

GRAEBEL®

India Mobility Toolkit



Relocating to, from, or within India comes with unique considerations that differ from most other markets. India’s vast geographic, linguistic, regulatory and cultural diversity introduce layers of complexity that can significantly influence both business outcomes and the employee experience. As a result, many organizations treat India as a specialized market and support moves through a dedicated policy rather than relying solely on a standard global or domestic framework.

Successfully navigating mobility in India requires more than policy alignment. It demands local insight, proactive planning and a clear understanding of how regulatory, logistical, and socio-cultural factors affect employees and their families throughout the relocation journey.

How to Use This Toolkit

This India Mobility Toolkit is designed to support HR and mobility teams at every stage of program design and delivery. It’s structured in three sections:

- The [India Mobility Guide](#) provides context on the regulatory, logistical and cultural factors that shape mobility in India.
- The [Market Practice Snapshot](#) outlines how organizations typically structure relocation benefits and support in response to these realities.
- The [Practical Scenarios](#) section brings these concepts to life through real world examples and actionable recommendations.

Together, these sections are intended to help organizations balance compliance, cost and employee experience while managing mobility in India.

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India Mobility Guide

This section provides a comprehensive overview of the regulatory landscape, logistical infrastructure, and cultural dynamics that influence workforce mobility in India, helping organizations navigate complexity with clarity and confidence.



Mobility Pathways in India

India's mobility landscape requires a tailored, pathway-specific approach.

For inbound relocations, foreign nationals must navigate visa and registration requirements, local employment laws, and housing and schooling constraints—often while adjusting to wide variations in infrastructure and cost of living across cities.

For intra-India relocations, employees face similarly complex transitions. Relocating between states can introduce employees to new local languages, cultural norms and education systems. These moves often require logistical planning comparable to an international relocation, including navigating challenging road conditions when transporting household goods, as air and rail are less commonly used surface alternatives. Unlike countries such as the United States, India

maintains a consistent income tax structure across all states, which helps simplify the tax implications of domestic relocations.

For outbound relocations, organizations and employees must plan for income tax formalities and, where applicable, comply with Regional Transport Office (RTO) regulations related to motor vehicles.

Together, these pathways highlight why mobility in India benefits from a more structured lens. Understanding these dynamics requires a closer look at the three dimensions that consistently shape mobility in India.



Core Challenges

The challenges of mobility in India consistently fall into three interconnected categories, each with direct implications for compliance, cost and employee experience:



Administrative & Regulatory: India's decentralized administrative structure introduces complexity that requires early coordination and local expertise. The country comprises 28 states and eight union territories, each with its own administrative processes for vehicle registration, rental documentation, local registrations and service compliance. While income tax is uniform nationwide, several regulatory requirements are unique, particularly for foreign nationals. Banking and foreign exchange regulations are stringent and may include minimum salary thresholds for certain visa categories, skill justification requirements, and documentation demonstrating exceptional or specialized expertise. These factors can influence assignment structuring, start dates and documentation timelines, making early planning essential. Minimum wage limits also vary by state and union territory.



Financial & Logistical: Upfront costs and logistical demands vary widely across cities and relocation types. Rental deposits typically range from 6 to 10 months of rent in Bengaluru, 3 to 6 months in other major metropolitan areas, and 2 to 4 months in Tier 2 cities. Brokerage fees and vehicle re-registration taxes also differ by location. For intra-India relocations, household goods shipment transit times generally range from 5 to 15 days, depending on distance, route and external factors such as monsoons, road conditions and state border checks.



Socio-Cultural: Cultural adaptation is often one of the most underestimated aspects of mobility in India. Whether relocating domestically or from abroad, employees and their families must adjust to new languages, regional customs, cuisine and workplace norms. While India is known for its hospitality, these transitions can meaningfully influence how quickly assignees integrate and feel at home in their new location.

Unique Cultural and Infrastructure Considerations

Cultural and infrastructure differences play a significant role in shaping the relocation experience in India.

Housing availability and lease terms vary widely between cities and regions, directly influencing how employees interact with landlords, vendors and housing societies. Education systems differ by state, requiring early planning and careful decision-making for families.

Day-to-day life may also be shaped by variations in cuisine, water quality and healthcare practices. Transportation infrastructure spans from modern metro systems to highly congested urban roads. Awareness of local language, customs, and professional etiquette can significantly reduce friction, accelerate settling-in, and help employees feel confident and supported in their new environment.

