

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.

Prepared for assignees relocating to India.

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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 3x 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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ikan talent
mobility
Where expertise meets empathy

Where expertise meets empathy, supporting your move to India, every step of the way. Reflects 2026 arrival, e-Arrival Card, FRRO and PAN practice; rules and timelines change, and your consultant will confirm current specifics for your visa and city.