SWITZERLAND GLOBAL ENTERPRISE

India
Business Guide

Compiled by:

Swiss Business Hub India

Mumbai, September 2015

ARRIVAL AND DEPARTURE

Travellers from abroad arrive into India mostly through the following International Airports:

- Ahmedabad (Gujarat)
- Amritsar (Punjab)
- Bengaluru (Karnataka)
- Calicut (Kerala)
- Chennai (Tamil Nadu)
- Coimbatore (Tamil Nadu)
- Goa (Goa)
- Guwahati (Assam)
- Hyderabad (Andhra Pradesh)
- Jaipur (Rajasthan)
- Kochi (Kerala)
- Kolkata (West Bengal)
- Lucknow (Uttar Pradesh)
- Mumbai (Maharashtra)
- Nagpur (Maharashtra)
- New Delhi (National Capital Region)
- Port Blair (Andaman & Nicobar Islands)
- Pune (Maharashtra)
- Srinagar (Jammu & Kashmir)
- Thiruvananthapuram (Kerala)
- Tiruchirapalli (Tamil Nadu)
- Varanasi (Uttar Pradesh)
- Visakhapatnam (Andhra Prades

An Indian visa can be obtained from the Embassy of India in Berne (http://indembassybern.ch) through its outsourcing agency, India Visa Application Centre (IVAC), Weststrasse 2, 3005 Berne and directly from the Consulate General of India in Geneva.

Swiss citizens require a valid Indian visa before their travel to India. Further information on the Indian visa and applicable forms can be obtained from the VFS website: http://in.vfsglobal.ch.

At present, the Government of India offers an “e-Tourist Visa Facility” service to about 75 countries. Although Liechtenstein does enjoy this facility Swiss passport holders cannot avail of the same as yet.

LANGUAGES USED FOR BUSINESS

India has eighteen official languages. While Hindi is the first official language, English is the second, co-official language and predominantly used in business and judicial communication. There are 17 other regional languages like Tamil, Telugu, Kannada, Malayalam, Marathi, Gujarati, Oriya, Bengali, Punjabi, etc. Therefore, as most States have their own language, local administrative/official forms may mostly be in the local language and may require the services of a local translator, even for your Indian partner.

PUBLIC HOLIDAYS

India has a plethora of holidays based on national interest, religion, geographical customs, etc. While planning a trip, one of the first things to check up before visiting India is the holidays due during the scheduled programme. School holidays play a very important since most families organize their vacations during this time, i.e. in summer (April to June), Diwali (end-October or early-November) and Christmas/New Year, and Indian partners may, therefore, not be available.

While private and proprietorship companies do not always conform to the so-called “Bank Holidays” (dictated by the Negotiable Instruments Act 1881), most publicly listed companies and all Government organisations enjoy these holidays. The following pan-India holidays are the most important:

- Republic Day, 26 January
- Ramzan Id, variable date
- Good Friday variable date
- Holi, variable date
- Labour Day, 1 May
- Independence Day, 15 August
- Ganesh Chaturthi, variable date
- Gandhi Jayanti, 2 October
- Dussera, variable date
- Diwali, variable date
- Christmas, 25 December

Banks are closed for half yearly accounts and annual accounts on 30 September on 31 March respectively, every year. The Indian financial year is calculated from 1 April to 31 March.

HEALTH AND INOCULATIONS

Travellers coming to India via Africa, South America or any other endemic yellow fever and/or small-pox and/or Ebola virus infected areas must possess a relevant vaccination certificate. However, please consult a doctor for inoculation against typhoid, meningitis, cholera and hepatitis-A. Carrying of anti-malarial and anti-diarrheal pills on the trip is also recommended.

TIME ZONE

GMT + 5.30 hours.

TIME DIFFERENCE BETWEEN SWITZERLAND AND INDIA

CET + 4.30 hours (Winter time)
CET + 3.30 hours (Summer time)

ELECTRICITY SUPPLY

230 V; a plug adapter will be needed in order to use Swiss appliances. It is recommended to get a universal adapter and converter kit (in case of usage of US equipment).

METHODS OF PAYMENT

The valid currency is the Indian Rupee (INR - ₹) made up of 100 paisa. Foreign currency (in cash and traveller's cheques) is accepted at most hotels. Foreign currency should be changed only at authorised foreign exchange dealers, banks or hotels where a certificate is issued. This certificate has to be produced to re-convert excess Indian rupees to foreign exchange at the time of departure from India.

