on the company's behalf.
Govt-issued photo ID of the company's "undertaker"/user	A separate photo ID of the HR/admin person who files as the "user" on the portal, in addition to their address proof.
Fully executed lease agreement	Proves the company holds the lease on the accommodation.
Owner's Aadhaar & PAN	Identifies the actual property owner/lessor behind the lease.
Latest property tax receipt	Confirms the property and its ownership status.
Company trade licence	Confirms the employer is a genuine registered entity.

The corporate-lease route varies by city. This employer-as-host (lessee-as-host) arrangement is recognised in **some cities, for example Hyderabad and Chennai**, and elsewhere may not apply at all. Whether it's available to you, and exactly which documents the office wants, **depends on your city**, don't assume it's the same everywhere. **Confirm the arrangement and the current requirement with your local FRRO** (your IKAN consultant does this for you), so your employer's pack is right the first time.

YOUR PART

What you actually need to do

You don't file Form C, but it only happens if you nudge it along. Your role is small but important:

1. **Confirm your host will file within 24 hours**
   Ask directly. Hotels do it automatically; a **private landlord or friend may have no idea the rule exists** and will only act when you prompt them.

2. **Give accurate documents**
   Hand your host clean copies of your **passport, Indian visa, and India arrival/immigration stamp**, plus a passport photo. Accurate details mean the report goes through without a bounce.

3. **Get the 12-digit Form C ID**
   Once filed, ask your host for the **12-digit Form C ID** and keep it. It's your evidence the report was made and it streamlines your FRRO registration.

4. **Register with the FRRO per your visa class**
   Form C is separate from **your own FRRO registration**. If your visa carries a registration endorsement (employment and dependant visas usually do), register within **14 days of arrival**; other long-stay visa holders register **before completing 180 days**. Check the rule for your visa class, see **Registering Your Stay**.

The e-Arrival Card is mandatory from 1 April 2026. Separately from Form C, all arriving foreign nationals must now complete the **e-Arrival Card**. It's a quick online declaration you do yourself around your arrival, don't confuse it with Form C (which your host files). Your IKAN consultant walks you through both so neither is missed.

WHY IT MATTERS TO YOU

Form C and your FRRO registration

It supports your FRRO step

A filed Form C confirms your address to immigration, which **streamlines** your own FRRO registration. It doesn't replace registering, it makes it smoother.

Private hosts forget it

Hotels file automatically; landlords and friends usually don't. If yours misses it, gaps in the record can surface later when you register or renew.

The process is fiddly

First-time hosts find the portal time-consuming. Professional support gets it filed correctly so it doesn't become your problem.

Keep the 12-digit ID

Save the Form C ID in your document kit alongside your FRRO certificate, e-Arrival Card and passport copies.

OFFICIAL RESOURCES

FRRO / e-FRRO portal	Foreigner registration & Form C
Form C host portal	Where hosts register & file
Immigration & Foreigners Act 2025	Sec 8 duty · Sec 23 penalty

YOUR SUPPORT

How IKAN helps

- We **brief your host**, hotel, landlord or employer, on the 24-hour Form C duty, so a private landlord who's never heard of it gets it right
- We **prepare your document pack**, passport, visa, arrival stamp and photo, so the report goes through without a bounce
- For corporate leases, we **confirm the city-specific requirement with your FRRO** and assemble the employer-host pack
- We **retrieve the 12-digit Form C ID** and coordinate it with your FRRO registration and e-Arrival Card so nothing is missed

Form C · quick checklist

- ☐ **Confirm your host will file** Form C within 24 hours of check-in
- ☐ Give them **accurate copies**, passport, visa, arrival stamp, photo
- ☐ **Prompt a private landlord or friend**, they often don't know the rule
- ☐ Ask for and **save the 12-digit Form C ID**
- ☐ Complete your **e-Arrival Card** (mandatory from 1 Apr 2026)
- ☐ **Register with the FRRO** per your visa class (14 days on endorsed visas; before 180 days otherwise)

Form C isn't your paperwork, it's your host's. Your job is simply to make sure it happens and to keep the ID. We'll brief your host and join the dots with your FRRO registration, so this quietly takes care of itself.

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ESSENTIALS DEEP-DIVE · IDENTITY

Aadhaar for *Foreign Nationals*

Aadhaar is optional for foreign nationals, useful as a single ID + address proof, but never required. Here is who is eligible, the documents per category, the process and the realistic timeline.

182 days minimum stay to apply

Optional not mandatory for you

Aadhaar is India's 12-digit national identity number, issued by the **UIDAI** after capturing your biometrics (fingerprints, iris, photo) and demographics. For Indian residents it is for life, but for a **foreign national it is not**. Your Aadhaar's validity is tied to the duration of your visa and FRRO permit, and most importantly, **you do not need it** to live and work here. Your passport and visa already cover banking, your SIM and your PAN. Aadhaar is simply a convenient single card that doubles as proof of identity *and* proof of address, nice to have, never required. This guide is the honest, full version: whether it's worth applying, who is eligible, the exact documents for your category, the real process and the realistic timeline. Your IKAN consultant books the appointment and comes with you.

Optional	182 days	90-180 days	Visa-tied
NOT MANDATORY FOR FOREIGN NATIONALS	MIN. STAY IN THE PRIOR 12 MONTHS	REALISTIC PROCESSING TIME	VALIDITY FOLLOWS YOUR FRRO PERMIT

DO THIS FIRST

Before you apply, **ask whether you even need Aadhaar**. For banking, a SIM and your PAN, your **passport + visa is the reliable KYC basis**, Aadhaar is not required for any of them. Apply only if you want **one card that serves as both ID and address proof**, or a service genuinely asks for it. If you do apply, you must have completed **182 days or more of stay in the last 12 months**, and your Aadhaar will stay valid only **as long as your visa / FRRO permit is valid**, not for life.

⚠ **Aadhaar is optional, and your validity is not for life.** Unlike Indian citizens, a foreign national's Aadhaar is valid only for the **duration of your visa and FRRO residential permit**. When your permit lapses, so does your Aadhaar. Never treat it as your primary, permanent ID, your **passport and visa remain the documents that matter**.

PART A · SHOULD YOU APPLY?

THE HONEST ANSWER

You almost certainly don't need it

It is worth being clear, because a lot of older guidance overstates this. Aadhaar is **voluntary** for foreign nationals, and the three things people assume they need it for, a **bank account**, a **SIM card** and a **PAN**, all accept your **passport and visa** as the KYC basis instead. So treat Aadhaar as a convenience, not a hurdle.

Banking · passport works

On an employment visa you open a **resident savings account** on your passport, visa and FRRO certificate. No Aadhaar needed, see **PAN & Bank Account**.

SIM card · passport works

An Indian SIM is issued to a foreign national on **passport + visa + a local address**. Aadhaar is one option, never a requirement, see **Getting Connected**.

PAN · passport works

Foreign nationals get a **PAN on Form 95** using passport and an apostilled or Indian address proof. Aadhaar is not required and you're largely exempt from PAN-Aadhaar linking.

When it genuinely helps

One card for **both ID and address**, smoother local sign-ups (some gym, school or utility desks ask), and easier **EPFO / government** interactions if your role needs them.

Passport + visa is your reliable KYC basis. Keep self-attested copies of your passport's photo, address and visa pages, plus your **FRRO certificate**, in one document kit. That kit, not Aadhaar, is what opens your bank account, SIM and PAN. Apply for Aadhaar only when you want the convenience of a single combined ID + address card.

PART B · WHO IS ELIGIBLE

THE 182-DAY RULE

Eligibility & categories

You may apply for Aadhaar only if you have **stayed in India for 182 days or more in the 12 months immediately preceding** your application. Within that rule, foreign nationals and residents fall into a few categories, and the documents differ slightly for each.

1. **NRIs, Non-Resident Indians**

   Holders of a **valid Indian passport**. The simplest category, your Indian passport is itself your proof of identity.

2. **OCI cardholders**

   Overseas Citizens of India, who present their **OCI card plus foreign passport**.

3. **LTV holders**

   Long-Term Visa holders from minority communities of Pakistan, Bangladesh, Afghanistan and Sri Lanka, on their **LTV document plus foreign passport**.

4. **Citizens of Nepal & Bhutan**

   Apply on a **passport or citizenship certificate**, a specific provision for these two neighbouring countries.

5

Other foreign nationals

Anyone on a **valid visa with residency proof**, including most assignees on an employment visa. You'll show your **passport, visa and proof of 182+ days' stay**.

DOCUMENTS REQUIRED, BY CATEGORY

CATEGORY	PROOF OF IDENTITY (POI)	PROOF OF ADDRESS (POA)	DATE OF BIRTH
NRIs	Valid Indian passport	Any Indian address proof, or NRI bank statement showing the address	Passport or birth certificate
OCI cardholders	OCI card + foreign passport	Any Indian address proof, or NRI bank statement showing the address	Foreign passport
LTV holders	LTV document + foreign passport	FRRO certificate, rental agreement, or bank statement with address	Foreign passport
Nepal / Bhutan nationals	Passport or citizenship certificate	Same as PoI, or a bank statement with address	Passport
Other foreign nationals	Valid foreign passport + visa	FRRO certificate, lease, bank statement or utility bill, plus proof of 182-day stay	Passport

Best address proofs: FRRO certificate, lease, or bank statement. For most assignees the cleanest proof of address is your **FRRO registration certificate**, your **lease / rental agreement**, a recent **bank statement**, or a **utility bill** in your name. If you're an "other foreign national", also carry a short covering letter with copies of your immigration arrival / departure stamps showing the 182+ days.

