India is the world’s largest democracy and according to UN predictions, the country’s population is expected to overtake China’s in 2028 to become the world’s most populous nation. To manage population growth, new cities are being created over the next decade. It is an important regional power, yet remains a challenging destination for international assignees with housing issues currently highlighted as a key area of focus.

**KEY CHALLENGE AREAS**

Input from Cartus’ Destination Service provider working in India indicates these key challenge areas for assignees:
- Housing & Rentals
- Education
- Transport
- Visa & Immigration
- Doing Business in India: Cultural Issues

**INDIA IN BRIEF**

- Type of Government: Federal constitutional republic governed under a parliamentary system consisting of 28 states and seven union territories
- Currency: Indian rupee
- Weights and Measures: Metric system
- Climate: India has four distinct seasons, namely winter (January to February), summer (March to May), rainy season (June to September), and post-monsoon period (October to December)
- Languages: Hindi and English. Each state in India has its own regional language and other languages/dialects.
- Time Zone: UTC + 5.5 hours
- Population: 1.35 billion
- Capital City: New Delhi
- Dialing Code: +91
- Voltage Requirement: 220V; Voltage converter for U.S. appliances and universal adapter

**HOUSING & RENTALS**

India has a landlord driven market where demand exceeds supply. This often leads to high price volatility. Infrastructure is a challenge in many cities and the FAR (Floor Area Ratio) parameters, which vary from state to state, are closely governed by the respective city development authorities, resulting in limited low-rise housing choices.

In big cities like Mumbai and Bangalore, housing options are restricted to apartments only. Annual rents vary depending on property type, size and location and are summarized in the table below.*

<table>
<thead>
<tr>
<th></th>
<th>Bangalore</th>
<th>Chennai</th>
<th>Delhi</th>
<th>Gurgaon</th>
<th>Hyderabad</th>
<th>Mumbai</th>
<th>Pune</th>
</tr>
</thead>
<tbody>
<tr>
<td>Furnished Apartments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2-bed</td>
<td>1,100 – 3,200</td>
<td>2,300 – 2,800</td>
<td>2,300 – 9,230</td>
<td>1,900 – 9,230</td>
<td>300 – 400</td>
<td>1,800 – 5,550</td>
<td>600 – 1,300</td>
</tr>
<tr>
<td>3-bed</td>
<td>2,300 – 5,000</td>
<td>2,700 – 5,500</td>
<td>3,460 – 13,800</td>
<td>2,300 – 9,230</td>
<td>800 – 1,500</td>
<td>3,500 – 8,500</td>
<td>1,100 – 4,110</td>
</tr>
<tr>
<td>4-bed</td>
<td>4,500 – 6,850</td>
<td>3,600 – 6,400</td>
<td>3,460 – 7,700</td>
<td>3,460 – 6,100</td>
<td>1,800 – 2,500</td>
<td>4,500 – 12,000</td>
<td>1,770 – 5,200</td>
</tr>
<tr>
<td>5-bed</td>
<td>5,450 – 13,700</td>
<td>5,400 – 7,200</td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
<td>12,000 – 22,000</td>
<td>2,200 – 8,800</td>
</tr>
<tr>
<td>Unfurnished Houses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2-bed</td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
<td>760 – 800</td>
<td>Not available</td>
<td>Not available</td>
<td>600-1,000</td>
</tr>
<tr>
<td>3-bed</td>
<td>1,800 – 4,350</td>
<td>3,600 – 5,400</td>
<td>1,540 – 7,700</td>
<td>850 – 2,300</td>
<td>1,500 – 2,500</td>
<td>Not available</td>
<td>750-2,800</td>
</tr>
<tr>
<td>4-bed</td>
<td>3,200 – 8,200</td>
<td>4,500 – 6,300</td>
<td>2,300 – 8,460</td>
<td>1,000 – 5,380</td>
<td>2,500 – 3,500</td>
<td>12,700 – 20,000</td>
<td>1,470 – 5,100</td>
</tr>
<tr>
<td>5-bed</td>
<td>5,500 – 13,700</td>
<td>5,000 – 7,300</td>
<td>Not available</td>
<td>4,500 – 9,200</td>
<td>Not available</td>
<td>16,300 – 27,000</td>
<td>2,200 – 7,352</td>
</tr>
</tbody>
</table>

* Please note all rates are in U.S. dollars and provided in a range from lowest available expatriate preferred housing to highest. Rates are typical at the time of publication and subject to change.