Cash or travellers cheques of a value of US$ 10'000 or more must be declared at the time of entering India. Credit cards, e.g. American Express, Diners, Visa and Mastercard, are widely accepted in most commercial establishments and restaurants in most cities. The facility to withdraw (only) INR from automated teller machines (ATMs) is also easily available.

Money transfers can also be done through Western Union offices in Switzerland to their offices in India in most metropolitan cities.

TRANSPORTATION

All major Indian cities are well connected by air, rail and road.

An extensive network of railways and bus services connect most towns and villages though the degree of comfort and punctuality is not up to European standards. Inter-city travel (e.g. Mumbai - Pune, Delhi - Agra, Ahmedabad – Baroda, etc.) can also be undertaken by private taxis on suitably well maintained expressways and freeways.

Intra-city transport is mostly undertaken by local city buses, taxis/auto-rickshaws, local trains/metro systems. Online Apps (Uber, Ola, Taxi for Sure, etc.) also offer convenient and comfortable 24-hour taxi services.

BY AIR

Swiss International Air Lines has offices in Mumbai and Delhi and GSAs in major cities like Ahmedabad, Bengaluru, Chennai, Goa, Hyderabad, Indore, Kochi, Kolkata, Pune and Vadodara. Other international airlines with good connectivity to Switzerland are European carriers like Lufthansa, British Airways, Air France and Gulf carriers like Emirates, Eitihad, and Qatar Airways.

India's national carrier, Air India, has a code-share agreement with Swiss for flights to Zürich from Mumbai and Delhi.

Domestic flights are operated by a few private airlines (some of them budget carriers) like Jet Airways, JetKonnect, Indigo, Go Air, SpiceJet, Air Costa, Vistara, etc. besides the Government- owned Air India and Air India Express.

BY SEA

Passengers arriving by sea (mostly tourists on cruise liners) can avail of Immigration and Customs facilities at Mumbai, Goa, Cochin, Chennai, Lakshadweep and Andaman & Nicobar Islands.

BY ROAD

Inter-city connectivity is maintained by a large network of National Highways (Central Government), State Highways (State Government) and Expressways (privately operated, controlled access toll roads). These form an intricate part of the Golden Quadrilateral connecting Delhi, Kolkata, Chennai and Mumbai and spread over 5'900 km and also connecting Ahmedabad, Bengaluru, Bhubaneswar, Jaipur, Kanpur, Pune, Surat, Guntur, Vijayawada and Visakhapatnam.

BY RAIL

India boasts of one of the world's largest railway system comprising 115'000 km of track over a route of 65'436 km and 7,172 stations. The trains have a 5-digit numbering system and Indian Railways runs 12'617 passenger trains and 7'421 freight trains daily. Tickets can be purchased at railway stations or e-tickets can be bought on the online portal of Indian Railways (https://www.irctc.co.in/eticketing/loginHome.jsf). Pre-confirmed reservation in air-conditioned chair cars or sleeper wagons is recommended.

A high-speed freight corridor is presently under implementation between New Delhi and Mumbai whereas a high-speed passenger train will soon run between Ahmedabad and Mumbai.

HOTELS

Most major cities boast 5-star hotels whose services and infrastructure are comparable to international standards. However, amenities in other star hotels do not necessarily meet Western expectations. There are ongoing plans by some of the hotel chains to start 4-star and budget hotels.

Major hotel groups operating in India are the local ones like the Taj, Oberoi, Leela, ITC, Lalit, Lemon Tree, etc. and international chains Sheraton, Meridien, Hyatt, Radisson, Holiday Inn, Intercontinental, Hilton, Mariott, Novotel, Mövenpick, etc.

There exists a demand-supply gap in the availability of hotel rooms and prices, therefore, are generally on the higher side. Peak season (September to May) rooms should be booked well in advance, especially for group travel or delegations.

COMMUNICATION

Telephone/fax: Code from Switzerland to India: 00-91
Telephone/fax: Code from India to Switzerland: 00-41
While most hotels offer internet connections, cyber cafes are also widely spread and comparatively cheaper than Swiss prices.