Don't rely on "Form C" as your address proof. Some older checklists list Form C, but Form C is your **host's 24-hour accommodation report** to the FRRO (see Registering Your Stay), not a personal ID you hold. Prefer your **FRRO certificate, lease or bank statement** instead; they are stronger and far less likely to be questioned at the centre.

PART C · THE PROCESS

STEP BY STEP

Enrol at a Seva Kendra

Aadhaar enrolment is done **in person** at a **UIDAI Aadhaar Seva Kendra**, by appointment. Bring **originals** of every document, they're scanned, not kept. Here is exactly how it runs.

1. **Book an appointment online**

   Schedule a slot at a nearby **Aadhaar Seva Kendra** via the **UIDAI website**. Going by appointment, rather than walking in, saves you the longest waits.

2. **Visit with all originals**

   Carry every document from your category's row above, in original. Be prepared for **some wait time** at the centre, on a busy day it can be two to four hours depending on the queue.

3. **Fill the correct enrolment form**

   There are **specific forms** for NRIs, foreigners, OCI holders and minors. The operator will give you the right one, using the wrong form is a common reason a file is sent back.

4. **Give your biometrics**

   The centre captures your **fingerprints, iris scan and photograph**. This is quick and the reason enrolment must be done in person rather than online.

5. **Verify details & collect the slip**

   Check the spelling of your name, date of birth and address on screen **before you finish**, then collect your **acknowledgement slip with the Enrolment ID (EID)**.

6. **Track status online**

   Use your **Enrolment ID (EID)** on the UIDAI portal to follow progress. If a server outage interrupted enrolment, you may be asked to **revisit on the next available date**.

Plan for a wait, and possible technical hiccups. Even with an appointment, expect to spend time at the centre, and on rare days a **server outage or technical issue** can mean returning another day. Keep your **acknowledgement slip and EID** safe, that single number is how you download your Aadhaar and track its status.

PART D · TIMELINE & DELIVERY

HOW LONG IT REALLY TAKES

Processing & collecting Aadhaar

Be realistic about timing. Unlike a same-day errand, Aadhaar for a foreign national involves back-end verification, so **approval typically takes 90 to 180 days** depending on the centre's workload. Once approved, you choose how to receive it.

STAGE	WHAT HAPPENS	TYPICAL TIME
1 · Appointment + enrolment	Book online, attend the Seva Kendra, give biometrics and collect your EID slip.	**1 visit**
2 · Back-end verification	UIDAI verifies your documents and visa-linked status. This is the long part.	**90-180 days**
3 · e-Aadhaar download	On SMS approval, download the e-Aadhaar PDF using your EID, the faster option.	**Same day**
4 · Physical card (on request)	Request dispatch of the printed card online; it's couriered to you.	**5-7 working days**

YOUR CHOICE ONCE APPROVED

e-Aadhaar vs. physical card

When your Aadhaar is approved you'll get an **SMS** on your registered mobile. From there you have two ways to hold it, and the digital one is just as valid.

e-Aadhaar · the fast route

Download the **e-Aadhaar PDF** immediately using your **Enrolment ID (EID)** or Aadhaar number on the UIDAI portal. It's a fully valid Aadhaar, no need to wait for plastic.

Physical card · on request

Prefer a printed card? Submit an **online request for dispatch** and it's typically delivered within **5 to 7 working days**. Useful as a wallet-sized combined ID + address proof.

Diarise your visa renewal, your Aadhaar follows it. Because validity is tied to your visa and FRRO permit, you should **update your Aadhaar when you renew or extend your visa**. Don't let it silently lapse and then assume it still works; keep your passport and visa as your dependable, primary identity at all times.

OFFICIAL RESOURCES

UIDAI	Aadhaar enrolment, appointments & status
Aadhaar Seva Kendra booking	Book your enrolment appointment
myAadhaar portal	Download e-Aadhaar & track by EID

YOUR SUPPORT

How IKAN helps

- We tell you honestly **whether you even need Aadhaar** for your situation, and confirm your passport + visa already covers banking, SIM and PAN
- We **check your 182-day eligibility** and assemble the exact documents for your category, with the right address proof
- We **book your Seva Kendra appointment** and accompany you, so the wait and the forms are handled for you
- We **track your application by EID**, help you download the e-Aadhaar, and remind you to refresh it when your visa renews

Aadhaar · quick checklist

- [ ] Confirm you **actually need it**, passport + visa covers bank, SIM & PAN
- [ ] Check you've completed **182+ days' stay** in the last 12 months
- [ ] Gather your **category documents**, PoI, PoA and date-of-birth proof in original
- [ ] Use a strong address proof: **FRRO certificate, lease or bank statement** (not Form C)
- [ ] **Book the Seva Kendra appointment** and plan for some wait time
- [ ] Keep your **EID slip** safe; expect **90 to 180 days** for approval
- [ ] Download the **e-Aadhaar**; refresh it when your **visa renews**

Aadhaar is a nice-to-have, not a must-have, and we'll only help you chase it if it genuinely makes your life here easier. Either way, your passport and visa keep you fully covered.

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ESSENTIALS DEEP-DIVE · RENTING

Your Lease *Process*

From the search to a signed, safe agreement, the timeline, the three checks before you pay a rupee, the foreigner-specific clauses, and how your lease ties into your FRRO and bank account.

45 days start the search early

3 checks before you pay anything

Renting a home in India is mostly straightforward, but it has a fixed rhythm, a few non-negotiable safety checks, and some clauses that matter far more for a foreign national than for a local tenant. This guide walks the whole arc: how to find and negotiate, the **three things you must verify before you part with any money**, what makes an agreement safe (and which downstream offices, your **FRRO**, your **bank**, your child's **school**, need which kind), and the two separate foreigner obligations around **Form C** and your own **FRRO registration** that people constantly confuse. Your IKAN consultant runs the search, the due diligence and the paperwork with you, so nothing here lands on you alone.

~45 days	1-4 wks	12 mo+	24 hrs
START YOUR SEARCH BEFORE MOVE-IN	NEGOTIATION TO KEYS, ONCE CHOSEN	MUST BE REGISTERED, NOT JUST NOTARISED	HOST'S FORM C WINDOW TO THE FRRO

DO THIS FIRST

Before you transfer a single rupee, get **three things right**: (1) **verify the landlord actually owns the home**, see the title/sale deed, their government ID and their **PAN**; (2) **never pay in cash**, every payment goes by bank transfer so there's a record; and (3) **release the deposit and first rent only after a signed agreement** (ideally a registered one). Those three checks prevent almost every rental horror story for newcomers.

PART A · FIND IT & CHECK IT

STEP BY STEP

From search to safe due diligence

India recognises two kinds of rental contract, but for your purposes they behave the same, we'll just call both **"the lease."** A **Lease Agreement** is used across most states; a **Leave & Licence Agreement** is the norm in **Maharashtra (Mumbai & Pune)**, where the owner licenses you the right to use the home rather than granting a tenancy. Same process, same protections, just a different name on the page.

1

Start the search ~30 to 45 days out, with a reliable agent

Use a trusted broker and begin **~30 to 45 days before** your intended lease start. The whole process, negotiation, legal due diligence, stamping, registration, moving the deposit and getting possession, takes **one week to one month** after you've picked a specific home, so starting early is what keeps it calm.

2

Negotiate the commercials in full

Pin down the **monthly rent**, the annual **escalation**, and every inclusion/exclusion, common-area maintenance (CAM), clubhouse charges and the like. Agree the **security deposit** amount and, crucially, that it is **refunded simultaneously with handover** of the property when you leave.

3

Verify the landlord, title, PAN and ID

This is check one of three. Take a copy of the owner's **government ID** (usually Aadhaar), their **PAN number**, and the **title / sale / conveyance deed** proving they own it. If the owner is a **company**: verify the Certificate of Incorporation, the board resolution authorising the signatory, director KYC and company PAN/GST. If the owner is an **NRI**: confirm passport, overseas address, Indian Aadhaar if held, and the validity of any registered Power of Attorney. Also ask for recent maintenance, electricity, water and gas bills and **updated property-tax receipts and municipal records**.

4

Check the building rules and the paperwork on the property

Read the **society bylaws and restrictions** (some restrict foreigners, pets, or short stays), and for a builder-built home ask for the **completion certificate**. Confirm the lease **duration** now, because it decides whether registration is mandatory, see Part B.

5

Understand your exit before you sign anything

Know your **termination rights**, the **notice period**, and any **lock-in period** and what it costs to break it. As a foreign national on assignment, insist on a **diplomatic / transfer-break clause**, see the spotlight in Part B. Clarify **who pays what** (electricity, water, society charges, property tax) and that the landlord owns **structural and major repairs**.

⚠ **Form C and your own FRRO registration are two separate things, don't conflate them. Form C** is your **host's / landlord's** obligation: within **24 hours** of you moving in, they (or the property owner) must report your accommodation to the **FRRO**, usually online. It is *not* a document the landlord "issues to each tenant," and it does *not* replace your own duty. **Separately, you** must complete **your own FRRO registration / e-FRRO** if your visa requires it. Both can be true at once, your host files Form C about the address, and you register yourself. Full detail in Registering Your Stay.

ⓘ **Tax on rent (TDS) is its own topic, don't let it slow your lease.** Some leases trigger a tax-deduction-at-source obligation, and GST-registered landlords raise a rent invoice. We won't cover the mechanics here, **speak to your tax advisor**, and see the full Rent & TDS deep-dive.

PART B · MAKE IT SAFE & SIGN

THE DOCUMENT ITSELF

A clean agreement, then pay · in that order

Have the agent draft a **clear, plainly-worded** agreement and read every line. The order is non-negotiable: **the document is signed first, money moves second.** Below is what a good draft captures, then the payment discipline that protects you.

