



# Country Fact Sheet

## India

### 2018

Credit: IOM/Nathalie Kasperek 2017

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**For further information please visit the information portal on  
voluntary return and reintegration *ReturningfromGermany*:**

<https://www.returningfromgermany.de/en/countries/india>

# I. Checklist for Voluntary Return



Credit: Amanda Nero/IOM

## Before the Return

### The returnee should

- ✓ request documents from the German authorities that might be needed later on.
- ✓ request certificates of education/vocational skills undergone during the stay (if any), Certificate of work/employment (if any), Certificate of time spent at detention center (if any)
- ✓ Medical fitness certificate or medical prescriptions (if any)
- ✓ take into consideration the following information concerning the arrival at the airport and the onward journey:
  - If one needs to get to a small town, low-cost airlines may not have connections. One may have to rely on major airlines such as Indian Airlines or Jet Airways.
  - Flying low-cost to a larger city and taking a train could be ideal. The airlines may provide lower fares for tickets booked early on
  - Railways tickets are available off counters at most railway stations as well as online. Indian Railways website: <http://www.indianrail.gov.in/>
  - Ticket booking: <https://www.irctc.co.in/eticketing/loginHome.jsf>

## After the Return

### The returnee should

- ✓ take into consideration the following information concerning (re-)registrations:
  - No registration is required for Indian nationals with any authority. The bureau of immigration may conduct a brief interview at the airport upon arrival.
  - Pension insurance / employee pension schemes are generally provided by employers. If already registered earlier, no re-registration is required.
  - Health insurance is available on payment of a premium. Government health schemes generally cover only people categorized as being below the poverty line.
- ✓ contact the local village level administrative unit (gram panchayat), Block Development officer or District magistrate office to understand the ongoing government schemes in that area.
- ✓ enroll themselves in the employment websites/local employment exchange for availing the employment opportunities.
- ✓ get information about the ongoing skill development program by the Government of India to upgrade their skills.

## II. Health Care (1/2)

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### I. General Information

The structure of India's healthcare system is multifaceted, consisting of various types of providers practicing in different systems of medicine and facilities within different ownership structures. Under the Indian Constitution, individual states are given primary authority over most aspects of healthcare, including public health and hospitals.

A special feature of public health services is that there are mass health care programmes, largely of a preventive and promotive nature, like selected disease control programmes, family planning and maternal and child health programs (contraception, immunization, ante-natal care, etc.).

The public health system caters for 18% of ambulatory care and 45% of hospitalizations. The private sector has increasingly been playing an important role in India's healthcare delivery.

#### Benefits:

The Government hospitals and primary health centers provide healthcare free of cost or for minimum charges only.

There are numerous charitable institutions that also provide affordable treatment. The private healthcare sector is comparatively expensive and most healthcare expenses are to be paid by the patients and their families, rather than through insurance. Generally, a valid identity proof (Adhaar card, Voter ID, PAN, driving license) may be required to avail these facilities.

#### Costs:

Patients have access to subsidized health care in the public hospitals in India. However, medicines are available at extremely meagre rates and often have to be purchased individually.

#### Access:

The government sponsored socially orientated Universal Health Insurance scheme only covers Indian citizens who are below the poverty line.

[http://www.rsby.gov.in/about\\_rsby.aspx](http://www.rsby.gov.in/about_rsby.aspx)

Health insurance for the general population is available through various private and public companies on payment of premiums which differ according to the plans.

Some of the prominent health insurance providers are General Insurance, Bharti AAA, HDFC ERGO, Bajaj, Religare, Apollo Munich, New India Assurance, Max Bupa etc. More information can be found on the websites of these insurance providers.

A list of major programs run by Ministry of health can be found at:

<http://www.mohfw.nic.in/index4.php?lang=1&level=0&linkid=316&lid=1610>

### 2. Medical treatment and medication

#### Medical facilities and doctors:

Public health centers and sub centers are state owned rural healthcare facilities, which also form the most basic unit of the public health system in India. These are generally single physician run clinics which also facilitate minor surgeries. These centers are generally available near all the villages in India. They are part of the government-funded public health system in the country and currently there are 25,560 PHCs in India of which 15,700 PHCs function with one doctor. Only PHCs in India have some special focuses which include infant immunization programs, anti-epidemic programs, birth control programs, pregnancy related healthcare and emergencies.