Newspapers and magazines are available in English, Hindi and the many regional languages. The most widely read English dailies are Times of India, Hindustan Times, The Hindu, Deccan Herald whereas financial dailies include Economic Times, Mint, Hindu Business Line and Business Standard. Foreign newspapers are available at select book stores mostly located in 5-star hotels.

CELL PHONES

The Indian mobile telephone system works on both GSM and CDMA platforms and offers reasonably good 3G and 4G connectivity over most parts of the country. Swisscom mobile telephone numbers work in India. Pre-paid local SIM cards from domestic cellular services are also freely available on furnishing proper identity documentation (passport, etc.).

BUSINESS HOURS

Business hours in the private sector are 9:30 a.m. to 5:00 p.m., Monday through Friday. Some offices work from 9.30 a.m. to 1.00 p.m. also on Saturdays. Lunch is usually from 1:00 p.m. to 2:00 p.m. While Government departments follow a six-day week, the second and fourth Saturdays are generally holidays.

ADDRESSES AND OPENING HOURS OF THE EMBASSY OF INDIA IN SWITZERLAND

Representation	Phone - Fax	Contacts
Embassy of India Kirchenfeldstrasse 28 3005 Berne Office hours : 09:00 to 17.30 hours Monday to Friday	Phone +41 31 350 11 30 Fax +41 31 351 15 57	E-Mail • india@indembassybern.ch Website • http://indembassybern.ch
Consulate General of India E-Floor, Rue de Valais 7-9 1202, Geneva Office hours : 09:00 to 17.30 hours Monday to Friday	Phone +41 22 906 86 86 Fax +41 22 906 86 76	E-Mail • N.A. Website • N.A.

ADDRESSES OF THE SWISS EMBASSY AND CONSULATES IN INDIA

Representation	Phone - Fax	Contacts
Embassy of Switzerland Nyaya Marg Chanakyapuri New Delhi 110 021 Office hours : 08:30 to 11.30 hours (Consular Affairs) Monday to Friday	Phone +91 11 4995 9500 +91 11 4995 9510 (Trade) +91 11 4995 9520 (Visa) +91 11 4995 9570 (CCD) Fax +91 11 4995 9509 +91 11 4995 9529 (Visa) +91 11 4995 9589 (CCD)	E-Mail • ndh.vertretung@eda.admin.ch • ndh.visa@eda.admin.ch (Visa) • delhi@sdc.net (CCD) Website • http://www.eda.admin.ch/newdelhi • http://www.swiss-cooperation.admin.ch/india
Consulate General of Switzerland No 26 Crescent Park Rest House Crescent Road Bangalore 560 001 Office hours : 08:30 to 11.30	Phone +91 80 4940 2000 Fax - -	E-Mail • vertretungbangalore@eda.admin.ch Website

hours (Consular Affairs) Monday to Friday		• http://www.eda.admin.ch/bangalore
Consulate of Switzerland I-6 Dr. V.S.I. Estate Rajiv Gandhi Salai Thiruvanmiyur Chennai 600 041	Phones +91 44 4207 4838 Fax +91 44 2254 2481	E-Mail • chennai@honrep.ch Website • http://www.eda.admin.ch/bangalore
Consulate of Switzerland c/o Titagarh Wagons Ltd. 756 Anandpur Kolkata 700 147	Phones +91 33 4019 0800 Fax +91 33 4019 0826	E-Mail • kolkata@honrep.ch Website • http://www.eda.admin.ch/newdelhi
Consulate General of Switzerland 102 Maker Chambers IV, 10th floor 222, Jamnalal Bajaj Marg Nariman Point Mumbai 400 021 Office hours : 08:30 to 11.30 hours (Consular Affairs) Monday to Friday	Phones +91 22 2288 4563 / 64 / 65 +91 22 2283 1738 +91 22 6632 4161 (Visa) Fax +91 22 2285 6566 +91 22 2285 0626	E-Mail • mum.vertretung@eda.admin.ch • mum.visa@eda.admin.ch (Visa) Website http://www.eda.admin.ch/mumbai
Swiss Business Hub India c/o Consulate General of Switzerland 502 Dalamal House 206, Jamnalal Bajaj Marg Nariman Point Mumbai 400 021 Office hours : 08:30 to 15.30 hours Monday to Friday	Phones +91 22 4343 5600 Fax +91 22 4343 5612	E-Mail • mum.sbhindia@eda.admin.ch Website • http://www.switzerland-ge.com/india
swissNex India No 26 Crescent Park Rest House Crescent Road	Phone +91 80 4941 2000 Fax:	E-mail • info@swissnexindia.org

Bangalore 560 001	- -	Website • http://www.swissnexindia.org

TIPS FOR INITIATING BUSINESS CONTACTS

General:

India has a long-standing tradition of enterprise in trade and commerce. However, the sheer geographical size, disparities in regional development levels and the enormous cultural diversity in various parts of India have supported a highly scattered and dispersed business system, with trade (mostly) and industry (partially) thriving on local demand.