1. **Check the parties and the property are exactly right**

   Owner's and tenant's **names, addresses, bank details and government ID numbers** must be correct, and the **property address must match the title document exactly**. The **start and end dates** must reflect the agreed term.

2. **Get the money clauses unambiguous**

   Rent and **security deposit**, amount, any interest, refund conditions, and that refund is **simultaneous with handover**. Spell out the **lock-in period**, the **notice** required after it for both sides, and **penalties for early termination**.

3. **Lock in the clauses that matter most to you**

   Insist on a **diplomatic / lease-termination clause** and your right to **foreclose the lease** in defined circumstances (e.g. force majeure, or a transfer out of India). Confirm **maintenance & utilities** responsibilities, the landlord's duty for **structural repairs**, the **governing law / jurisdiction** (and arbitration if agreed), and an **annexure listing all furniture, fixtures and fittings**. Leases often fold in **Annual Maintenance Contracts (AMCs)** for fittings and appliances, clarify **who holds and pays for them** so nothing is assumed.

4. **Verify the landlord's bank account**

   Confirm the owner's **bank account details** and ask for an image or copy of a cheque so you're paying the right account, not a number someone typed into a chat.

5. **Pay only after signing, and never in cash**

   Release the **security deposit and first month's rent only after the owner has signed** and strictly per the agreed terms. **Do not pay any dues in cash**, every rupee moves by bank transfer so there is a clean record. These are checks two and three of your three non-negotiables.

WHICH KIND OF AGREEMENT

Registered vs notarised · and who needs which

A lease can be **notarised/franked** (a stamped agreement, lighter and quicker) or **registered** (recorded at the sub-registrar's office, stronger and legally weightier). The rule that decides it: **leases of 12 months or more must be registered**. Many landlords offer an **11-month** term precisely to avoid mandatory registration, fine in itself, but know what you're getting, because some offices ask specifically for a *registered* agreement.

DOWNSTREAM PROCESS	WHAT IT USUALLY ACCEPTS
FRRO / e-FRRO & Form C	A **registered** agreement is safest as address proof; a notarised one plus the host's Form C is often accepted. Confirm your jurisdiction's current requirement.
Bank account (KYC)	Banks generally prefer a **registered** agreement as Indian address proof. A notarised lease may be accepted alongside other proofs, ask your bank.
School admission	Many schools ask for a **registered** agreement to prove local residence for your child's admission. Check the school's list early.
11-month term	Legally valid and common; **not** mandatorily registered. Confirm none of the above offices in your case insist on a registered document.
12-month-plus term	**Must be registered.** Personal presence is usually required at registration, plus stamp duty and registration fees to the government.

⚠ **The diplomatic / transfer-break clause is your safety net.** If your assignment is cut short, a transfer takes you out of India, or a posting changes, a **diplomatic clause** lets you exit the lease early, often after a minimum stay and with notice, *without* forfeiting your deposit or paying the full lock-in penalty. Local tenants rarely need it; for an assignee it can save months of rent. Negotiate it **before** you sign, not after.

INDICATIVE BENCHMARKS, CONFIRM CURRENT, THEY VARY BY CITY & LANDLORD

ITEM	WHAT IT USUALLY LOOKS LIKE	INDICATIVE
Security deposit	Higher in southern metros, lower in the north; negotiable.	**2-6 mo rent**
Brokerage	Agent's fee, typically one month or a percentage of annual rent.	**~1 mo / 1-2%**
Annual escalation	Built into most leases; agree it up front.	**~5-10%**
Lock-in period	Minimum stay before either side can exit penalty-free.	**~6-11 mo**
Notice period	After lock-in, to terminate, both parties.	**1-3 mo**

These ranges are **indicative only and vary widely by city, building and landlord**, Mumbai and Bengaluru deposits run high, Delhi-NCR lower. Always confirm the current figures for your specific home; your IKAN consultant benchmarks them for you during negotiation.

RIGHT AFTER YOU SIGN

Post-execution must-dos

Tenant police verification

In many cities the landlord must share your details with local police or a portal, often mandatory for stays beyond a short period. Your host handles it; keep a copy.

Form C within 24 hours

Your host reports your accommodation to the FRRO within 24 hours of move-in. This is the host's job, not yours, and separate from your own FRRO registration.

Society / RWA notification

Notify the Resident Welfare Association or building management and give them a copy of the executed lease if the bylaws require it.

Keep mutual records

Landlord keeps the original/attested copy; you keep a certified copy, plus the other party's ID papers and any certified POA. Make sure a **rent receipt is issued for every payment**, and file it all in your document kit.

HOW LONG IT REALLY TAKES

The lease timeline

STAGE	WHAT HAPPENS	TYPICAL TIME
Search	Find the right home with your agent. Start ~45 days before move-in.	**2-4 weeks**
Negotiate & due diligence	Agree commercials; verify title, PAN, ID and building paperwork.	**3-7 days**
Draft, stamp & sign	Clean draft, check every clause, stamp/frank or register, then sign.	**2-7 days**
Pay & take possession	Transfer deposit + first rent (never cash), get keys and handover.	**1-2 days**
Total (after choosing a home)	From a chosen property to keys in hand.	**~1-4 weeks**

OFFICIAL RESOURCES

e-FRRO	FRRO registration & Form C reporting
State sub-registrar / IGR portals	Lease registration & stamp duty
Rent & TDS deep-dive	Tax on rent, speak to your advisor

YOUR SUPPORT

How IKAN helps

- We run the **search with a vetted agent** and shortlist homes that actually fit your needs and budget
- We do the **due diligence**, verify the landlord's title, PAN and ID so you never pay against an unproven owner
- We negotiate the commercials and make sure the **diplomatic / transfer-break clause** is in the draft
- We get the lease **registered where needed** and confirm your host files **Form C**, then line it up with your **FRRO and bank**

Before you sign · quick checklist

- [ ] Start the search **~45 days** before move-in
- [ ] Verify **title + PAN + ID** of the landlord
- [ ] **Never pay cash**, bank transfer only, after signing
- [ ] Deposit refunded **simultaneously with handover**
- [ ] **Register** if 12 months+; secure a **diplomatic clause**
- [ ] Confirm host files **Form C**, and do **your own FRRO**
- [ ] Keep a **certified copy** of the lease in your document kit

Get the order right, verify, sign, then pay, and renting in India is genuinely calm. We'll run the search, the due diligence and the paperwork with you, and tie your lease into your FRRO and bank so nothing stalls.

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ESSENTIALS DEEP-DIVE · RENTING

Lease *Registration*

When a lease must be registered, what stamp duty costs, and the step-by-step at the Sub-Registrar's office, plus how city practices differ across India.

12 months+ must be registered

0.5-2% stamp duty (varies by state)

When you rent a home in India, the rental contract, your **lease** (or, in Maharashtra, a **Leave & License** agreement), often has to be formally **registered** with a government office called the **Sub-Registrar**. That single step turns a private piece of paper into a legally recorded, enforceable document that protects both you and your landlord. The rule that matters most is simple: a lease of **12 months or longer must be registered**. This guide is the full version, exactly when registration is required, what stamp duty really costs, the step-by-step at the Sub-Registrar's office, the documents you'll carry, and how the rules quietly change from one Indian city to the next. Your IKAN consultant handles the paperwork and stands beside you on the day.

12 mo+	0.5-2% rent	2-5 hrs	2
LEASE TERM THAT MUST BE REGISTERED	STAMP DUTY, VARIES BY STATE	TIME AT THE SUB-REGISTRAR'S OFFICE	WITNESSES REQUIRED AT SIGNING

DO THIS FIRST

Before you sign anything, **check the term and the city**. If your lease runs **12 months or longer**, it **must be registered** with the Sub-Registrar under the Registration Act, 1908 (s. 17). If you're in **Mumbai or Pune (Maharashtra)**, your Leave & License agreement **must be registered regardless of the term**, even an 11-month one. As a foreign national you generally use your **passport** as ID (Aadhaar is optional), so tell your consultant your visa and passport details early and we'll line up the rest.

PART A · WHEN REGISTRATION IS REQUIRED

THE RULE THAT MATTERS

Which leases must be registered

India recognises two common rental contracts. A **Lease agreement** is the standard across most of the country, the owner is the **Lessor**, you are the **Lessee**. In **Maharashtra** (Mumbai, Pune) the standard is a **Leave & License** agreement, the owner is the **Licensor**, you are the **Licensee**. Whatever it's called, registration is what makes it legally recorded and enforceable.

The 12-month line. A lease for a term **exceeding 12 months must be mandatorily registered** with the Sub-Registrar's office under the **Registration Act, 1908 (Section 17(1)(d))**, which makes registration compulsory for a lease of immovable property for a term exceeding one year. Leases of **12 months or less** are not legally required to be registered, though both parties may choose to register one if they wish. This is why so many landlords offer **11-month** leases.

⚠ **Maharashtra is different, always register.** A **Leave & License** agreement in Maharashtra (**Mumbai, Pune**) **must be registered regardless of its length or value**, even a short one, under the **Maharashtra Rent Control Act, 1999 (Section 55)**, which places the duty to register squarely on the **landlord**. It can be done fully online when the terms are "standard", or at the registrar's office when the terms are negotiated and complex. **"Standard" terms** are predefined and left unchanged, which is what allows the straight-through online registration; **"complex" terms** are negotiated and drafted into the agreement by the parties' lawyers, and are registered in person at the office. The cost is normally **shared equally** between landlord and tenant.

WHO'S INVOLVED

The parties at registration

ROLE	WHO THEY ARE
Licensor / Lessor (Landlord)	The property owner who leases out the premises.
Licensee / Lessee (Tenant)	The individual or legal entity renting the property, that's you.
Authorised signatories	Representatives authorised to sign on a party's behalf, usually via a **Board Resolution** or a registered **Power of Attorney**, where a company or an absent owner is involved.
Witnesses	**Two impartial individuals** present during signing, required by law. They bring valid original ID and must understand their role.

