

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.

i 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.

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

Your IKAN Relocations team

ikan.com · enquiry@ikan.com · [+91 11 4049 0000](tel:+911140490000)

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.