Very few businesses - mostly MNCs and large Indian corporate houses in the fast moving consumer goods (FMCG), white goods sector, mobile telephony, IT, services, etc. - operate at a national level characterised by high penetration levels in semi-urban areas.

However, a majority of business control is mostly patriarchal and dynastic, even in large enterprises, which are normally managed by the main shareholders themselves through management control on the board, unlike the delegated control found in some other economies. However, the occidental structure of management based on professional trained managers is becoming increasingly popular even in family-owned business enterprises.

Manipulation, favouritism, tax evasion and “speed money” are part of business practices in India and often, an executive’s “contacts” have considerable weight in career advancement. One can say it does not matter “who you are” but more importantly “who you know that makes you who you are”.

Social contribution and environment protection are generally not voluntary activities in corporate India and are mostly induced by tax-saving schemes or strict rules by the Government or intervention by the courts acting on public interest.

A case in point is the recently introduced Corporate Social Responsibility policy. As per Section 135 of the Companies Act - 2013, every company having a net worth of Rupees 5 billion or more, or a turnover of Rupees 10 billion or more or a net profit of Rupees 50 milion or more, during any financial year, shall ensure that the company spends, in every financial year, at least 2% of the average net profits of the company made during the three immediately preceding financial years, in pursuance of its Corporate Social Responsibility policy. This applies is to every company, including its holding or subsidiary, and a foreign company having its branch or project office in India.

Business Hierarchies:

- A majority of the Indian business families stem from four communities, i.e. Sindhis, Marwaris/Jains, Gujaratis and certain communities of South Indian Hindus. Parsis, Sikhs, Muslims and Christians are also present but in smaller proportions.

- Although officially there is equality under the law, inequality between the castes is an accepted reality of life in India and the caste system remains one of the most important influences in Indian society.
- The hierarchical nature of Indian society demands that the boss be recognised as the highest individual in authority. Each employee plays a role in the organisation and often the role is as important as the actual work the person may perform.
- If you are the boss, it is often your presence that is important so that the negotiations can take place at the top level. Due to the rigid hierarchy in Indian business culture, a subordinate will be able to meet only with a subordinate. Once you have gained access to the necessary senior contact, however, the two of you may need only to exchange pleasantries while your assistants concern themselves with the details.
- When establishing business contacts, aim for those in the highest position of authority since decisions are made only at this level. However, middle managers do have some influence although they usually do not make decisions. A middle manager on your side can forward your proposal. Often, they are more accessible and are usually willing to meet at short notice.
- In Indian business culture, any final decision must be in accordance with the family, group, and social structure. Since most of the business in India is family oriented, you may need to negotiate with the siblings but the final decision will always be with the patriarch of the family.
- Within family-run businesses, there is a common (but unsaid) belief that people outside of the family are not to be “fully” trusted. The head of the family usually keeps firm control by limiting information, sometimes even within his own family members.

Decision Making:

- Indians require time to discuss every aspect of a deal and then usually take more time before giving a final answer. Therefore, decision making can be a slow and long drawn-out process.
- Be patient and plan other activities while waiting. Impatience is viewed as rude and attempts to pressurize people to get things done faster will be resisted and resented.
- Decisions are made at the top of the hierarchy, so whenever possible cultivate and maintain good relationships with the highest-ranking executives.
- In India, “outside” information and new concepts will be accepted only if they do not contradict prevailing religious beliefs and social structures. Since perceptions of the truth tend to be guided by feelings, a strong argument appealing to both feelings and faith will often be more convincing to an Indian than one using only objective facts and empirical evidence.
- Indians tend to think associatively, largely because the country’s educational system places a heavy emphasis on rote learning. Indian business people with a higher education, however, are often more abstract and analytical thinkers.
- In India everything has to be bargained. However, expect Indian negotiators to be very shrewd at the bargaining table.
- Business in India is highly personal and is conducted at a much more leisurely pace than in the West. Hospitality is an intrinsic part of doing business in India; most business discussions will not begin until tea is served and there has been some preliminary “small talk.” Talking about your friends and family is an important part of establishing a relationship with those involved in the negotiating process.
- Although it’s necessary to obtain good legal and tax advice before proceeding with negotiations, you will have to be flexible and not appear too “legalistic” during the actual negotiation discussions. Delays are inevitable and must be expected, particularly when dealing with Government bureaucracy.