PART B · THE STEP-BY-STEP

STEP BY STEP

Registering at the Sub-Registrar

The process runs in a fixed order. Steps 1 to 4 are paperwork you can do ahead of time; step 5 onward happens in person on a pre-booked date, with everyone, both parties and both witnesses, physically present at the same time.

1. **Draft and finalise the agreement**
   Agree every term, rent, deposit, term length, who pays what, and finalise the wording. Once it's registered, the words are fixed, so get the **term and renewal clauses right** before you proceed.

2. **Pay stamp duty online**
   Calculate and pay **stamp duty** via your state government's portal, it's based on the **average annual rent** (and sometimes the deposit and term) and **differs from state to state**. You'll collect the **non-judicial stamp paper / e-stamp** of the appropriate value, with both parties' details entered on the portal.

3. **Book the Sub-Registrar appointment**
   Once stamp duty is paid, **book a date and time** for your registration visit at the relevant Sub-Registrar's office. Slots can be tight, your consultant books the earliest workable one.

4. **Prepare all the documents**
   Print the lease on legal paper and gather **government ID for both parties** (your **passport** as a foreigner, Aadhaar is optional), passport-size photos, the title/ownership proof, PAN cards, the latest property-tax receipt, and a **Board Resolution or Power of Attorney** if a company or representative is signing. Where a **company is the lessor or lessee**, also bring the **company stamp (seal)**, it is affixed at signing alongside the Board Resolution or POA.

5. **Visit the office, everyone together**
   All signatories **and both witnesses must be physically present at the same time** on the booked slot. Carry every original listed above, plus any extra document the office requests. Expect to wait, see the timing note below.

6. **Biometrics & signing**
   The office takes **signatures and biometric / photo verification** of both parties on the spot. This is routine, your fingerprint and photo simply confirm you are who the document says.

7. **Collect the registered copy**
   The Sub-Registrar verifies the documents and registers the lease. You receive the **original registered lease plus an attested copy**, usually **a few days after** the visit. Keep both safe, this is your legal proof of tenancy.

> ⓘ **Plan for half a day, and a possible re-date.** The visit itself can take **2 to 5 hours** depending on the office, location, type of registration and how busy it is. Occasionally registration is **deferred to another day**, the registrar may be unavailable, the server down, or there's a power cut. It's normal; we re-book and go again.

PART C · DOCUMENTS, FEES & TIMING

WHAT TO CARRY

Documents checklist

DOCUMENT	PROVIDED BY	THE DETAIL THAT TRIPS PEOPLE UP
Finalised agreement / draft	Both parties	Signed by both parties, printed on legal paper.
Government ID proof	All signatories & witnesses	As a foreigner, your **passport** is the ID; Aadhaar is optional. Indians may use Aadhaar / Election ID. A **FRRO registration certificate** is also accepted as photo-ID proof for foreign nationals. Bring **originals + photocopies**.
Title / ownership proof / NOC	Licensor / Lessor	Sale or conveyance deed, society share certificate, E-Khata, and a society **No-Objection Certificate** where required.
Passport-size photographs	All signatories & witnesses	Typically **2 per person**.
PAN card / copies	Both parties	Originals and copies. (Don't have a PAN yet? See our PAN guide.)
Board Resolution / registered POA	BR or POA holder	Needed only if a company or a representative signs, must be the **original, duly registered** document. Where a company is the lessor or lessee, the **company stamp (seal)** is also required at signing.

WHAT IT COSTS

Fees and charges

FEE TYPE	WHAT IT'S BASED ON	APPROXIMATE COST
Stamp duty	Aggregate / average annual rent, deposit and lease term.	**Varies by state (e.g. ~0.25% in Maharashtra)**
Registration & legal charges	The registration service itself, plus any legal/drafting help.	**Variable, by location**
Additional charges	Any late fees, penalties or service charges, if applicable.	**Variable, by case**

⚠ **Stamp duty is indicative, confirm the current local rate.** Stamp duty **varies by state**, and the way it's calculated differs too, so a single national percentage is misleading. For example, a **Maharashtra leave-&-licence attracts about 0.25%** of the combined value of **total rent plus the deposit**. **Registration charges and legal fees vary and are subject to change.** Treat any figure here as indicative only and let your consultant confirm the **current rate for your specific city** before you pay. In Maharashtra the duty and registration cost are typically **split equally** between landlord and tenant.

PART D · HOW CITIES DIFFER

MARKET PRACTICE

How each city handles leases

India is a large country and every state writes its own rules and habits. Where the law leaves room, local **market practice** decides whether a lease gets registered at all, which is why the "default" length you're offered changes city to city.

CITY	STATE	WHAT'S NORMAL
Mumbai	Maharashtra	**Leave & License**, **always registered**, whatever the term; cost shared between both parties.
Pune	Maharashtra	Same as Mumbai, Leave & License, **always registered**.
Bengaluru	Karnataka	Market favours **11-month leases** to avoid the cost and effort of registration.
Chennai	Tamil Nadu	**11-month leases** are the norm, avoiding registration.
Hyderabad	Telangana	**11-month leases** are standard practice.
Delhi	NCT of Delhi	**24 to 36 month leases** that are **registered**; cost shared between both parties.
Gurugram	Haryana	**Dual practice**, some sign 11-month (unregistered) leases, many sign 24/36-month leases that are **registered** with cost shared equally.

Surrendering or ending a lease early. In most of India there's **no need to de-register** a lease once its term ends, it simply lapses. But some offices treat early termination differently: in **Bengaluru**, certain Sub-Registrar offices have recently begun requiring a **"de-registration" (lease cancellation)** before they'll register a **new** lease for the same premises. If you might leave early, ask us to check the local practice first.

SMOOTH PROCESSING

Small things that make the day easy

Arrive on time, fully prepared

Be early with **all originals** plus several photocopies. A missing copy or a late arrival is the usual reason a slot slips.

Brief your witnesses

Make sure both witnesses understand their role and bring **valid original ID**. They must be physically present with you.

Dress and behave for the room

Dress professionally and be courteous to the staff, it reflects that you take the process seriously, and it helps things move.

Be patient

Government offices run at their own pace. Block out the morning, bring something to read, and let the process take its time.

WHY IT'S WORTH IT

What registration gives you

Legal enforceability

A registered lease is a recognised legal document, it can be relied on in a court of law if anything is ever disputed.

Both sides protected

It protects the rights of **both** the landlord and you as the tenant, with clear, recorded terms neither side can quietly change.

Fewer disputes

A clear, official record heads off tenancy disagreements before they start, and gives you something solid to point to if one arises.

A document you can use

Your registered lease doubles as a recognised **address proof**, useful for banking, utilities and other formalities while you settle in.

OFFICIAL RESOURCES

State Registration & Stamps Department portals	Stamp duty payment & e-stamping

Local Sub-Registrar office	Appointment booking & registration
Registration Act, 1908 (Section 17)	The 12-month registration rule

YOUR SUPPORT

How IKAN helps

- We **review your lease draft**, flag the term and renewal clauses, and confirm whether it must be registered for your city
- We **calculate and pay the stamp duty** at the current local rate and arrange the e-stamping
- We **book your Sub-Registrar slot**, assemble the document kit, and arrange witnesses if you need them
- We **come with you on the day**, guide you through biometrics and signing, and collect the registered copy for you

Lease registration · quick checklist

- [ ] Check the **term**: 12 months or longer **must** be registered
- [ ] In **Mumbai / Pune**, register the Leave & License **regardless of term**
- [ ] Confirm the **current local stamp-duty rate** before paying (0.5 to 2%, varies)
- [ ] Pay stamp duty online, then **book the Sub-Registrar slot**
- [ ] Carry your **passport** (ID), photos, PAN and the title proof, originals + copies
- [ ] Bring **2 witnesses** with valid original ID; everyone present together
- [ ] Collect the **registered lease + attested copy** and store both safely

Get the term and the city right, pay the correct stamp duty, and show up prepared, and lease registration is a calm, one-morning formality. We'll set every step up with you and be there on the day.

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ESSENTIALS DEEP-DIVE · RENTING

Tenant *Duties*

Move in, live well, move out with your deposit intact. The inspection that protects you, the day-to-day responsibilities, appliance care in India, and the move-out checklist.

Move-in document every defect, in writing

Deposit back if returned in good order

In an Indian tenancy, the property is **yours to look after** while you live in it, and your **security deposit comes back** in full only if you hand it back in the condition you received it. That sounds daunting, but it really comes down to three moments done well: a careful **move-in** where you document every defect *in writing*, a sensible **day-to-day routine** (appliances serviced, bills paid, the landlord told early about anything serious), and a tidy **move-out** where the inventory checks out. This guide walks all three, in plain English, with the India-specific realities, dust, power cuts, society rules, that nobody warns you about. Your IKAN consultant runs the move-in inspection with you and is on call throughout.

ⓘ **How much is on you depends on the kind of home.** Whether or not you actually use a part of the property, as the occupier you're **solely accountable for all routine upkeep**. In a **gated community or society**, the managing committee typically looks after the common areas, but for an **independent or standalone house, common-area maintenance falls entirely on you too**. And in a gated community, **common-area maintenance and common electricity must be paid up to the lease-end date**.