City Tiers at a Glance

Tier	Key Cities	Notes
Tier 1 Cities	Bengaluru, Mumbai, Delhi NCR, Hyderabad, Chennai	Primary corporate hubs; high rental costs; expat concentration; wider schooling availability
Top Tier 2 Cities	Ahmedabad, Kochi, Coimbatore, Chandigarh, Jaipur, Pune, Indore	Growing IT and industrial hubs; increasing mobility volumes; lower costs, but limited schooling and housing options in some areas

Housing

Housing is one of the most influential factors in determining how quickly employees settle into life in India.

While India ranks among the global leaders in homeownership, housing choices often shift based on income and mobility needs. According to [Statista’s Consumer Insights Survey](#), nearly 28% of lower-income households rent, compared to just 10-15% of higher-income households. In situations where relocation or flexibility is needed, renting often emerges as the preferred option. Rental properties, particularly in urban areas, are more readily available, require less upfront commitment, and avoid the lengthy administrative process associated with purchasing a home.

Using a broker to secure housing is standard practice in India. Broker fees are usually equivalent to one month’s rent, plus Goods and Services Tax (GST). Most rental agreements follow an 11-month “Leave and License” structure, which allows landlords and tenants to avoid mandatory registration requirements for longer leases. Agreements longer than 11 months must be formally registered with local authorities.

Financial terms vary significantly by location. Security deposits typically range from two to four months’ rent in Tier 2 cities and can increase to six to 10 months’ rent in major metropolitan areas. A non-refundable token advance is commonly paid to reserve a property while paperwork is finalized, though this payment is not legally binding. Pet-related deposits are uncommon; landlords generally either allow pets or do not, without adjusting the deposit amount.

Housing options range from unfurnished units to semi-furnished homes with basic cabinetry, and fully furnished properties offered at a premium. While less common today, some landlords may still place restrictions based on factors such as marital status, profession, dietary preferences, religion or gender. Tenants are typically responsible for minor maintenance, while landlords handle major repairs. Negotiation is common across markets, particularly around rent, security deposits and included furnishings or appliances.

Schooling

For relocating families, schooling is often the most time sensitive and emotionally significant decision.

Admissions are competitive and usually follow strict timelines and proximity based guidelines. The academic year typically runs from April or June through March, with primary holidays in May and June. Most mobility cases involve private schools; public schools are generally not selected by middle class or expatriate families due to language, curriculum and infrastructure considerations.

Common curricula include:

- **Central Board of Secondary Education (CBSE)** - Standardized, India centric, supports interstate transfers
- **Indian Certificate of Secondary Education/Indian School Certificate (ICSE/ISC)** - English focused, application based, slightly more globally oriented
- **International Baccalaureate (IB) and International General Certificate of Secondary Education (IGCSE)** - Internationally recognized, inquiry based, higher cost, primarily in major metros

Applications typically open between September and December for the following academic year. Mid-term admissions may be considered if seats become available. Transfer certificates are required and must be countersigned by the District Education Officer for inter-state moves. While the overall admissions framework is generally consistent, inbound foreign nationals are often required to submit additional documentation, including passport and visa copies, immunization records and academic transcripts, which may need to be attested or notarized, along with proof of funds. For relocations within India, admissions primarily depend on transfer certificates and state-specific education board requirements.

Household Goods Shipments

Shipping household goods across state lines in India requires thoughtful planning. Transit times vary based on distance, route and road conditions. For example, shipments from Mumbai to Delhi typically take 5 to 7 days, while moves from Delhi to Bengaluru generally take 8 to 12 days. At destination, goods are often transferred from long-haul trucks to smaller vehicles due to traffic regulations and access limitations, which can increase the risk of damage. Selecting an experienced mover with strong packing standards is especially important, as domestic moves within India differ from those in the U.S. or Europe and typically require more robust packing practices.

An Electronic Waybill (E-Way Bill) is required for all inter-state household goods shipments within India. This government-issued document tracks the movement of goods under the GST system and must be presented during state border checks. The requirement applies to domestic moves within India and does not apply to inbound or outbound international shipments, which instead follow customs documentation procedures.

Destination Service Providers (DSPs) support the settling-in process and typically require a transfer letter, detailed inventory, and vehicle registration and insurance documents if a car is included in the shipment. They can also arrange transportation for two-wheelers, subject to required documentation and any RTO requirements. Comprehensive door-to-door transit insurance is strongly recommended to protect against damage, theft or fire. In most cases, a standard annual motor vehicle insurance policy also covers transit. Storage solutions are available for both short- and long-term needs if home occupancy is delayed.

Settling-In and Administrative Formalities

The settling-in phase is where many of India's unique regulatory and practical requirements converge. Upon arrival, assignees must complete several administrative tasks to establish residency and enable payroll, banking and daily life.