There are also Community Health Centers that are available as basic health unit in the urban areas. They are funded by state governments and accept patients referred from Primary Health Centres. Each serves 120,000 people in urban areas or 80,000 people in remote areas. Patients from these agencies can be transferred to general hospitals for further treatment. Thus, CHC's are also first referral units, or FRUs, which are required to have obstetric care, new born/childcare, and blood storage capacities at all hours everyday of the week. A list of some of the major hospital can be found at:

[https://en.wikipedia.org/wiki/List\\_of\\_hospitals\\_in\\_India](https://en.wikipedia.org/wiki/List_of_hospitals_in_India)

## II. Health Care (2/2)

### Procedure of admission:

A patient desiring any treatment at a public/private hospital is required to initially go for a consultation with the relevant medical practitioner or a specialist. On the recommendation of the doctor for admission of the patient in the hospital, the family or the patient themselves registers with the admissions department of the hospital and submits the request for admission for further treatment.

The admission procedure generally involves the submission of the documents including medical history of the patient, recommendation of the doctor for admission in the hospital, and the appropriate fees that need to be deposited based on the nature of the treatment for which the patient has been recommended.

Following the completion of the admission forms that need to be filled in prior to admission of the patient in the hospital and the deposit of the applicable fees for treatment which includes the room rent and other fees pertaining to surgical equipment, medical tests and prescribed medications.

### Availability and costs of medication:

Pharmacies are abundant in India and can be found even in remote towns. India is the largest manufacturer of generic medicine and the cost of essential medicines are controlled by the Government to make it widely available.

## Health Care System: Access for Returnees

### Eligibility and requirements:

Public healthcare is free for those below the poverty line. The public health sector encompasses 18% of total outpatient care and 44% of total inpatient care. However there is a greater inclination on the private healthcare facilities due to the quality healthcare which is available though at far higher prices.



Credit: Peter Bauza/ IOM 2017

# III. Labour Market and Employment

## I. General information

India has a labor force participation rate of approximately 55.6% according to the latest ILO estimates (2016). Most of the workforce employed in the unorganized sector is employed by the private sector. Given the sizeable labour force in India, there are still evident disparities in male and female participation with female participation at 31.1% as against male participation rate of 75.7%.

India's per capita income (nominal) was \$ 1680 in 2016, as per the World Bank, while its per capita income on purchasing power parity (PPP) basis was US\$ 6490. India has the second largest workforce in the world with 478.3 million (2012) employed people. In addition, India is adding another 12.8 million people to its workforce per annum. In 2015, the unemployment rate accounted for 3.4% as per the ILO labour market trend (2016).

## 2. Ways/assistance to find employment

The Government has set up over 900 Employment Exchanges all over the country to facilitate the recruitment of suitable candidates into various sectors. Job seekers register themselves with these Employment Exchanges and get notified as soon as any vacancy in the Government sector matches their desired profile. Some of the major online job portals are: [www.naurki.com](http://www.naurki.com); [www.monsterindia.com](http://www.monsterindia.com); [www.timesjob.com](http://www.timesjob.com); [www.placementindia.com](http://www.placementindia.com); [www.jobsadhead.com](http://www.jobsadhead.com)

### Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

The MGNREGA is an Indian job guarantee scheme, providing a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage per day.

The Commissions or Directorates of Industries are the nodal agencies in the different States which assist and guide new entrepreneurs in starting up an industrial unit in the concerned State. A list of the state government employment directorate can be found at <http://www.dget.nic.in/asp/sempdir.html>

## 3. Unemployment assistance

General information on public and/or private unemployment assistance:

National Employment Service or Employment Exchange, operated by the Directorate General of Employment and Training, Ministry of Labour, runs over 900 Employment Exchanges in order to bring about a better matching of the demand for, and the supply of work opportunities. Job seekers register themselves with these Employment Exchanges and get notified as soon as any vacancy in the Government sector matches their desired profile.

Some state governments in India provide unemployment support to persons registered at employment exchanges for more than three years. Respective local district commissioner or employment exchanges should be contacted for more information. The assistance generally provided by employment exchanges is informational through counselling which serves to assist candidates with necessary information pertaining to availability of jobs and enhancement of skills as per market demand.