3	Grace period	Quarterly	100%
PHASES, MOVE IN, OCCUPANCY, MOVE OUT	DAYS TO REPORT DEFECTS, AGREE IT IN THE LEASE	RECOMMENDED AC SERVICING, KEEP RECEIPTS	DEPOSIT BACK IF RETURNED IN GOOD ORDER

DO THIS FIRST

Before you settle in, lock down two things that everything else depends on. **One, confirm your landlord or society files your Form C** (the host's 24-hour accommodation report to the FRRO) and that your **lease is registered**. Your **FRRO registration and your bank account both depend on these**, without them you can get stuck. **Two, walk the property and report every defect in writing before the grace period ends.** The grace period is landlord-dependent, so agree it *at the time of signing the lease*; after it lapses, minor repairs become your cost.

ⓘ **Form C and a registered lease unlock the rest of your move.** Your host (landlord or society) must report your stay to the FRRO within 24 hours via **Form C**, and your lease should be **registered**. Confirm both in writing early, your **FRRO registration** and your **resident bank account** rely on them. If your landlord is unsure how, we guide them.

ⓘ **Tax on rent (TDS) may apply above ₹50,000/month**, it's the tenant's duty; IKAN isn't a tax advisor, but our **Rent-TDS guide** explains it and we connect you to one.

THE INSPECTION THAT PROTECTS YOU

When you first move in

Your landlord usually gives you a short **grace period**, a few days to use everything and flag pre-existing faults so **he** covers the cost. Miss it, and those become *your* repairs. So treat day one as an inspection: the IKAN team checks the property with you against the landlord's **inventory list**, and anything wrong gets recorded now, in writing.

1. **Walk the whole property with the inventory list**
   The landlord provides an **inventory list** at handover. Go room by room and tick off every item, present, and in working order. Anything missing or damaged gets **recorded on the list now**, to be fixed by the landlord or noted as an existing defect.

2. **Test every appliance and fitting, actually using it**
   Run the taps, switch on lights, test power outlets, open and close wardrobes and sliding doors. **Kitchen appliances**, fridge, washing machine, oven, microwave, chimney, are **not** tested by IKAN, so **you** must run them during the grace period. If something doesn't work, the landlord should be told within a few days of handover.

3. **Photograph every defect, with the date**
   Take clear, dated photos of any scratch, stain, crack, chip or fault you find, walls, floors, worktops, sanitaryware, glass. This is your **evidence at move-out** that a mark was already there, and it settles most "fair wear and tear" disagreements before they start.

4. **Notify the landlord IN WRITING before the grace period ends**
   Put every defect in an **email or message** to the landlord, not a phone call, so there's a record. Do it **before the grace period closes**. After that, the minor-repair clause kicks in and you carry the cost, whether or not you actually use that part of the property.

5. **Take out contents insurance**
   Landlords in India rarely insure the property, it's not common practice and is entirely their choice. **Insure your own belongings** with a reputable contents / household policy of your choice; it's inexpensive peace of mind for your personal possessions.

⚠ **What the inspection does and doesn't cover.** IKAN physically checks every power outlet, tap, appliance and fitting for function, and runs each **air conditioner for about 30 minutes** to confirm cooling. We **do not** open up internal wiring, circuits, centralised AC machinery or plumbing, those need a paid specialist, which you can arrange at your own discretion. Builder material quality can't be guaranteed, so expect minor teething issues post-move.

WHAT THE INSPECTION COVERS, AND ITS LIMITS

Inspection scope, in plain terms

Outlets, taps & fittings checked

Every power outlet, tap, appliance and fitting is physically checked at handover to confirm it works. Fixtures and fittings are handed over in working condition.

Wiring & plumbing NOT opened up

Internal wiring, circuits, centralised AC and concealed plumbing are not checked in a standard walkthrough. A specialist can assess these at extra cost, at your discretion.

Power load confirmed

The property's power load is confirmed by the landlord and checked against the last paid electricity bill, so you know the supply you're working with.

Kitchen appliances not run by IKAN

Fridge, dishwasher, washing machine, dryer, oven, chimney and microwave are not tested by IKAN, run them yourself in the grace period and flag faults fast.

Fixtures are the landlord's choice, and must go back as-is. The installed fixtures and fittings reflect the landlord's or builder's preference. You may change them at your own cost, but you must **restore the landlord's originals** (in the same condition as move-in) before you leave. **Fixed items** like wardrobes and bathroom fittings should not be altered or tampered with. Any repair or upgrade you want may not be approved by the landlord, and then it's your expense.

KEEP THEM WORKING, KEEP THE RECEIPTS

Appliances & servicing

Day-to-day maintenance means all the **minor repairs** to the fixtures and fittings within the home, **electrical, plumbing, woodwork, appliances, water tanks and common areas**. You're responsible for any damage to the property, including the furniture, fixtures, fittings and appliances the landlord provided, and that holds **whether the damage is intentional, unintentional, or down to your own negligence**.

1

Service air conditioners quarterly, and keep proof

In hot, humid cities with daily AC use, service the **air conditioner(s)** and compressors at regular intervals, possibly **quarterly**. Arranging and paying for servicing and gas refills is the occupier's duty unless the lease says otherwise. **Always keep receipts and invoices**, the landlord can ask for proof, and regular cleaning of the unit and filters keeps mould out of your air.

2

Consider an AMC, and remember warranties

An **Annual Maintenance Contract (AMC)** on the air conditioners is well worth it. Most new appliances are under **warranty in their first year**, so service them at regular intervals and use that cover while it lasts. Where your lease makes AC servicing the **landlord's** duty, it's still on you to **remind the landlord to have the air-conditioning serviced** on schedule, per the agreed terms.

3

Run the oven and unused toilets occasionally

If you rarely use the oven, **warm it up at least once every two weeks**, otherwise moisture collects on the elements and it spoils over time, at your cost. Likewise, **flush any unused toilets regularly** to prevent staining and mosquito breeding; stagnant water and unused taps can cause foul smells.

4

Switch off, and fix leaks fast

Switch off appliances, lights and fittings when not in use, **boilers and air conditioners draw the most power**, so keep them off when unused for efficiency and lower bills. For bottled gas, keep the regulator knob **off** when away; for piped gas, shut the main valve. Attend to **any leaking tap, shower or pipe immediately** to avoid negligence claims.

5

Clean chimney filters and sliding doors

Clean the **chimney / exhaust hood and its filter** at regular intervals. Use **sliding doors gently**, they're prone to displacement or warping from dust build-up and everyday wear.

6

Tell the landlord early, in writing, about anything serious

Maintain appliances and keep the landlord informed, **in writing**, of any issues or works needed. Any **major damage, deterioration or water seepage** must be raised immediately so the landlord can decide how to handle it, failing to inform them can be treated as your negligence.

7

Mind plants, planters and spillages

Stand pots and planters on **saucers or drip-trays**, run-off stains the floor, and that counts as chargeable damage. Before buying anything big or heavy, check the **floor can bear the weight**; any damage is your liability. Keep the **garden and plants well maintained, including during any extended absence**, and clean up **spillages immediately**, get the affected item or area professionally cleaned or polished if it needs it.

THE THINGS NOBODY WARNS YOU ABOUT

India living realities

⚠ Dust & pollution

India is dusty, it settles on floors, glass, frames, carpets and fittings and needs regular, often daily, cleaning. Consider air purifiers based on local pollution levels (track them via apps or news).

⚠ Power cuts & fluctuations

Power cuts and voltage swings are common and can fuse bulbs. Most large complexes have central stabilisers, and high-end fridges, TVs and ACs carry built-in stabilisers, but expect the occasional flicker.

Noise

A dense, diverse country comes with noise, flight paths, railways, calls to prayer, festivals, processions, rallies, traffic, generators and water pumps. It takes getting used to, and is beyond anyone's control.

Drainage & monsoon

Balcony and terrace drains aren't checked at handover. Have them cleaned regularly, blockages from leaves and dust become your responsibility, and open areas flood in heavy rain if outdoor drains clog.

Pests & mosquito mesh

Dispose of garbage promptly, clean inside and out, and book regular pest control. Keep doors, windows and openings closed or meshed dusk to dawn to cut dust and mosquitoes.

Mailboxes & irregular bills

Check your mailbox regularly for bills and notices, and act promptly. Some utilities bill irregularly, so a larger cumulative demand can appear later, don't be alarmed, just pay on time to avoid disconnection.

RESPECT THE SOCIETY YOU LIVE IN

Community rules

Every housing community's **association or society** sets its own rules to keep disturbance to a minimum, and as the occupier you must follow them and respect the association's decisions. These rules vary a lot, so **check with your association** for what applies to your community.

> **Timing and delivery restrictions are common.** Many societies don't permit maintenance work late in the evening or during the afternoon, and some ban it on Sundays and holidays, even restricting deliveries of furniture and household goods at those times. It is advisable to **check with your association** for the rules and regulations of your housing community before you book any work or big delivery.

PHASE 3 · MOVE OUT

HAND IT BACK IN GOOD ORDER

When you move out

At handover, all appliances, fixtures and fittings should be in **working condition and undamaged**, **normal wear and tear excepted**. The landlord re-checks the same **inventory list** from move-in; everything must be present and working. You may still need to negotiate what counts as "fair wear and tear", since every landlord sees it differently, which is exactly why your dated move-in photos matter.

What is NOT fair wear and tear. Damage that professional cleaning or repair can't remove isn't wear and tear, for example burn marks or scratches on worktops, crayon or pen on walls, scratches on wooden floors, **burned, broken or stained floor tiles or marble**, **stains on furniture, walls and flooring** (coffee, red wine, sticky fingers), kitchen appliances left uncleaned to the point of being unfit for use, stained or torn curtains, cracked window panes, lost keys, **door handles and locks** that are damaged or no longer work, a **bathtub or basin stopper** that's missing or not working, unpatched drill holes, cracked sanitaryware, **health-faucet cracks, leaks or rust**, torn mesh, broken cabinet doors, or **missing hardware** on furniture and cabinets. This list isn't exhaustive, when in doubt, repair or replace before handover.