Inbound foreign nationals intending to stay in India for more than 180 continuous days are generally required to register with the Foreigners Regional Registration Office (FRRO) within 14 days of arrival, subject to nationality and visa type.

Opening a resident bank account and applying for a Permanent Account Number (PAN) tax card are essential steps before receiving the first salary. Individuals with an existing Aadhaar card should update their address once housing is finalized; those without Aadhaar become eligible after completing 182 days of residency. Delays in securing housing can slow progress across multiple areas, including banking, mobile services and digital payments, all of which require valid address documentation.



Inbound assignees may need to obtain a local mobile SIM, set up digital payment services and complete healthcare onboarding. Those who wish to drive in India can do so with a valid home country driving license (from a country that is a signatory to the 1949 Geneva Convention) plus an International Driving Permit (IDP) for up to one year. The IDP must be obtained in the home country and will indicate the vehicle category. Residents in India can apply for an Indian driving license through the learner license process or opt for license conversion. Additionally, employees and assignees will need to decide whether to re-register their vehicle or sell and repurchase, as re-registration may incur a road tax ranging from 8 - 20%.



Administrative Requirements: Inbound vs. Intra-India

Category	Inbound-India (foreign nationals)	Intra-India (domestic transferees)
Immigration and registration	FRRO registration required for eligible visa categories (180 days plus continuous stay)	Not applicable
Visa and work authorization	Required	Not applicable
PAN requirement	New PAN application advisable before salary	Existing PAN continues (no action)
Bank account	New resident bank account required	Existing bank account continues (address update if needed)
Aadhaar	Eligible only after 182 days stay in India in the twelve (12) months preceding enrollment; address update if already held	Address update required once housing is finalized
Housing and rental agreement	Required; rental agreement (compulsory registration if 12 months or more duration but advisable to register all agreements and may soon be enforced everywhere) to be used as residence proof	Required; registered (advisable) rental agreement used as residence proof
SIM card and mobile services	New local SIM and KYC required	Existing SIM continues (address update sometimes required)
Digital payments (Unified Payments Interface (UPI) and banking apps)	Activation after bank account and SIM setup	Already active
Driving rights	Foreign nationals may drive in India for up to one year with a valid home country license and IDP if issued by a country that is a signatory to the 1949 Geneva Convention; residents (182+ days in a year) may apply for a learner's license, progressing to a full Indian license or eligible license conversion	Existing license being used is valid subject to conditions of column 2 (address update may apply)
Vehicle movement	Possible import or local purchase; may require local registration	State re-registration may apply if moving across states
Schooling documentation	Passport, visa, notarized or attested transcripts	Transfer Certificate (TC) with state board requirements
Healthcare onboarding	Insurance activation and provider registration required	Existing network knowledge; may update providers locally
Settling-in services	Highly recommended due to multiple administrative steps	Beneficial but lighter touch; focus on housing and address updates

Key Documents and Recommended Timeline

Successful mobility into India depends on completing the right steps at the right time. The following timeline outlines key documents and actions by relocation stage.

Inbound-India (Foreign Nationals)

- **Before Departure:** Confirm work authorization and Employment Visa issuance for the employee and dependents. Coordinate document collection with the immigration provider.

- **Day One After Arrival:** File Form C under the Registration of Foreigners' Rules. This declaration is submitted online by the hotel or landlord within 24 hours of check in; the assignee does not file it directly. Form C is required for FRRO registration.

Note: If Form C is issued based on a temporary address (for example, a hotel or serviced accommodation), an address update must be submitted to the FRRO once the assignee moves into permanent housing.

- **Within 14 Days:** Complete FRRO Registration and obtain a Residential Permit if the visa exceeds 180 days. Required documentation typically includes Form C, visa and passport, proof of residence, employment contract, photographs and arrival stamp.
- **Within the First Month:** Apply for PAN and open a resident bank account once proof of residence is available. Provide guidance on mobile SIM access and digital payment setup.
- **After 182 Days of Residency:** Support Aadhaar enrollment if applicable, or address update for employees who already hold Aadhaar.

Note: Aadhaar enrollment is generally optional for foreign nationals, as most institutions accept alternative identification documents.

Intra-India (Domestic Transferees):

- **Before Relocation:** Issue transfer documentation and initiate DSP support for home search and schooling, if included in policy.

- **Move-In:** Recommend registering the rental agreement to strengthen proof of residence for local compliance and payroll records. While registration is compulsory for agreements of 12 months or more, increasing enforcement trends make registration advisable even for shorter-term leases.