- The Indian Government machinery is notorious for moving at a slow pace and communication within the country is often a challenge. You will have to be patient and set aside any unrealistic expectations regarding deadlines and efficiency. It's usually helpful to have an Indian intermediary. An option can be to hire someone who knows how to manoeuvre within India's intricate bureaucracy and get the necessary papers signed and stamped.
- You will have to be prepared to offer competitive technology packages with close technical follow-up, if your business deals with such concerns. The technical assistance you are willing to provide and how effectively you can train your client's employees will be key considerations in the decision. After sales services and easy and fast availability of spare parts is also an important factor.
- For official communications, the best policy is to create a "paper trail" by circulating reports and memos, even to people not directly affected, so that staff members cannot claim that they are not informed. Complaints, requests, and decisions of any kind should always be given in writing.
- Always present your business card (with both hands or just the right hand). It is not necessary, however, to have it translated into any Indian language.
- In case of product installations, potential Indian buyers normally ask for a customer reference within India; more so taking into consideration the size of the country with its variable climate and seasons, local infrastructure conditions, etc. Your first sale will most probably, therefore, the most difficult and time consuming.

BUSINESS PRACTICES

Meetings:

- Indians value punctuality in others, but are often late themselves.
- Traffic is extremely heavy in Indian cities and sometimes prevents people from getting to an appointment on time – this is also the most commonly used excuse for arriving late for meetings.
- However, this can require rescheduling, so if possible build a few extra days into your travel plans.
- Indian executives generally like to meet during office hours preferably in the late morning or early afternoon preferably between 11:00 a.m. and 4:00 p.m.
- Business lunches are preferred to dinners.
- Schedule appointments well in advance (30 days ahead is suggested) and reconfirm appointments closer to date and/or just before you arrive in India, preferably in writing.
- Most meetings will begin with pleasant small talk over a cup of tea and perhaps food. Try not to refuse any food or drink offered. Always accept and, if you do not like it, leave it in front of you.
- Indians usually entertain in private clubs. If in a restaurant, you may offer to settle the bill but do not push it if your Indian partner insists on picking up the tab.
- Indians are generally too polite to directly answer "no." Since the word "no" has harsh implications in India, evasive answers are considered more polite. For example, if you have to decline an invitation, it's more acceptable to give a vague and noncommittal answer such as "I'll try" or "We'll see" or "let me get back to you" rather than "No, I can't."
- For the same reason, a response with a "no problem" or "no issue" should generally set alarm bells ringing. It means that although best efforts would be initiated, the end result could go either way.

Greetings and courtesies:

- Indians greet each other (and say good-bye) with the "*namaste"*, which is formed by pressing the palms together (fingers up) in front of the chest and nodding the head. When greeting superiors or to show respect, a slight bow is added. These greetings may vary from region to region in India and if in doubt just use greetings like 'good morning', 'good evening', etc.
- When meeting foreigners, Indian men will shake hands.
- Indian men do not generally shake hands with or otherwise touch women (as a gesture of respect for a woman's dignity). Indian women who are educated or familiar with international customs may offer their hands as a courtesy.
- When meeting a woman, a man should wait for her to initiate a handshake. If she does not, smile and nod slightly or offer a *"namaste".*
- Be careful (or even better avoid) when paying compliments to a woman as this could be misunderstood as flirting. Such compliments are the rights of the husband and close family and friends.
- There is a reverence for titles in India. Whenever you can, use professional titles such as "Professor" and "Doctor".
- For those without professional titles, use courtesy titles such as "Mr.", "Mrs.", or "Miss" (this is applicable to all single women).
- Wait to be invited before addressing someone by his or her first name. First names are usually reserved for close friends.
- The suffix *"ji"* after the first name or surname is a general term of respect, e.g. "Yashji" or "Sharmaji".
- Showing respect for others (especially those who are older) is very important. In a group, greet the eldest person first.
- Status is normally determined by a person's age, university degree(s), social standing, and profession.
- In some parts of the country, employment in Government service is considered far more prestigious than private business.
- Indians generally ask permission before taking leave from other people.