PRINT THIS AND TICK IT OFF

Your move-out checklist

Before you hand back the keys

- [ ] Hand over **all keys** and keep them safe meanwhile, replace any that have gone missing.
- [ ] Return all **appliance user manuals**, kept safe through the tenancy.
- [ ] Replace any **blown or fused light bulbs** and fittings.
- [ ] Hand over all **remote controls in working order**, with **fresh batteries** where needed.
- [ ] **Repair or replace** anything broken, not functioning or lost since move-in.
- [ ] Note final **meter readings** (electricity, water, gas) and clear all bills to the lease end date.
- [ ] Take **dated photos** of the handed-back property as your record alongside the inventory check.

WHO PAYS FOR WHAT

Additional charges

Beyond rent, several running costs may be yours depending on the lease. Read the fine print of every subscription and membership, there can be hidden costs or early-termination penalties. Check with your IKAN consultant to pin down everything that applies to your property.

CHARGE	WHO PAYS
Utility bills, internet, phone, electricity, water, cooking gas, cable/satellite TV, garbage collection (may include deposits)	Occupier
Household help on your payroll, maid, nanny, driver, gardener, cook, security guard, house manager	Occupier
Society ID cards for your household help, and their police registration	Occupier
Upkeep of private gardens, lawns and any private swimming pool	Occupier
Monthly society maintenance charges (common-area cleaning, security, lifts, water, garbage, staff)	Occupier
Club house deposit and monthly usage charges (unless the lease says otherwise)	Occupier
Move-in and move-out charges levied by the society	Occupier
Annual Maintenance Contract (AMC) for appliances	Occupier
Stamp duty on lease registration (if applicable)	Per lease
Brokerage / finder's fee to the housing broker (where applicable)	Per lease

This is the most common set of charges, there can be others tied to your specific property. Each society sets its own rules, so check your community for exactly what the maintenance charge covers, and confirm the full list with your IKAN consultant.

ⓘ **What the society maintenance charge typically covers.** Every association sets its own rules, but in general it pays for common-area cleaning and upkeep, **gardening and plumbing**, security and the main gate, **pool, gym and play areas**, **elevators**, **common electricity**, water supply (both common areas and individual units), the running of the **clubhouse and community spaces**, garbage disposal, and **staff salaries**. Check with your community for the exact inclusions.

OFFICIAL RESOURCES

FRRO / Bureau of Immigration	Form C & foreigner registration
Registering Your Stay (FRRO)	How Form C links to your registration
IKAN Rent-TDS guide	Tax on rent above ₹50,000/month

YOUR SUPPORT

How IKAN helps

- We run the **move-in inspection** with you, checking every outlet, tap, appliance and fitting against the landlord's inventory list
- We make sure **defects are recorded in writing** before your grace period ends, so they're the landlord's cost, not yours
- We confirm your landlord or society files your **Form C** and that your **lease is registered**, so your FRRO and bank account aren't held up
- We help you understand **society rules and additional charges**, and connect you to a tax advisor if Rent-TDS applies

Tenant duties · quick checklist

- [ ] Confirm **Form C is filed** and your **lease is registered**, FRRO and bank depend on it
- [ ] Walk the property, **test every appliance**, and **photograph all defects** with dates
- [ ] Report defects **in writing before the grace period ends**; agree that period in the lease
- [ ] Take out **contents insurance** for your belongings
- [ ] **Service the AC(s) regularly**, keep receipts, pay every bill on time
- [ ] Tell the landlord **in writing, early**, about any serious damage or seepage
- [ ] At move-out, run the **printable checklist** so the inventory checks out and your **deposit returns in full**

Get the three phases right, a careful move-in, a sensible routine, a clean move-out, and your deposit comes back without drama. We'll be alongside you for every step.

Your IKAN Relocations team

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Where expertise meets empathy

ESSENTIALS DEEP-DIVE · RENTING

Rent & the *TDS Rule*

If your rent is high, Indian law makes YOU, the tenant, deduct and deposit tax on the landlord's behalf. This is a plain-English explanation of that legal duty. It is not tax advice; we connect you to an advisor.

₹50,000/mo the trigger

2% on a resident landlord

Here is something almost no newcomer expects: when your rent in India is high enough, the law doesn't ask the **landlord** to pay tax on that rent the usual way, it asks **you, the tenant**, to hold back a slice of the rent and deposit it with the government yourself. It's called **TDS** (tax deducted at source), and on a personal home lease it is the tenant's legal duty, not the landlord's. It sounds alarming, but it is mechanical and entirely doable: a threshold, a rate, one online form, and a certificate you hand your landlord. This guide walks through exactly who owes what, when, and how, in plain English, so you're never caught out. Your IKAN consultant sets it up with you and connects you to a tax advisor for your specific numbers.

₹50,000 / mo	2%	26QC	~31.2%
RENT ABOVE THIS TRIGGERS THE DUTY	RATE, RESIDENT LANDLORD (FROM 1 OCT 2024)	THE FORM YOU FILE & PAY THROUGH	IF YOUR LANDLORD IS AN NRI (MONTHLY)

DO THIS FIRST

Before you sign anything, ask your landlord **two questions**: “What is your **PAN**?” and “Are you an **Indian resident or an NRI**?” Those two answers decide your **entire** obligation, the rate, the form, whether you need a TAN, and how often you pay. If the rent is over **₹50,000 a month**, you have a deduction duty; get the PAN and residency in writing in the lease, and tell your IKAN consultant so we line up the right advisor before your first rent payment.

A quick, honest note. IKAN is not a tax advisor; this explains a legal duty so you’re not caught out, and we’ll connect you to an advisor. Think of this as the “what and why” in plain words, your advisor handles the exact figures and filing for your situation.

PART A · THE RULE IN PLAIN WORDS

WHY THIS LANDS ON YOU

The tenant is the tax collector

Under **Section 194-IB** of the Income-tax Act, an **individual** tenant who pays a **resident** landlord more than **₹50,000 in monthly rent** must deduct tax from that rent and deposit it with the government. Historically, company leases always withheld this tax, but personal leases usually didn't, so the rule was created to close that gap. The key thing to absorb: the government collects its slice **from you, at the source**, rather than trusting the landlord to declare it later. You are, in effect, a one-person tax collector for one transaction a year.

The good news is how **light** the resident version is. You don't deduct every month. You deduct **once**, in the **last month of the year**, at **move-out**, or when the tenancy ends, whichever comes first, and the rate is just **2%** (revised down from 5% on 1 October 2024). One deduction, one form, one certificate. The heavier rules only apply if your landlord is an **NRI**, which we cover in Part C.

A little history, in case the rule feels new: company leases have long withheld this tax, historically at **10%** for a resident landlord, while personal leases usually didn't. The tenant-side route you're reading about came in through the **Finance Act 2017**, when Section 194-IB took effect on **1 June 2017** and put the duty squarely on the individual tenant.

> ⓘ **What counts as "rent" here.** The law reads it broadly: rent is **any payment, by whatever name called, under any lease, sub-lease, tenancy or other agreement or arrangement for the use of land or building (or both)**. So whatever your contract calls the money you pay for the home, if it's for the use of the property, it's rent for this rule.

KNOW YOUR NUMBERS

The four things that decide everything

THE QUESTION	WHY IT CHANGES YOUR DUTY
Is the rent over ₹50,000/month?	This is the **trigger**. At or below it, Section 194-IB does not apply and you pay full rent. Above it, the deduction duty kicks in.
Is the landlord a resident or an NRI?	Resident → Section 194-IB, **2%**, once a year, no TAN. NRI → Section 195, **~31.2% (30% + 4% cess), and higher with surcharge on large rents (up to ~35.88%)**, every month, TAN required.
Does the landlord have a PAN?	No PAN means a much **higher rate** (20%, capped at the last month's rent). Always collect and verify the PAN first.
When does the year or tenancy end?	For a resident, you deduct in the **last month of the financial year** (ends 31 March) or at **move-out**, whichever is earlier.

PART B · RESIDENT LANDLORD, THE SIMPLE PATH

STEP BY STEP

Deduct & deposit under 194-IB

If your landlord is an **Indian resident** and your rent is over **₹50,000/month**, this is your whole job, done once, on the income-tax portal, in **Form 26QC**.

1. **Collect & verify the landlord's PAN**

   Get a copy of the **PAN card** and check it against the original. You will quote both your PAN and the landlord's PAN when you pay, so a wrong digit here causes real trouble later.

2. **Wait for the right moment to deduct**

   You deduct **once a year**, in the **last month of the financial year** (the year ends 31 March), or at **move-out** / the last month of the tenancy, whichever comes first. You are **not** deducting from every monthly payment.

3. **Calculate 2% of the rent**

   Hold back **2%** of the rent (the rate from 1 October 2024, down from 5%). Pay the landlord the rent **minus** that 2%, and keep the 2% aside to deposit with the government.

4. **Log in to the income-tax portal**

   Go to **eportal.incometax.gov.in** and sign in with your **PAN as the username** and your password. As an individual tenant, you do **not** need a TAN for the resident case.

5. **Open Form 26QC under e-Pay Tax**

   Under **"e-File"** choose **"e-Pay Tax"**, click **"New Payment"**, then select **26QC** and proceed. This single "challan-cum-statement" both reports and pays in one go.

6. **Fill in tenant, landlord & rent details**

   Enter your details, then the landlord's details (PAN, address), then the rent and the tax amounts on the payment page. Quote the **PANs carefully**, a mistake here must be fixed through the Income Tax Department, not a quick edit.

7. **Pay through your Indian bank**

   At the payment gateway, pick the **Indian bank** you'll pay from and complete the payment using **net banking**. The 2% you set aside is now deposited with the government.