“Unfurnished house” refers to individual houses and are limited in some cities. This option might not be “expat-friendly” for security/logistical reasons.
Whilst the basics are normally of an acceptable standard, certain finishing items may only be passable when moving in. Often, the slum areas and pavement dwellers are in fairly close proximity to premium apartments. As a result, expatriates typically choose to live in the select areas and gated communities of each city, which offer amenities, privacy and security.

**PROGRAM ADVICE**

Assignees need to act quickly to secure a property they like. The highest rent offered will usually secure the preferred property. Corporate HRs and assignees are highly encouraged to signal their intent by placing a deposit which is usually equivalent to a month’s rent to secure the premises. The final lease agreement needs to be recorded in advance and should include a diplomatic clause, clearly defining the landlord and tenant’s responsibilities and a pre-agreed period.

**SCHOOLING**

India is home to several well-acclaimed international schools, which are located in main cities like Mumbai, Delhi, Bangalore, Hyderabad, Chennai, and Pune. However, each city may only have one or two such schools. Many expatriates prefer sending their children to international schools compared to high-quality local schools, adding to the unprecedented demand for international school places and long waiting lists in certain grades.

Many returning Indians prefer local schools of repute as the costs for international schools are very high; however, securing admission is a challenge. The schools may have only few/no places available.

In India, lessons are normally conducted in English although the schools may follow different boards of examination. In addition, schools will only conduct co-ordination with the parents. They do not liaise with any third parties, including relatives.

**PROGRAM ADVICE**

It is essential to plan early in order to get a place at an international school in India. Before leaving the home country and setting out on assignment, the family should take time to research the various schooling options including the availability of school places, waitlists, and admission criteria and they should submit applications to preferred schools as quickly as possible.

In cities where international schools are not available, the ‘split-family’ arrangement can be an option. This is where the assignee works in one location in the country, while the spouse and family reside in a nearby location where their children can attend an international school.

**TRANSPORTATION**

Generally, traffic in most major cities in India moves slowly. Road traffic congestion is acutely felt in most major cities in India as infrastructure growth may be slower compared to the increasing number of vehicles. The non-lane based disorderly movement of vehicles and pedestrians walking between vehicles add to the recurring traffic jams, accidents, noise, and air pollution. The government has recently announced that new bridges, ring and bypass roads will be built to help reduce traffic congestion and traveling time.

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**School** | **City** | **Grade Levels/Age** | **Tuition Fees**<sup>2017/2018</sup> | **School Calendar Year** | **Website**
--- | --- | --- | --- | --- | ---
**The International School Bangalore (TISB)** | Bangalore | Early childhood | US$7,100 – US$16,350 | August to June | www.tisb.org

**Stone Hill International School** | Bangalore | Early childhood center: Age 3 – 6 | US$9,420 – US$26,000 | August to June | www.stonehill.in

**Indus International School** | Bangalore | Reception | INR225,000 – INR790,000 | August to June | www.indusschool.com

**American International School** | Chennai | Pre-school | US$5,500 – US$22,050 | August to June | www.assch.org

**British International School** | Chennai | Nursery - Grade 12 | INR132,500 – INR322,000 | July to April | www.britishschool.in

**The German International School** | Chennai | Nursery - Grade 7 | Fee structure will be provided to parents directly | August to June | www.chennai.gis.com.de

**American Embassy School** | Delhi | ECEC4+ | US$18,000 – US$29,600 | August to May | www.aes.ac.in
**PROGRAM ADVICE**

It is recommended that expatriates do not drive in India as general traffic conditions can be very difficult. Similarly, using public transport is not advised. Typically, most companies provide their assignees with a car and driver for the duration of their assignment.

**VISA & IMMIGRATION**

**Employment Visa**

Generally, employment visas are issued to highly-skilled specialists, managers and executives. The foreign national must evidence a degree of proprietary knowledge, specialized skills, or managerial/executive-level skills that are not readily available in India’s domestic labor market.