## 4. Further education and trainings

Returnees may access further education or skill training in addition to their basic education by registering with a variety of skill courses. These are being offered under the aegis of the Ministry of Skills and Entrepreneurship, Government of India. Returnees may find the appropriate course that suits them and the relevant registering authority by visiting the government portal called Skill India at the website: <http://skillindia.gov.in/>

Returnees may also access further education or complete their basic education through open education institutes. A detailed information on the same is available at All India Council for Open Education (AICOE; [www.aicoe.in](http://www.aicoe.in)) or National Institute of Open Schooling ([www.nios.ac.in](http://www.nios.ac.in)). The returnee may choose from the variety of institutes or universities offering distance learning courses, for instance, Indira Gandhi National Open University (IGNOU); more information on the university is available on the website [www.ignou.ac.in](http://www.ignou.ac.in)

# IV. Housing

## I. General Information

The prices of property in major cities are at par with most of the global cities. Rent rates are relatively higher in cities than in villages. An average one bedroom apartment in big cities in India like New Delhi and Mumbai would cost approximately INR 15,000-30000. The cost of a two or three bedroom apartment would vary between INR 30,000-60,000 depending upon the location of the house and the city. The prices would get relatively reasonable as one would move towards the towns and villages. House prices in India are rapidly rising due to the lack of a well-developed market and a chronic shortage of housing, estimated at 18.0 million units in 2018, mainly in urban areas.

Most houses are provided on rent through property brokers who are generally unorganized and cover a small locality. Usually one month rent is taken as refundable advance by the house owner as a security deposit. The police verification of the tenant is mandatory but apart from major cities it is hardly implemented in small town and villages.

## Housing facilities for returnees / social housing

Temporary housing assistance is provided to returnees for a few days wherein a returnee is accommodated in a rental house or a guest house within a reasonable expense which is generally borne by the sending country.

## 2. Ways/assistance to find accommodation

Various websites such as [www.99acres.com](http://www.99acres.com) and [www.magicbricks.com](http://www.magicbricks.com) provide options for buying or renting flats in India.

## 3. Social grants for housing

The Government is running a number of schemes for housing but most of them are limited to the population living below the poverty line. These schemes are generally implemented by state governments. Further information may be found at <http://india.gov.in/topics/housing>



# V. Social Welfare (1/2)

## I. General Information

The National and State Governments offer a number of social security schemes and programs. However, these are mostly targeted towards under-privileged groups such as population below the poverty line. These programs are generally implemented through village level administrative units called Panchayat.

For more information contact the Panchayat / office of the district commissioner or the website of state / central government may be visited.

### Benefits:

Benefits depend on eligibility of applicants under the various available schemes.

### Costs:

Costs would be relative to available social schemes based on eligibility of the applicants.

## Social Welfare System: Access for Returnees

### Eligibility and requirements:

The ministries of the Government of India have come up with various useful schemes from time to time. The eligibility depends upon economic condition, age, minority or caste states, gender etc.

### Registration procedure:

Contact the local district office or Panchayat for more registration.

### Registration documents :

Aadhar Card, income proof, voter ID, PAN Card, Ration card, Passport etc

## 2. Pension System

The employee pension scheme is mandatory and is attached to the employment. The national social assistance program covers only the population below the poverty line or physically challenged people. The National Pension System (NPS) is a voluntary, defined contribution retirement savings scheme designed to enable the subscribers.

This is to make optimum decisions regarding their future through systematic savings during their working life. With effect from 1st May, 2009, NPS has been provided for all citizens of the country including the unorganized sector workers on a voluntary basis.

More information can be found here:

- <https://india.gov.in/spotlight/national-pension-system-retirement-plan-all>
- <https://npscra.nsdl.co.in/download/pdf/NPS%20Booklet.pdf>.

### Costs:

To contribute in Tier I and Tier II accounts, a subscriber is required to make their first contribution at the time of applying for registration (minimum contribution Rs.500 for Tier I and Rs.1000 for Tier II) at any POP-SP with NCIS (NPS Contribution Instruction Slip) form.