- **Within the First One–Two Weeks:** Update Aadhaar address and bank account records, where required. Provide guidance on residential society entry processes and move-in rules.

- **After Move-In:** Confirm utilities and banking are fully established and assess the need for vehicle re-registration if the move is long-term.

Best Practices for Corporate Mobility

- **Plan and communicate India-specific costs:** Build relocation budgets that account for rental deposits, brokerage fees, stamp duty, schooling costs and potential vehicle taxes. Make sure employees understand these expenses upfront to avoid surprises.
- **Leverage DSP and mover expertise:** Work with DSPs for home search, school admissions, settling-in support and regulatory guidance. Engage professional movers for household goods, vehicle transport and storage solutions.
- **Provide structured settling-in support:** Assist employees with updating Aadhaar, setting up bank accounts and completing vehicle registration paperwork.
- **Support cultural integration:** Offer cross-cultural orientation, language tips, and local guides to help employees and families adapt quickly.
- **Continuously monitor and evolve the program:** Track cost trends, employee feedback, and vendor performance to refine policies and keep your mobility program competitive in a dynamic market.



A woman with curly hair in a light-colored suit and a man with glasses in a dark suit and tie are standing and looking at a document held by the man. The background is blurred, suggesting an office or public space. The entire image is overlaid with a semi-transparent teal filter.

Market Practice Snapshot

This section outlines common market practices for relocation programs in India, reflecting how organizations typically structure benefits and support across domestic, inbound and outbound moves.

While individual programs vary based on business needs, talent strategy and cost considerations, the practices summarized below represent prevailing approaches used to balance compliance, cost control and employee experience in the Indian mobility environment.

Program Structure and Eligibility

India's domestic relocation programs typically cover both new hires and current employees transferring within the country. Most organizations follow a tiered approach for permanent transfers, with benefits tailored to job level, destination and business unit. This framework helps balance cost management with a positive employee experience.

Standard support usually extends to spouses or domestic partners, as well as eligible household members. In India, eligible dependents can also include parents. In some cases, employees may have the option to support either their parents or their in-laws—but not both. These dependents are generally expected to live with the employee either at the time the offer is made or at the time of the relocation.

Program Administration

Relocation programs in India are commonly segmented by move type: intra-India, inbound to India and outbound from India. While these programs often share a similar structural framework, they may differ in billing currency, tax treatment and benefit delivery.

Billing in Indian Rupees is standard for domestic and inbound moves, whereas outbound assignments are typically billed in a foreign currency. Across all move types, organizations generally offer either a lump sum allowance or a managed relocation package, with the approach determined by policy tier and business objectives.

Lump Sum Allowance

Lump sum support is widely used for domestic relocations in India, particularly where flexibility and speed are priorities. Allowances are typically tier based and commonly range from one to three months of base salary. Payments are often made prior to the move to help cover expenses such as rental deposits, brokerage fees, temporary living and settling-in costs.

Lump sums are usually paid net of tax, with employers providing gross up support to preserve purchasing power. In most cases, receipt requirements are limited, though repayment provisions often apply if the employee exits the organization within the defined service period.



Home Finding and Temporary Living

DSPs typically coordinate home-finding support for the employee and one accompanying family member. Standard practice includes a single pre-move home finding visit lasting two to three days, with coverage for round-trip transportation, lodging and meals. Senior-level employees may be eligible for extended visits depending on policy tier and destination requirements.

Temporary accommodation is commonly provided for 15 or 30 days at the origin and/or destination, with executive level employees eligible for up to 60 days. Corporate housing or serviced apartments are frequently used and may be booked without minimum stay requirements. Breakfast and Wi-Fi are often included, while meal allowances or per-diems may apply where kitchen facilities are unavailable.

Transportation support during the temporary living period varies by tier. Executive employees often receive a car and driver, while other employees may receive a transportation allowance. Rental cars are less commonly used due to local driving conditions, though self-drive rentals may be an option for certain intra-India moves depending on location and employee comfort level.

Final move allowances often mirror the home-finding visit and may include one-way transportation and per-diem support. Organizations are generally split between providing these benefits as fixed allowances or reimbursing actual expenses.

Household Goods Shipment

Household goods shipments in India typically involve professional carrier services that manage packing,

loading, transportation, delivery and valuation. Transit is generally door-to-door, with transit times influenced by distance, road conditions and regional factors.

In-transit storage is commonly available for 15 or 30 days if immediate occupancy is not possible, with executive-level employees sometimes eligible for up to 60 days. Comprehensive transit insurance is standard market practice and is provided to cover damage, theft or loss.

Pet Relocation

Relocating family pets is a frequent consideration in India assignments. Within India, pets may be transported by rail or air, depending on availability, regulations and employee preference.