8. **Download the challan & issue Form 16C**

   Save the **Form 26QC** challan for your records and share a copy with the landlord. Then issue the landlord a **Form 16C** certificate, their proof that you deposited the tax. (For 194-IB the certificate is **Form 16C**, not Form 16.)

WHAT YOU OWE AT A GLANCE, RESIDENT LANDLORD

ITEM	DETAIL	VALUE
Trigger	Monthly rent to a resident landlord above this	**₹50,000**
Rate	Of the rent, from 1 Oct 2024 (was 5%)	**2%**
How often	Last month of the year, or at move-out	**Once a year**
Pay & report via	Challan-cum-statement on the portal	**Form 26QC**
Give the landlord	Certificate that the tax was deposited	**Form 16C**
If landlord has no PAN	Higher rate, capped at the last month's rent	**20%**

⚠ **No PAN from the landlord means a much bigger bite.** If your landlord can't or won't give a PAN, the rate jumps to **20%** (capped at the last month's rent) instead of 2%. That's ten times the deduction, so insist on the PAN, in writing in the lease, before you ever pay rent.

ⓘ **It's "Form 16C", not "Form 16".** Older checklists sometimes say to hand the landlord a "Form 16", for a personal rent deduction under 194-IB the correct certificate is **Form 16C**, generated after you file Form 26QC. (Form 16 is a salary document; don't confuse the two.)

PART C · NRI LANDLORD, THE HEAVIER PATH

A DIFFERENT SECTION ENTIRELY

If your landlord is an NRI (Section 195)

If your landlord lives abroad and is a **non-resident (NRI)**, the simple 194-IB route does **not** apply. Instead the rent falls under **Section 195**, and the obligations are heavier: a much higher rate, **every month**, plus a **TAN** and quarterly returns. This is exactly the case where you should **not** go it alone, have a tax advisor run it. Here is the shape of it so you know what you're asking your advisor to set up.

1. **Get a TAN first**

   For the NRI case you need a **TAN** (Tax Deduction Account Number), separate from your PAN. Apply for it through the **NSDL / Protean** route before your first deduction.

2

Deduct ~31.2% every month

Deduct tax at roughly **31.2% (30% + 4% cess)** from **each month's** rent, not once a year, and **higher with surcharge on large rents (up to ~35.88%)**. (If the landlord obtains a lower-deduction certificate under Section 197, that reduced rate applies instead.)

3

Deposit by the 7th of the next month

Pay the deducted tax to the government via challan (**ITNS 281**) by the **7th of the following month**, every month. Late deposits attract interest, so diarise it.

4

File a quarterly return, Form 27Q

Report the deductions each quarter on **Form 27Q** (the return for payments to non-residents), rather than the one-off 26QC used for residents.

5

Issue Form 16A via TRACES

After each quarter, download and give the landlord a **Form 16A** certificate from the **TRACES** website (typically within 15 days of filing) as proof of the tax deposited.

RESIDENT VS NRI LANDLORD, SIDE BY SIDE

WHAT CHANGES	RESIDENT LANDLORD	NRI LANDLORD
Legal section	Section 194-IB	Section 195
Rate	**2%**	**~31.2% (30% + 4% cess), up to ~35.88% with surcharge**
How often	Once a year	Every month
TAN needed?	No	Yes
Pay / report via	Form 26QC	Challan 281 + Form 27Q
Certificate to landlord	Form 16C	Form 16A (TRACES)

⚠ **An NRI landlord is the moment to call an advisor.** Monthly deductions of ~31.2% (30% + 4% cess), and higher with surcharge on large rents (up to ~35.88%), a TAN, monthly deposits by the 7th, and quarterly Form 27Q filings are easy to slip on, and the interest and penalties for missing them fall on **you**, the tenant. Don't improvise this; we'll connect you to a tax advisor before your first payment.

The landlord's side, what they should do for you. This isn't all on you. Your landlord should **give you a copy of their PAN** for your records and the online form, and **declare their residence status** in writing, resident or NRI, since that one answer sets your rate. They can **check the tax you've deposited in their Form 26AS** (their Annual Tax Statement, where your deduction shows up against their PAN). And they should expect to **receive your certificate as proof**, Form 16C if they're a resident landlord, Form 16A if they're an NRI.

GOOD TO KNOW

A few things that save you grief

PAN goes in the lease

Put the landlord's PAN and residency status directly into the rent agreement. It's the cleanest way to have proof on hand when you file.

The year ends 31 March

India's financial year runs 1 April to 31 March. The resident deduction lands in the last month of that year, or earlier if you move out.

One form does both

Form 26QC is a "challan-cum-statement", it reports the deduction and pays it in the same step. No separate return to chase.

Made a typo? Fix it early

A wrong PAN or detail on the online form is corrected through the Income Tax Department, not a quick re-edit, so check carefully before you submit.

The section numbers are being renumbered, the duty stands. The new Income-tax Act, 2025 renumbers many sections from **1 April 2026**, so you may see different numbers than 194-IB or 195 in newer documents. The **obligation itself is unchanged**, same trigger, same rates, same forms and portal steps. If a number looks different, that's the renumbering, not a new rule.

OFFICIAL RESOURCES

Income Tax e-Filing Portal	Log in, e-Pay Tax, Form 26QC
Income Tax Department	Rules, PAN verification & help
TRACES	Form 16C / Form 16A certificates
Protean (NSDL)	TAN application, NRI landlord case

YOUR SUPPORT

How IKAN helps

- We help you get the landlord's **PAN and residency status into the lease**, so your obligation is clear before you ever pay rent
- We **flag whether you fall under 194-IB or 195** and walk you through Form 26QC on the income-tax portal step by step
- For an **NRI landlord**, we connect you to a tax advisor for the TAN, monthly deposits and quarterly Form 27Q, before the first payment is due
- We remind you **when the deduction is due** and make sure the landlord gets their **Form 16C** certificate, so nothing lapses

Rent TDS · quick checklist

- [ ] Confirm the rent is over **₹50,000/month** (the trigger)
- [ ] Collect & verify the landlord's **PAN**; put it in the lease
- [ ] Confirm the landlord is **resident or NRI**, it changes everything
- [ ] Resident: deduct **2% once a year** via **Form 26QC**
- [ ] Give the landlord a **Form 16C** certificate afterwards
- [ ] NRI landlord: get a **TAN**, deduct **monthly**, file **Form 27Q**, with an advisor
- [ ] Ask IKAN to **connect you to a tax advisor** for your exact numbers

This duty surprises almost everyone, but it's a threshold, a rate and one form, and we'll make sure you and your landlord both come out clean. We'll connect you to the right advisor for the figures.

Your IKAN Relocations team

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ikan talent mobility
Where expertise meets empathy

ESSENTIALS DEEP-DIVE · DEPARTURE

Leaving India *Well*

A calm, complete countdown to a clean, compliant exit, your home hand-back, deposits recovered, accounts and registration closed in the right order, so you leave with nothing trailing behind you.

90 days a calm countdown

Surrender your Certificate of Registration

Where expertise meets empathy.
Prepared for assignees relocating to India.

Leaving India well is not about doing more, it is about doing things **in the right order, early**. The two things that take real time are your **home hand-back** (notice, inspection, deposit refund) and your **immigration close-out** (surrendering your Certificate of Registration so you walk through the exit gate clean). Everything else, utilities, school, bank, SIM, slots neatly around those. This guide turns the old flat checklist into a calm countdown: 60 days out, 30, 14, 7, and departure day. Your IKAN Relocation Coordinator runs the move-out inspection with you and your landlord, and coordinates the deposit back to your company. Start the clock early and your last week in India is quiet, not frantic.

60 days	30 days	Surrender	≤3 yr
WHEN TO START, NOTICE & BOOKINGS	BANK, FEMA & TAX CLOSE-OUT BEGINS	CERTIFICATE OF REGISTRATION AT EXIT	PENALTY IF YOU OVERSTAY, AVOID IT

DO THIS FIRST

Two clocks start the day you know your departure date: **give your landlord written notice** (your lease usually requires 30 to 60 days, so do it now to protect your deposit), and **book the movers' pre-move survey**. Then tell your IKAN coordinator the date, we line up the move-out inspection, the registration surrender and the bank closure so they run in parallel, not as one slow queue at the end.

THE 90-DAY COUNTDOWN

How to read this guide. Each block below is a phase counted back from your flight: **60 days**, **30 days**, **14 days**, **7 days**, and **departure day**. If you have less notice than that, don't panic, just start at the phase that matches the time you have and tell us, so we can compress the rest safely.

60 DAYS OUT

Give notice & set the move in motion

This is the phase that protects your **money**, your deposit and your booked dates. Almost everything here is a notice or a booking, and each one has a built-in waiting period, which is exactly why it goes first.

1. **Tell your IKAN coordinator your dates**

   Share your confirmed departure date so we can schedule the **move-out inspection**, the **registration surrender** and the **bank closure** to overlap rather than stack up in your final week.

2 **Give your landlord written notice**

Serve the **notice period your lease requires** (commonly 30 to 60 days) **in writing**. Late or verbal notice is the most common reason a **security deposit is withheld**, get it dated and acknowledged.

3 **Book the movers' survey**

Contact the household-goods packing & moving company, schedule the **pre-move survey**, and lock a **packing date**. Early booking gets you the slot you want and an accurate shipment estimate.

4 **Inform the school & request the Transfer Certificate**

Tell the school, collect **report cards** and the **Transfer Certificate (TC)**, and reclaim any **caution/deposit** held. If your next country needs it, request the TC be **apostilled**, that takes weeks, so start now.

5 **Plan pet relocation**

If pets travel with you, book the route early: you'll need an **export health certificate** and an animal-quarantine endorsement, plus your destination's import rules (vaccinations, microchip, titre tests) which can run on a **multi-week to multi-month** timeline.