The NPS subscriber is required to make contributions subject to the following conditions:

- Minimum amount at the time of Account opening - Rs.500
- Minimum amount per contribution - Rs.500
- Minimum contribution per year - Rs.6,000
- Minimum number of contributions in a year: No maximum limit has been mandated and subscriber can decide on the frequency of their contributions.



## V. Social Welfare (2/2)

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For Tier II, minimum contribution requirements are:

- Minimum contribution at the time of account opening - Rs.1000
- Minimum amount per contribution - Rs.250
- Minimum number of contributions in a year
- Maintain minimum balance of Rs.2000 at the end of each financial year

### Benefits:

NPS is a transparent and cost effective system wherein the pension contributions are invested in the pension fund schemes and the employee will be able to know the value of the investment on day to day basis. All the subscriber has to do, is to open an account with their nodal office and get a Permanent Retirement Account Number (PRAN).

Each employee is identified by a unique number and has a separate PRAN which is portable i.e., will remain the same even if an employee gets transferred to any other office. NPS is regulated by the Pension Fund Regulatory and Development.

### 3.Vulnerable Groups

Vulnerable groups may include disabled and people living below poverty line in India. Based on their type of vulnerability, the groups are entitled to avail various benefits under government schemes which include reservations in government jobs, subsidized health care facilities and subsidized rations/food items.

Further information on government schemes may be available from the office of respective District Magistrate.

### Assistance for vulnerable persons:

There are various programs for vulnerable persons run by both the central government and the state governments.

Further information of such schemes can be collected from the office of respective District Magistrate.

### Pension System: Access for Returnees

All citizens of India between the age of 18 and 60 years as on the date of submission of their application to Point of Presence (POP) / Point of Presence-Service Provider (POP-SP) can join NPS. Any Individual can register as a subscriber in NPS by following procedure:

- Submit duly filled UOS S1 form to open a Permanent Retirement Account (PRA) (Tier I and/or Tier II) in NPS with other supporting KYC documents to POP-SP
- For only Tier II account, an individual with an active Tier I account needs to approach the associated POP-SP and submit a copy of the PRAN Card along with UOS-S10 form (Tier II activation form) - PDF file that opens in a new window
- POP-SP will validate the form and provide a receipt number to the subscriber
- Required documents - KYC documents

# VI. Educational System (1/2)

## I. General Information

Most cities and towns have both government and private schools. However, the cost and quality of education may vary. The academic year in most parts of India starts in June/July. Interested students should therefore apply well in advance.

Primary schools (grade 1 to 8) are available in most villages. For high school education (Grade 9 to 12), children might have to go to nearby village/town. Contact respective State Boards for Education for details on recognized schools. Colleges and vocational training institutes are located at block and district level.

Most of the major cities have universities. With 789 universities and more than 37,204 affiliated colleges enrolling more than 20 million students, Indian higher education is a large and complex system. Distance education is also available through 66 institutions functioning in 60 universities besides 11 open universities imparting education.

Information of all universities, colleges, boards and vocational training institutions can be found at <http://mhrd.gov.in/institutions>.

### Access

For admission generally these documents are required:

- Application/registration form
- Passport size photographs, mark sheet and pass certificate
- Proof of date of birth (usually in the form of your tenth standard mark sheet or pass certificate which contains date of birth)
- School leaving certificate, transfer certificate (issued by the last school attended)
- Domicile certificate/ residential proof or certificate, provisional certificate (if applying to a college outside home state), character certificate (usually from the institution last attended)
- Scheduled Caste/ Scheduled Tribe/other Backward Caste certificates (if applied under these categories), Community Certificate (if applied for such a quota)
- Gap students are required to obtain an affidavit from a court in certain jurisdictions
- Migration certificate

Educational Level	Age
e.g. Child care / nursery school	0 – 3
e.g. Kindergarten	3 – 6
Primary Level	
e.g. Elementary School	6 – 10
Secondary Level	
e.g. Middle School	10 – 15
e.g. High School	15 – 19
Higher Education	
e.g. Collegen, University, Professional School etc.	From 19

## VI. Educational System (2/2)

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### 2. Cost, loans and stipends

Costs of education differ widely. Government and government aided institution provide education at a very minimal rate whereas education in private institutions is comparatively very expensive.