By Rail

Pet travel by rail requires advance booking with Indian Railways and confirmation of train eligibility. Employees may reserve an exclusive two- or four-berth cabin in first class or use luggage or parcel services. Properly ventilated crates, health certificates, vaccination records and government-issued identification are required. Availability may be limited, and travel conditions can be stressful for animals.



By Air

Air travel for pets is subject to airline-specific policies, with limited carriers offering this option. Where permitted, pets may travel as accompanied cabin baggage, checked baggage in the cargo hold or unaccompanied cargo, depending on size and weight. International Air Transport Association (IATA)-compliant carriers and veterinarian issued "fit-to-fly" certificates are required. Air travel may involve higher costs, stricter regulations and potential quarantine requirements.

Health and Safety

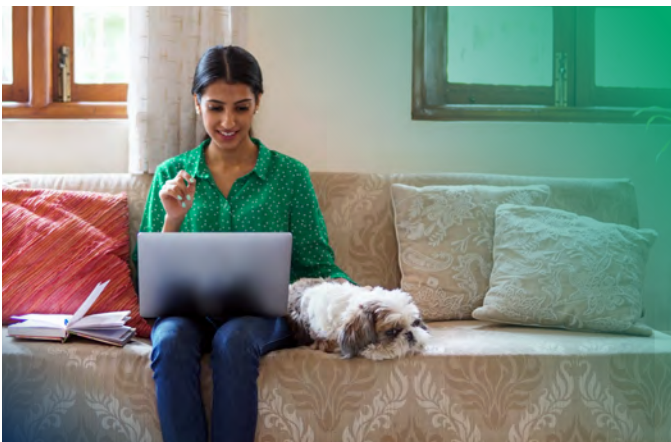
Employee well-being during relocation is a key priority for organizations operating in India.

Market practice typically includes providing guidance on safe travel, emergency contacts and access to local health resources. Employers often support continuity of health insurance coverage throughout the relocation period and may cover required vaccinations or preventive care.

Support for employees with disabilities or special health needs is increasingly common and may include accessible housing options, transportation accommodations and coordination with local medical providers. Many organizations partner closely with DSPs to ensure housing meets safety standards and to facilitate access to appropriate healthcare services.

Miscellaneous Expense Allowance

A one-time miscellaneous expense allowance is commonly provided to offset incidental relocation costs. Market practice typically ranges from one to three months of base salary, paid net of tax.



Repayment Terms and Tax Support

Employers generally require a one-year service agreement, with repayment obligations if the employee voluntarily terminates employment within that period.

Tax support is a standard component of relocation programs in India. This may include gross-up calculations, guidance on Tax Deducted at Source (TDS) and GST, and access to specialized services for cross-border remittance and reporting. Organizations typically provide tax support on taxable relocation allowances and benefits to ensure compliance and preserve the intended value of the program.

Program Design Considerations

Effective India mobility programs are designed with both compliance and employee experience in mind. Common design considerations include:

- Family-centric benefits, such as support for spousal employment, children's schooling and elder care
- Consistent program structures across intra-India, inbound and outbound moves, with flexibility for currency and tax differences
- Early planning for immigration requirements (including visas and FRRO registration) and banking setup (PAN and bank accounts)
- Transparent communication of location-specific costs, such as rental deposits, brokerage fees and vehicle taxes
- Early engagement of DSPs to support smoother onboarding and settling-in



Practical Scenarios

Applying Market Practice in India

Even the most thoughtfully designed mobility programs can encounter unexpected challenges once a relocation is underway. In India, where regulatory requirements, documentation dependencies and local market dynamics intersect, small delays or misunderstandings can quickly cascade into larger issues.

This section presents a series of real world scenarios drawn from intra-India, inbound and outbound

assignments. Each scenario highlights a common challenge faced by assignees and mobility teams and is paired with practical recommendations and best practices. Together, these examples illustrate how proactive planning, clear communication, and local expertise can help organizations address complexity while protecting both employee experience and compliance.

Banking, Payments and Financial Enablement

Why this matters:

Access to banking and funds is foundational in India. Delays in account setup or payment processing often affect housing, compliance and daily life within the first days of arrival.

Scenario 1: Delayed Bank Account Setup

Assignees relocating to India are typically expected to receive salary and allowances in an Indian bank account. However, some assignees arrive before their account is established and request that payments be made to a home-country bank account on a temporary basis.