6 **Sort cars, club & memberships**

If you bought a car, **arrange its sale**; if hired, tell the rental firm your dates and clear dues. **Cancel club memberships** and reclaim any membership deposit.

30 DAYS OUT

Close the money · bank, FEMA & tax

Financial close-out has the longest tail and a few advisor-only steps, so it gets a full month. Don't close your bank account first, it's the channel everything else (deposit refunds, final salary, FEMA repatriation) flows through, so keep it open until the end of this phase.

1 **Repatriate funds before closing the account, see a FEMA advisor**

Moving your savings out of India is governed by **FEMA**, and the process differs for a resident account versus an **NRO** account. **See a tax/FEMA advisor** on the correct route, the bank forms (Form A2 and, where applicable, Forms 15CA/15CB), and limits **before** you close anything.

2 **Get income-tax clearance squared away, see a tax advisor**

File or plan your **final-year return** and confirm whether your situation needs a **tax-clearance / no-objection** step. **See a tax advisor** early, a clean tax position makes both fund repatriation and a future return to India far simpler.

3 **Close the bank account, last, in writing**

Once funds are repatriated and final salary is in, submit a **written account-closure request**, return the cheque book and debit card, and collect a **closure confirmation**. Closing too early strands your deposit refunds and last payments.

4

Surrender your PAN only on permanent departure

If you are leaving India for good, you can **surrender your PAN** in writing to your jurisdictional assessing officer **after** your final return and tax matters are settled. Keep the PAN active until then, you still need it for closures and refunds.

5

Start utility disconnections & deposit refunds

Begin disconnecting **internet, telephone, mobile broadband, gas and cable/dish TV**, and request each **deposit refund**. If a utility is in the **landlord's name, don't disconnect it**, just clear dues and hand the last paid bills to your coordinator.

⚠ **Bank, FEMA and tax are advisor territory.** The right repatriation route, the forms, and any tax-clearance step depend on your account type, your residency status for the year, and how long you've been in India. Don't guess, **have a tax/FEMA advisor confirm your specifics**, and keep your account open until they tell you it's safe to close.

14 DAYS OUT

Hand-back prep & immigration close-out

Now the home and the paperwork come together. Schedule the move-out inspection, line up any repairs, and, most importantly, handle your registration surrender so the exit gate is a formality, not a problem.

1

Schedule the move-out inspection

Book the inspection date with your **landlord and IKAN Relocation Coordinator** together, and **check the inventory** against the move-in list so there are no surprises on condition or fittings.

2

Confirm your visa & registration are valid for the exit date

Your **visa must be valid** when you leave. If your visa required you to register, your **Residential Permit** and **Certificate of Registration** must also be valid at departure under the **Immigration & Foreigners Act, 2025**.

3

Surrender your Certificate of Registration

If you are not returning, surrender your **Certificate of Registration** either to the **Registration Officer (FRRO/FRO) of your place of registration**, or to the **Immigration Officer at your exit port**. If you surrender it to the Registration Officer, you must **keep the surrender receipt and produce it at exit**.

4

Inform recurring vendors & keep proof

Notify and settle **milkman, newspaper/magazine, mineral water, maid/housekeeping, gardener, pest control, pool maintenance, security and AMC vendors**, plus the **apartment association** (pay maintenance to the lease-end date). Keep each final receipt as proof of clearance.

5 **Set up mail forwarding & arrange repairs**

Set up **mail forwarding**, and book any **repair and deep-clean** work the inspection will require, patching wall hooks, replacing fused bulbs, making good any damage.

> **Departure is simple only if you are fully compliant.** With a **valid visa and valid registration**, the exit gate is routine. But an **overstay or lapsed registration** makes an **Exit Permit (Exit Clearance)** necessary, a **case-specific** FRRO/FRO document, not a routine step, and, under the Immigration & Foreigners Act, 2025, can carry **criminal penalties of up to 3 years' imprisonment and/or ₹3 lakh**. The 2025 Act also lets the authorities **restrict departure in specific cases**, so a clean record is what keeps your exit a formality. If anything has lapsed, tell your IKAN coordinator **now**, this is fixable with time, painful at the airport.

THE EXIT-CLEARANCE ROUTES AT A GLANCE

YOUR SITUATION	WHAT YOU DO	CARRY AT EXIT
Valid visa, registered, not returning	Surrender Certificate of Registration to the Registration Officer of your place of registration	**Surrender receipt**
Valid visa, registered, surrendering at the airport	Hand the Certificate of Registration to the Immigration Officer at the exit port	**The certificate itself**
Visa valid, registration not required	Nothing extra, exit on a valid visa	**Passport & visa**
Overstay / lapsed registration	Regularise first; an Exit Permit from the FRRO/FRO is required before you can leave	**Exit Permit**

7 DAYS OUT

Empty the home & pass inspection

The final week is hands-on: pack, clean, and walk the property so the deposit comes back in full. Keep the property hand-back items as a tick-box list, the printable version is at the end of this guide.

1 **Complete society move-out formalities**

Check **move-out charges**, and follow your society's exit process, often a **form**, returning all **ID/access cards and car stickers**, and a final maintenance settlement.

2. **Clear, clean & make good**

Empty all cabinets and drawers, dispose of unwanted items, **defrost and dry the fridge/freezer** (doors open, power off), clean the oven/hob/hood, remove non-landlord plants, **remove wall hooks and patch the walls**, and replace fused bulbs and tubes.

3. **Account for every key & manual**

Gather all **keys, remotes, car-park labels, access cards**, plus **handbooks, warranty cards and appliance manuals**. Any missing item should be replaced before inspection, and confirm lease furniture & fixtures stay in the premises.

4. **Cancel your SIM & sell/return furniture**

Cancel your **Indian mobile SIM** only once every OTP-based account is closed or migrated. **Sell furniture**, or if rented, cancel the hire agreement, return it and collect that deposit.

5. **Hand the keys to your IKAN coordinator**

After the inspection passes, **hand the property keys to your IKAN Relocation Coordinator**, who coordinates with the landlord to release your **deposit to your company**.

> ⓘ **Electricity & water usually stay connected.** You don't disconnect these, just **hand the last paid bills to the landlord**. If a final bill will land after you've left, arrange to **pre-pay or settle it remotely** so nothing bounces back to your deposit.

DEPARTURE DAY

Walk through the gate clean

1. **Carry the right immigration papers**

Have your **passport with valid visa** and, if you registered, either your **surrender receipt** (if you surrendered to the Registration Officer) or your **Certificate of Registration** to hand to the Immigration Officer at the port.

2. **Keep your closure proofs together**

Carry your **bank closure confirmation, utility final receipts, school TC** and the **last paid electricity/water bills** in one folder, occasionally asked for, and reassuring to have.

3. **Surrender at the port if you chose that route**

If you didn't surrender earlier, hand your **Certificate of Registration to the Immigration Officer at the exit port** as you clear emigration. This is quick when your visa and registration are valid.

4. **Travel light on worries**

With notice given, deposit in motion, accounts closed in order and registration surrendered, **departure is a formality**. Your IKAN coordinator stays reachable through the day if anything needs a quick answer.

MONEY OWED BACK TO YOU

Deposits · timeline & escalation

You'll have several deposits in flight, home, school, utilities, furniture, club. Track them so none slip after you've left the country.

Home deposit timeline

Most leases refund the security deposit within **30 to 60 days** of a clean hand-back. Your written notice and a passed inspection are what keep it on schedule.

Get it in writing

Ask for the refund timeline and any deductions **in writing** at hand-back. A dated inspection report and the agreed deductions list are your evidence if it stalls.

Route it through IKAN

Because keys go through your **IKAN coordinator**, the deposit is coordinated back to your company, you don't have to chase a landlord from another country.

Escalation, if it stalls

If a deposit is unfairly withheld past the agreed window, escalate in writing; unresolved tenancy-deposit disputes can go to the local **Rent Authority**. Tell us early, we help document and push.

OFFICIAL RESOURCES

FRRO / FRO e-Services	Registration, surrender & Exit Permit
Income Tax Department	Final return, PAN surrender, clearance
Reserve Bank of India (FEMA)	Fund repatriation rules & limits
Immigration & Foreigners Act, 2025	Registration, surrender & exit obligations

YOUR SUPPORT

How IKAN helps

- We build your **countdown calendar** from your departure date so notice, inspection, surrender and closures all land on time
- We run the **move-out inspection** with you and your landlord, check the inventory, and coordinate the **deposit back to your company**
- We guide your **Certificate of Registration surrender** and make sure you carry the **surrender receipt**, or flag an Exit Permit need early
- We point you to the right **tax/FEMA advisor** for fund repatriation, tax clearance and PAN surrender, so the financial close is clean

Property hand-back · printable checklist

- [ ] Move-out inspection booked with **landlord + IKAN coordinator**; inventory checked
- [ ] All cabinets & drawers emptied; unwanted articles disposed
- [ ] Fridge/freezer **defrosted, cleaned, dried**, doors open, power off
- [ ] Oven, cooker, hob & hood cleaned; non-landlord plants removed
- [ ] **Wall hooks removed** and walls made good; fused bulbs & tubes replaced
- [ ] All **keys, remotes, car-park labels & access cards** accounted for
- [ ] **Handbooks, warranty cards & manuals** in order; missing items replaced
- [ ] Lease furniture & fixtures left in place; last paid **electricity/water bills** handed over
- [ ] Keys **handed to IKAN coordinator**; deposit refund in motion

Start the clock early and leaving India is calm: notice given, deposits recovered, accounts and registration closed in the right order. We'll walk every step of the countdown with you, right up to the gate.

Your IKAN Relocations team

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