#### Access and requirements to stipends and/or loans for covering tuition

Students who are unable to afford their tuition fees may be eligible for Student Loans which are provided by various public and private banks after determining the eligibility of the individual students for the loans. Student loans are generally provided at a subsidized rate of interest by the banks.

To avail such loans, the students must fulfil the criteria based on submission of all academic documents and assuring the bank of the credibility of the course of study proposed to be undertaken by the student. Further information may be obtained by directly contacting the bank of choice.

### 3. Approval and verification of foreign diplomas

The Evaluation Division of the inter university board at Delhi is entrusted with the task of equivalence of degrees awarded by the accredited foreign universities for the purpose of admission to higher studies.

### Educational System: Access and Registration Procedure for Returnees

Admission in both Public and Private School and Colleges are announced once every year through media and newspaper. Schools may be directly approached for admission along with following documents.

#### Document required for admission in Schools:

- One passport size photograph of child.
- School leaving certificate of a recognized school OR original date of birth certificate issued by MCD or any other local body
- Mark sheet of previous class passed
- Any one of the following documents as residence proof.
  - BPL or Ration card issued in the name of parents having the name of child.
  - Domicile certificate of child or parents.
  - Voter ID card of father or mother.
  - Electricity/MTNL Landline/Water bill in the name of parents.
  - Bank passbook in the name of child or parents.
  - Aadhar card of child or Parents.
  - Passport in the name of any of the parents or child.
  - Driving license of parents.
- Certificate of caste (In case of SC/ST/OBC).
- Certificate of disability.

## VII. Concrete Support for Returnees

### I. Reintegration assistance programs and support to start income generating activities

Though the Government of India does not have any specific programme for return migrants, there are numerous programme sponsored by both federal government and state governments which can be availed by return migrant for initiating income generating activities.

Some of these are listed in the table below; a full list of over 50 governmental startup programmes can be found here: <https://www.vyapaarjagat.com/news/50-startup-schemes-indian-government-startups-know/>

Detailed information may furthermore be accessed at these websites:

- [http://www.archive.india.gov.in/spotlight/spotlight\\_archive.php?id=72](http://www.archive.india.gov.in/spotlight/spotlight_archive.php?id=72)
- Small Industries Development Bank of India (SIDBI): [https://www.sidbi.in/SIDBI\\_Foundation\\_For\\_Micro\\_Credit.php](https://www.sidbi.in/SIDBI_Foundation_For_Micro_Credit.php)
- National Bank for Agriculture and Rural Development (NABARD): <https://www.nabard.org/>

Name Of The Scheme	Headed By	Industry Applicable	Fiscal Incentive (*T&C applied)
<b>Dairy Entrepreneurship Development Scheme</b>	National Bank for Agriculture and Rural Development (NABARD)	Agriculture, pets & animals, social impact, food & beverages.	The incentives differ with respect to the cost of the required equipment or establishment of the facilities
<b>Stand Up India</b>	Small Industries Development Bank of India (SIDBI)	Sector-agnostic	Composite loan between INR 10 Lakhs and INR 1 Cr to cover 75% of the project cost can be taken up, inclusive of term loan and working capital.
<b>Infrastructure Development Scheme</b>	National Small Industries Corporation (NSIC)	Sector-agnostic	For a deposit of six months refundable rent, an office space of 467 sq.ft. to 8,657 sq.ft. is provided.
<b>Udaan Training Programme For Unemployed Youth Of J&amp;K</b>	National Skill Development Corporation (NSDC)	Education, human resources	INR 750 Cr has been earmarked for the implementation of the scheme over a period of five years

## VIII. Contact Information and Useful Links (1/2)

### International, Non-Governmental, Humanitarian Organizations

**International Organization for Migration  
F 5 Kailash Colony, New Delhi - 110048**

Tel.: 91-1140532401/03  
Email: [iominida@iom.int](mailto:iominida@iom.int)  
Internet: [www.iom.int](http://www.iom.int)

**International Labour Organization**

India Habitat Centre, Core 4B, 3rd Floor, Lodhi Road, New Delhi, Delhi 110003  
Tel.: 011 2460 2101  
Internet: [www.ilo.org](http://www.ilo.org)

**United Nation Development Programme**

Joseph Stein Lane, Lodhi Gardens, 55 Lodhi Estate, New Delhi, Delhi 110003  
Tel.: 011 4653 2333  
Internet: [www.in.undp.org](http://www.in.undp.org)