Recommendations & Best Practices

- Secure prior client authorization before making payments to a foreign bank account as an exception to policy.
- Ensure all payments are reported correctly for tax and payroll purposes, as income remains taxable regardless of payment destination.
- Communicate clearly with the assignee about access to funds, noting that international debit and credit cards are widely accepted in major cities, though limitations may apply to online payments or subscriptions.
- Monitor and limit foreign-account payments to essential items only, recognizing foreign exchange impacts and bank fees.
- Treat foreign payments as a short-term solution and actively track progress toward local account activation.

Scenario 2: Urgent Landlord Payment Before Bank Account Activation

An assignee relocates from the U.S. to India and is required to open an Indian bank account as part of the relocation process. However, due to unforeseen delays, the account is not ready in time. The assignee finalizes a rental property on a Friday, with payment to the landlord due within two days over the weekend. Given the competitive nature of the housing market in India, timely payment is critical to secure the property. Additionally, if the rent is subject to TDS (Tax Deducted at Source), it is essential that the correct percentage is deducted and remitted to the tax authorities.

Recommendations & Best Practices

- Where bank setup is delayed, arrange for the DSP or employer to process the payment on the assignee's behalf.
- Confirm TDS applicability in advance and ensure the correct amount is deducted and remitted to tax authorities.
- Communicate roles and responsibilities clearly among the assignee, DSP, landlord, and payroll or tax teams to avoid errors or delays.

Scenario 3: Address Proof Cascade (Aadhaar, Bank, SIM & UPI)

An assignee arriving in India quickly finds that many essential services—such as opening a bank account, activating a mobile SIM, enabling UPI payments and applying for an Aadhaar card—require local address proof and completion of Know Your Customer (KYC) procedures. Eligibility for Aadhaar often depends on a period of residency and a registered local address, while banks and telecom providers each have their own documentation requirements. This creates a chain of dependencies: without a registered lease or utility bill, the assignee cannot open a bank account; without a bank account and address proof, SIM activation and digital payments are delayed; and without these, both daily life and onboarding can become significantly more complicated.

Recommendations & Best Practices

- Map documentation dependencies early and plan steps in sequence, starting with securing a registered lease.
- Use the same address consistently across all applications to avoid mismatches.
- Where permitted, leverage interim solutions such as employer letters or bank introduction letters.
- Confirm KYC requirements for each provider and schedule appointments strategically to reduce wait times.
- Coordinate closely with HR and DSP partners to keep assignees informed and supported.

Immigration, Documentation and Compliance

Why this matters:

Documentation gaps can block housing, trigger compliance risks, or delay family and pet relocation. Early alignment across immigration, tax and mobility teams is critical.

Scenario 4: Visa Validity and Lease Duration Mismatch

An assignee relocates from the U.S. to India for an international assignment. While the assignee plans to remain in India for 18 months, their visa is initially valid for only one year. During the home search process, a landlord declines to lease the property because the visa does not cover the full term of the proposed lease. This marks the second instance where the assignee has lost a potential housing opportunity due to documentation limitations.

Recommendations & Best Practices

- When the visa does not cover the full lease period, provide the landlord with supporting documentation confirming that an extension will be pursued, subject to government approval.
- Include materials such as the assignment offer letter and formal confirmation from the visa assistance team regarding the extension process.
- Proactively addressing documentation concerns can help reassure landlords and reduce the risk of missed housing opportunities.
- Consider proposing a shorter initial lease term with a mutually agreed-upon renewal clause.
- Explore the option of a corporate lease, where appropriate, to provide additional assurance to the landlord.



Scenario 5: Bank Account and Registration Dependency

Under Indian immigration regulations, many expatriates arriving in India on work visas are required to register with the FRRO within 14 days of their initial arrival. Early alignment on required local documentation—such as passport and visa copies, local address proof, employer letter and photographs—is essential to complete the registration process. However, FRRO registration typically requires the assignee to provide either a PAN card or proof of a PAN application. Applying for a PAN often requires an Indian bank account, which many assignees have not yet established upon arrival, creating a potential administrative challenge.

Recommendations & Best Practices

- To streamline onboarding, notify the DSP in advance to gather all required documentation for opening a bank account prior to the assignee's arrival.
- Obtain the assignee's signature as soon as possible after arrival and promptly submit the bank account application.
- Initiate the PAN application immediately after the bank account process is underway to avoid delays.

Scenario 6: Pet Relocation – Inbound India

The assignee is required to obtain an FRRO certificate to support the relocation of a pet from Germany to India. This registration is a mandatory compliance requirement that must be completed shortly after arrival. However, incomplete documentation causes a delay in the process, leading to added complications and stress for the assignee.