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**School** | **City** | **Grade Levels/AGE** | **Tuition Fees* 2017/2018** | **School Calendar Year** | **Website**
--- | --- | --- | --- | --- | ---
**The British School** | Delhi | • Reception – Grade 6  • Grade 7 – 11  • Grade 12 – 13 | INR141,000 – INR195,000 | August to May | www.british-school.org

**Lycée Français International de Delhi** | Delhi | • Nursery  • Primary  • Secondary | Students of French or European Nationality: €3,445 – €6,781  Students of Other Nationalities: €3,953 – €7,802 | August to May | https://ffidelhi.org/

**Pathways World School Gurgaon** | Gurgaon, Haryana | • Pre Nursery – Kindergarten  • Grade 1 – 8  • Grade 9 – 10  • Grade 11 – 12 | INR64,000 – INR140,000 | August to July | www.pathways.in

**The Lancer International School** | Gurgaon, Haryana | • Nursery  • Pre Primary  • Kindergarten  • Grade 1 – 5  • Grade 6 – 8  • Grade 9 – 10  • A Level: Grade 11  • A Level: Grade 12 | INR140,000 per quarter | August to July | www.lis.ac.in

**American School of Bombay** | Mumbai | Early Childhood Education Center: ECEC 3 and ECEC4: Ages 3 – 4 and Kindergarten  Elementary School: Grades 1 – 5  Middle School: Grades 6 – 8  High School: Grades 9 – 12 | * There is a one-time capital fee of US$25,000 | August to June | www.asbindia.org

**Ecole Mondiale, Juhu** | Mumbai | Early Childhood Education Center: ECEC 3 and ECEC4: Ages 3 – 4 and Kindergarten  Elementary School: Grades 1 – 5  Middle School: Grades 6 – 8  High School: Grades 9 – 12 | Playschool/Nursery/KG  I/KG II: €16,000  Grades 1 – 10: €23,000  Grade 11 – 12: €26,000 | August to June | www.ecolemondiale.org


**International School of Hyderabad** | Hyderabad | Reception – Kindergarten  Grade 1 – 10  Grade 11 – 12 | INR100,000 – INR580,000 | August to July | www.ishyd.org

**Mosaica American School** | Hyderabad | Early Childhood Program – Kindergarten  Grade 1 – 10 | INR155,250 – INR450,000 | August to June | www.mosaicamerican-schools.com

**Indus International School** | Hyderabad | Reception – Kindergarten  Grade 1 – 10  Grade 11 – 12 | INR163,000 – INR487,000 | August to June | www.indusschool.com

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* Please note that the tuition fees do not include registration, admission, materials, maintenance, transportation, examination, uniform fees, capital levies, security deposits and other miscellaneous charges.

* Typically, schools in Delhi increase the tuition fees every academic year by 10 percent.
DOING BUSINESS IN INDIA: CULTURAL ISSUES

One of the biggest challenges organizations encounter in India is the failure to recognize the unique diversity within the country itself. They look at India as one entity, with the same universal needs throughout the country, and do not take into account the unique and distinct regional differences when doing business in the financial centers of Mumbai, the high tech center in Bangalore or the capital city in New Delhi. There are 18 official languages in India, but 325 spoken languages and over 1,500 dialects, so approaching India as ‘one culture’ is a costly mistake that needs to be avoided to be successful in this important emerging market. Despite the diverse regional nuances, there are key cultural expectations of India, based on its historical, economic and political traditions, which drive Indian management practices today.

The number one rule to working effectively in India is the importance of building relationships. Business is done by not only ‘what you know’ but ‘who you know’. What connections do you have to support your business that can develop the relationships you need to accomplish your business objectives? Without relationships in India, you have no trust, and without trust in India, you have no business. Relationships drive business in India, so taking the time necessary to invest in long-term business relationships is a win-win for all parties.

Another key cultural factor when doing business in India is the importance of ‘high context’ communication. When communicating with Indian nationals, it is important to pay close attention to what is being said, but also to what is not being said, by reading between the lines and listening for hidden messages. Whilst a more direct or ‘low context’ communication style might work in some countries, it could prove to be highly ineffective in India. We advise that close attention should be paid to the non-verbals to ensure every aspect of a message is “seen” and “heard”.

Cartus thanks our Destination Service Provider Writer Relocations for the information provided for this issue of MarketWatch. We also thank Fragomen, Del Rey, Bernsen & Loewy LLP for their contribution in the Visa & Immigration section.

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