**Office Of The United Nations High Commissioner  
For Refugees (UNHCR)**

B2/16, Vasant Vihar, New Delhi, Delhi 110057  
Tel.: 011 4353 0444  
Internet: <http://www.unhcr.org/in/>

**United Nations Children's Fund (UNICEF)**

73, Lodi Estate, Near Lodi Garden, New Delhi, 110003  
Tel.: 011 2469 0401  
Internet: [www.unicef.in](http://www.unicef.in)

**UN Women**

83, Block C, Defence Colony, New Delhi, Delhi 110024  
Tel.: 011 4045 2300  
Internet: [india.unwomen.org](http://india.unwomen.org)

### Relevant local authorities (employment offices, health/pension insurances etc. )

**Director General Of Training**

Please contact the respective state office or district office

**Ministry of Skill training and Entrepreneurship**

Please contact the respective state government office or district office

**National Skill Development Council**

01-306, World Mark I, West Wing, Aerocity, New Delhi, Delhi 110037  
011 4745 1600

**Employees' Provident Fund Organisation**

Online: <https://epfindia.gov.in/>

**National Career Service**

Online: [www.ncs.gov.in](http://www.ncs.gov.in)

**For any information related to employment, health of Pension insurance, office of local district commissioner should be approached**

## VIII. Contact Information and Useful Links (2/2)

### Medical Facilities

<b>Bombay Hospital and Medical Research Center</b> 12, Marine Lines, Mumbai - 400 020, India	<b>Lilavati Hospital and Research Center</b> A - 791, Bandra Reclamation, Bandra West, Mumbai-400050, India
<b>Jaslok Hospital &amp; Research Centre</b> 15, Dr. Deshmukh Marg, Pedder Road, IT Colony, Tardeo, Mumbai, Maharashtra 400026	<b>P.D Hinduja Hospital</b> Veer Savarkar Marg, Mahim, Mumbai-400 016 India
<b>Kokilaben Dhirubhai Ambani Hospital and Medical Research Center</b> Rao Saheb Achutrao, Patwardhan Marg, Four Bungalows, Mumbai - 400053, India	<b>Saifee Hospital, MaharshiKarve Marg,</b> Girgaon, Mumbai, India - 400004
<b>Hiranandani Hospital Road, Hill Side Avenue,</b> Hiranandani Gardens, Powai, Mumbai- 400076, India.	<b>All India Institute of Medical Sciences, New Delhi</b> AIIMS Campus, Ansari Nagar East, New Delhi, Delhi 110029, India
<b>Sir Ganga Ram Hospital Marg,</b> Rajinder Nagar, New Delhi, Delhi-110060, India	<b>BLK Super Speciality Hospital</b> Pusa Road, Rajinder Nagar, New Delhi, Delhi-110005, India
<b>Indraprastha Apollo Hospitals, Delhi</b> Delhi Mathura Road, Near Jasola Apollo Metro Station, Sarita Vihar, New Delhi, Delhi-110076, India	<b>Fortis Hospital</b> Fortis Hospital, A Block, Shalimar Bagh, New Delhi, Delhi-110088, India

### Other Contacts (e.g. NGOs for women and children, microcredit-lending)

<b>Azad Foundation</b> W-114, First Floor, Greater Kailash-II, New Delhi 110048 Tel: +91 11 4060 1878 Email: <a href="mailto:azadfoundation@gmail.com">azadfoundation@gmail.com</a> Website: <a href="http://www.azadfoundation.com/">http://www.azadfoundation.com/</a>	<b>Women's Rights Unit of Lawyers Collective</b> Address: A-13, 1st Floor, Nizamuddin West, New Delhi 110013 Phone: 011 41666385
<b>Asara</b> Address: Jagruti Society, B/117, L J Road, Matunga (W), Mumbai, Maharashtra 400016 Phone: 022 24453857	<b>International Center for Research on Women</b> Address: C - 59, South Ext, Part II, Block C, South Extension II, Delhi 110049 Phone: 011 46643333

For further information please visit the information portal on voluntary return and reintegration **ReturningfromGermany:**  
<https://www.returningfromgermany.de/en/countries/india>