Recommendations & Best Practices

- Begin the FRRO registration process as early as possible—ideally before arrival or immediately upon entering India.
- Prepare all required documentation in advance, including passport copies, visa details and pet-related paperwork, to help streamline the process.
- Engage early with the relocation or visa assistance team to confirm timelines and compliance requirements.
- Prioritize scheduling and completing the FRRO appointment upon arrival.
- Maintain clear communication throughout the process to help minimize stress and support a smooth transition for both the assignee and their pet.

Scenario 7: TDS on Rent Compliance (Sections 194B / 194I)

Under Indian law, when monthly rent exceeds specified statutory thresholds, tenants are required to deduct and remit TDS. Assignees may be unfamiliar with the applicable payment timelines, challan requirements, and the need to obtain the landlord's PAN, which can increase the risk of non-compliance and potential penalties.

Recommendations & Best Practices

- Provide a clear, step-by-step workflow for TDS on rent, including template communications for requesting the landlord's PAN details.
- Share detailed instructions for challan payment and TDS certificate issuance to support compliance.
- Coordinate with payroll or tax vendors to ensure deductions are processed accurately and reconciled appropriately.
- Engage the local DSP as an administrative and advisory resource to support the assignee with TDS compliance, helping reduce compliance risk and overall assignee stress.

Scenario 8: Data Privacy Onboarding and E-Sign Norms

An assignee new to India may encounter unfamiliar digital consent and e-signature processes when engaging with banks, telecom providers and government portals. These workflows often involve repeated uploads of identity documents, use of one-time passwords (OTPs), and navigation of various e-KYC requirements. Without clear guidance, assignees may feel uncertain about the legitimacy of requests, the security of their personal information, and best practices for protecting sensitive data during the onboarding process.

Recommendations & Best Practices

- Provide a simple primer on common e-signature and KYC processes, including preferred browsers, how OTP routines function, and the types of identity documents typically required.
- Reinforce best practices for protecting personal data, such as verifying the authenticity of portals before uploading documents and using secure networks for sensitive transactions.
- Encourage assignees to retain copies of all submissions for their records.
- Advise assignees to contact HR or the DSP with any questions or concerns related to data privacy or digital consent.
- Offer proactive education and support to help build confidence and reduce the risk of inadvertent data exposure.

Housing, Property and Settling In Realities

Why this matters:

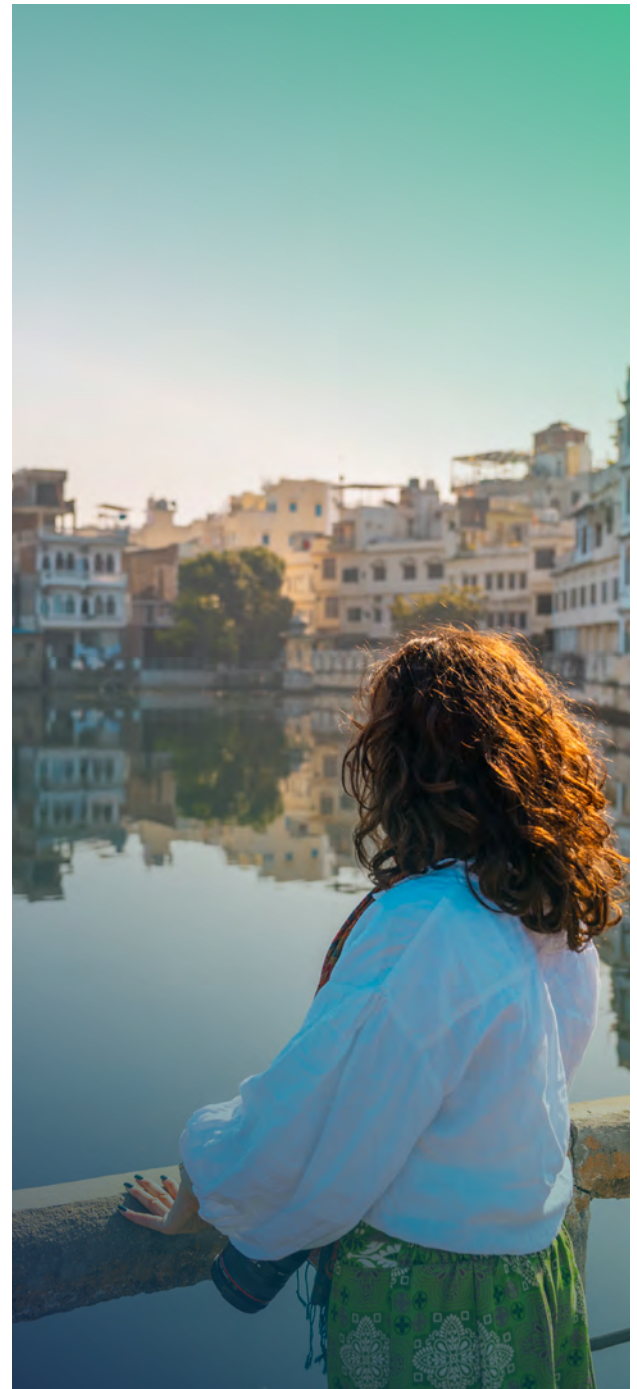
Local housing norms and community rules often differ significantly from other markets and can disrupt move-in plans if not anticipated.