Conversation:

- Talking about friends and family is an important part of establishing a relationship with those involved in the negotiating process.
- Indians enjoy opinionated conversations and don't necessarily want to hear only bland pleasantries from a foreign guest.
- Conversation is considered an "art form" here; people will put a lot of time and effort into a discussion. This does not mean, however, that you should feel the need to "bare your soul."
- Refrain from tackling controversial subjects like poverty, religion and politics - unless you are well-informed.
- Topics of interest for normal conversation include Indian traditions, foreign countries, families, cricket, Bollywood (and its close ties with Switzerland), etc.
- As long as you know what you're talking about, you can air dissenting opinions freely. Otherwise, it will be in your best interest to remain silent, especially if the subject is India.

Public Behaviour:

- Although you'll observe abundant sexual symbols in Indian society, this does not mean that public intimacy is tolerated.
- Never try to strike up a conversation with a woman walking/sitting alone.
- Do not be surprised if you see boys/men walking hand-in-hand or over the shoulder. This is just a sign of friendship and familiarity and not to be misinterpreted as homosexuality.
- To beckon someone, you hold your hand out, palm downward and make a scooping motion with the fingers. Beckoning someone with the palm up and wagging one finger, as in the West, will often be perceived as an insult.
- Pointing with your finger is considered rude; Indians prefer to point with the chin.
- Standing tall with hands on hips - the "arms akimbo" position - will be interpreted as an angry, aggressive posture.
- Indians indicate a “yes” by *nodding* their head sideways and not by moving their heads sideways. A “no” is gesticulated by *moving* the head sideways.
- Winking will usually be perceived as either an insult or a sexual proposition whereas whistling under any circumstances is considered rude and unacceptable.
- In India, grasping the ears signifies sincerity or repentance. Pulling or boxing another person's ears, therefore, is a grave insult.
- Feet are considered unclean, so never point your feet at another person. You will be expected to apologize whenever your shoes or feet touch another person.
- Expect traffic indiscipline from a deluge of bicycles, motorcycles, rickshaws and cars. When crossing the streets, you will have to be exceptionally careful and alert.
- Always remember, in India you got to look right and then left when crossing the street – traffic travels on the left.
- Although you may be touched by the poverty, giving money to a beggar will only result in your being pestered by dozens of them. The best policy is to avoid even making eye contact.
- Keep plenty of small change on hand, as street merchants and taxi drivers will often claim that they don't have change. When making purchases at a store, your change is simply placed in your hand, without explanation of the amount.

Behaviour vis-à-vis women:

- India is a male-dominated society. Foreign businesswomen should experience very few problems but, unfortunately, women are not accorded the same level of respect in society as their male counterparts and this extends to the world of business as well.
- Indians who have had more exposure to international dealings will be more used to dealing with women; older men will usually be more traditional and less open.
- Women should be particularly aware of any behaviour that might be considered flirtatious. Normally, contact between opposite sexes is maintained at an arm’s length. Display of familiarity and affection is hardly ever seen in public even between married couples.
- Women who wish to entertain a male associate may prefer do so during the day (business lunches are more popular than dinners anyway).
- An Indian man will probably offer to pay the bill, but will not push the point if you politely insist on paying.
- Women should be prepared for personal questions about their age, marital status, and whether they have children. These are common topics of conversation and are asked of both men and women.

Entertaining:

- A visitor to India will probably receive a deluge of social invitations, even from minor acquaintances and total strangers! People will sometimes urge you to "Drop in anytime." Consider this a genuine invitation. However it's still recommended to phone ahead before visiting, particularly if it is someone you've just met.
- If you are invited to a dinner, arrive a few minutes late unless it is an official function. If the dinner is in a home, you should arrive 15 to 30 minutes late.
- Dinner invitations at home normally follow a pattern: several rounds of drinks and snacks, late dinner and dessert (maybe followed by coffee) and a quick departure of guests. Post-dinner conversation is rare.
- When refreshments are served, it is customary to refuse the first offer, but to accept the second or third. To refuse any beverage outright, however, will be perceived as an insult.
- Once you arrive at an Indian home, you may sometimes be adorned with a garland of flowers, which you should remove immediately as a sign of humility.
- If eating with your hands, eat only with the right hand, as the left hand is considered unclean. It's considered acceptable, however, to pass dishes with the left hand.
- You may have to offer to remove your shoes before entering an Indian (mostly Hindu) home, unless the host professes otherwise.
- Never offer another person - even a spouse - food from your plate. This practice is looked down in Indian culture.
- Do not profusely thank your hosts at the end of a meal. Saying "thank you" for a meal is considered insulting because thanks are perceived as form of payment. Give compliments for the food instead.
- Instead, offer to reciprocate by inviting your hosts out to dinner. This invitation will signal that you value the relationship you have established with your hosts.
- Over tipping is discouraged. In better restaurants, 10% is a sufficient tip, if the service charge hasn't been added to the bill.
- Tipping in India is used not only to reward competent service, but to ensure that "things get done"; the term *"baksheesh"* is defined by both of these practices. Discreet and strategic use of *"baksheesh"* will give you access to increased privileges, such as getting a seat on a train that is officially "sold out."
- When you are hosting a small social event, every guest should be contacted personally by phone, even if you have already sent a printed invitation. Be aware that Indian guests will not always "R.S.V.P." or not turn up after insisting that they will be attending.
- If guests are late or come with friends (or aged relatives), you will have to be flexible and accommodating.
- If some of your guests don't come at all, your warm and gracious manner must not change. You should consider the informality of your Indian guests as a compliment, rather than as a sign of bad manners.
- Since it is so hard to predict when guests arrive, and how many of them there will be, it is sensible to make arrangements for a buffet rather than a formal "sit-down" dinner.
- You should always take into account that some Indians are strict vegetarians. Whenever you host a dinner party, ensure that plenty of vegetable dishes are available. Always have juice and soft-drinks also available for the non-drinkers.
- Among those who imbibe, hard liquors are appreciated, especially whiskey, which should preferably be an imported brand (Black Label has the most prestige) keeping in mind that Indian drinkers generally feel that Indian whiskey lacks the prestige of imported brands.

- It is better to ask your guest: "What would you like to drink?" rather than "Can I get you a beer?" Even guests who are drinkers will not drink alcohol on certain occasions such as religious festivals or if there is an older, highly respected relative present.

Business attire:

- Business clothing is casual but neat. Men should wear a suit and tie, although the jacket may be removed during the summer. Standard attire for men is pants and short or long-sleeved shirts.
- For men, most formal events in hot temperatures require a "safari suit", which consists of a short-sleeved shirt-jacket and matching pants. However, this practice is slowly dying out.
- Preferably try not to wear leather clothing or any accessories made from animals.
- If you are travelling to Northern India during the winter months, carry warm clothes.
- During the monsoon season, bring a few extra changes in clothing and an umbrella. A handkerchief or cloth may prove helpful to dry off any wet spots where you must sit.
- Women should wear casual dresses or pants ensembles.
- It is acceptable for foreign women to wear the traditional sari (Indian women in particular admire foreigners who do so), but wear a sari only if you feel comfortable in one.
- Women should always dress conservatively. Do not wear skirts that rise above the knee, a sleeveless dress or blouse or also a low cleavage.
- Head-gear is unknown except for certain communities like Sikhs with their turbans.

Business gifts:

- Business gifts are not normally expected at the first meeting.
- Gifts may be given once a relationship with your counterpart develops.
- Suggested gifts could be imported whiskey or single malt (only if the recipient drinks), pens, ties, desk accessories, Swiss army knives, etc. Chocolates for ladies are a safe bet.
- Never give alcohol to a Muslim. Sikhs are not likely to “socially” accept alcohol either and hence discretion should be exercised.
- Large or very expensive gifts could cause embarrassment.
- One should give gifts with both hands.
- A gift should not normally be opened in the presence of the giver.

SPECIAL FEATURES ON THE MARKET

- India enjoys a reputation as being a highly price sensitive market where bargaining is considered a normal habit.
- In business, India requires a long-term investment strategy in time, human resources and finance. Adherence to the 3 Ps (Patience, Persistence, Perseverance) is recommended.
- Bureaucracy is admissibly very slow in decision making.
- Corruption issues have to be dealt with firmly.

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