Scenario 9: Home Repairs During Lease Renewal

During the lease renewal process, the assignee requests multiple repairs and modifications, including the installation of a kitchen sliding door, pigeon netting and plumbing repairs. However, the DSP partner is unable to secure the landlord's agreement to complete all of the requested improvements.

Recommendations & Best Practices

- Collaborate closely with the DSP to prioritize repairs that are essential to maintaining the property's condition.
- Clearly distinguish between critical repairs and non-essential upgrades.
- Present strong justifications to the landlord, supported by photos and proper documentation.
- Emphasize urgency when repairs impact safety, functionality or potential property damage.
- For non-essential upgrades (e.g., sliding door installation or pigeon netting), propose negotiated timelines.
- Explore cost-sharing options to encourage landlord cooperation.
- Communicate the long-term benefits of improvements, such as damage prevention and tenant retention.
- Maintain transparent and constructive communication to build trust and increase the likelihood of approval for key repairs.



Scenario 10: Housing Society NOC and Move In Rules

A residential gated community has strict move-in requirements, including obtaining a No-Objection Certificate (NOC), adhering to designated move-in time slots, and reserving elevator protection. Failure to complete any of these steps in advance may result in last-minute delivery delays and disruption to the overall relocation schedule.

Recommendations & Best Practices

- Secure society NOCs and elevator bookings well in advance.
- Share building bylaws with assignees and movers, including restrictions, deposits and penalties.
- Confirm weekend and holiday rules to avoid rescheduling costs.

Scenario 11: Short Term Accommodation and GST Invoicing

An assignee stays in extended-stay hotels or serviced apartments as temporary accommodation during relocation to India. However, the application of GST and the details reflected on invoices can affect reimbursement eligibility and tax compliance. If invoices are not issued in the correct name (assignee or employer), or if the required GST Identification Number (GSTIN) is omitted, reimbursement claims may be delayed, queried or rejected by the organization's finance team.

Recommendations & Best Practices

- Ensure accommodation invoices are issued in the correct name (assignee or employer) as per company policy.
- Confirm that the GSTIN is included on the invoice when required.
- Communicate invoicing requirements to the accommodation provider in advance.
- Review invoices for accuracy and completeness before submitting for reimbursement.
- Provide clear written guidelines to assignees and DSPs outlining invoice format and mandatory details.
- Standardize documentation practices to prevent delays or claim rejections.
- Ensure compliance with both internal finance policies and statutory tax requirements.

Departure & Repatriation

Why this matters:

Compliance responsibilities often extend beyond the assignee's final day in India.

Scenario 12: Final Utility Bills at Departure

During departure or repatriation, the assignee faces challenges in settling final utility payments. Utility providers often do not generate the final monthly bills before the departure date, and in the process of closing Indian bank accounts—a required step prior to leaving the country—the last month's utility charges frequently remain unpaid.

Recommendations & Best Practices

To prevent outstanding utility payments at departure, the following proactive steps are recommended:

- Notify the DSP partner well in advance of the planned departure date to track, estimate and monitor final utility charges.
- Retain a portion of the security deposit or final settlement amount to cover any pending bills, with reconciliation completed after departure.
- Provide written authorization for the DSP to settle final utility payments on the assignee's behalf, including confirmation of applicable service fees.
- Alternatively, arrange for a trusted local colleague or friend to facilitate final payments if necessary.
- Consider delaying closure of the Indian bank account for a few days after departure, where feasible, or explore digital payment methods that remain accessible internationally.
- Clearly communicate the agreed process to the assignee, including any deductions, reimbursements or settlement timelines.

Together, these scenarios highlight why successful mobility in India depends on early planning, clear ownership and strong local partnerships. When organizations anticipate common challenges and align stakeholders upfront, India relocations can be managed smoothly—supporting both business objectives and employee well being.

Looking to apply these insights to your program?

Connect with the Graebel Advisory team to discuss India-specific policy design, benchmarking, and practical implementation support.

