

# The Journey from India to Germany: A Guide for IT Professionals

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## Understanding the Immigration Process

Embarking on an international move can be a daunting task, particularly when it involves navigating through the intricate immigration process. Here, I've compiled a step-by-step guide for my fellow IT professionals considering a move from India to Germany.

Before you start, it's important to ensure all your necessary documents are in order. Be sure to have at least two printed copies of each document, alongside the original. You may find that the printing costs add up, amounting to roughly around 300 INR in total.

One essential tip is to initiate the health insurance process as early as possible, as it might take some time. More information on this can be found on the official website [here](#).

## Key Documentation

- 1. University Degree Recognition** - It is imperative that your degree is from a university recognized by Germany. Your university and the degree must be listed in the [Anabin](#) database. An informative guide explaining this process can be found [here](#). Get a printout of the web page. Both degree and university must be whitelisted, 2 copies each.
- 2. Proof of Qualification and Experience Certificates for Future Employment in Germany** - Carry both the original degree certificate and two copies to the interview. Provisional degree certificates are not accepted. I also carried two copies of my relieving letter from my past employer.
- 3. Job Offer** - The job offer needs to be physically mailed by your future employer. Make sure to keep the original and two copies.
- 4. Pre-approval by the Federal Employment Agency** - This pre-approval also needs to be physically mailed by your employer. Again, remember to keep the original and two copies. Due to COVID, mine had expired before I got a VISA interview and it had to be re-issued.

5. **Travel Health Insurance** - I obtained mine from Reliance Travel Insurance and carried it to the interview. Details can be found [here](#).
6. **Health Insurance Certificate** - You need to receive acknowledgement from a health insurance provider that they have begun the process and assigned you a number. Start the process [here](#). I would personally recommend this "official" German health insurance provider. Inform your employer about this and have two copies of the online printout ready. The mail should look like this "Confirmation about the insurance cover with TK German Pension Insurance Number: XXXX"
7. **Passport Photos** - Make sure the dimensions are correct. It is not the same as US visa dimensions. Two copies.
8. **Demand Draft** - Demand draft must be backed by any [nationalized bank](#) other than SBI. Bank tellers often refuse to issue demand drafts if you don't have a bank account. Therefore, you must first create a bank account and then issue a demand draft. [Some centers](#) accept cash but it is better not to risk it. It is a good idea to carry cash in **exact** denomination as a Plan B.

The remaining documents are relatively straightforward:

- **Passport** - Carry the original along with two copies of the first and last page.
- **Application Form** - Two copies. Check the official [page](#). Make sure you print the correct one, Blue card and normal employment visa are separate.
- **Declaration Form** - Two copies. Check the official [page](#).
- **Annexure for Employment Visa** - Two copies. Check the official [page](#). Use your office address if you haven't found an apartment yet.
- **Resume/CV** - Two copies. In my case, the officer didn't read it.
- **Appointment confirmation letter** - One copy. Don't forget this.

Once the process is completed, you will be emailed a letter to pickup your passport. Print it out and take it with you.

For a more detailed guide, I highly recommend this video which I primarily followed for obtaining my visa. Please note that it does not cover the health insurance aspect.



## Important Considerations

Throughout the immigration process, there are a few points worth noting that can help avoid potential pitfalls.

1. **Demand Draft from SBI is not accepted** - When I generated my SBI demand draft, the address was erroneously printed. Even after regenerating the draft, the misprint persisted.
2. **Cash Payments** - Although the visa process does accept cash payments, experiences may vary from counter to counter. I recommend against risking it. However, it is prudent to have the **exact** cash denomination on hand, should you decide to opt for cash payment.
3. **Avoid Bookmarking the Visa Website Login Page** - The login page uses personally identifiable information in the URL which can break their database. I experienced this issue firsthand and had to register with a new email.
4. **Unresponsiveness of Indian Help Desk** - I found that the help desk in India was rather unresponsive, seldom acknowledging emails or answering phone calls.

In my opinion, many of the challenges encountered during the visa process could be mitigated with the introduction of a pre-approval step. This would involve uploading scanned copies of all required documents for pre-screening. Any potential issues could be flagged and addressed ahead of time, thereby reducing anxiety at the interview. Adding an online payment option could also streamline the process significantly.

## Timeline

- Getting an appointment - 15 days
- Getting confirmation from health insurance - 14 days (can be done in parallel)
- Getting the email to collect the VISA - 4 hours

- Getting the VISA - next working day

## Crucial Pre-Move Considerations

### Apartment Hunting in Germany

Relocating to a new country entails a multitude of challenges, among which finding a suitable place to live ranks high. In Germany, the process can be particularly tricky due to a unique set of requirements and conditions.

Germany uses the SCHUFA credit check system, which won't consider your CIBIL score from India. Unfortunately, you can't get a SCHUFA credit check unless you have a German bank account. However, opening a German bank account requires a German address. And, to add to the predicament, it's challenging to get an apartment in Germany without a SCHUFA credit check.

While this sounds like an inescapable loop, there are exceptions. Some landlords will rent out their properties without a credit check. After sending 75 applications on [immobilienscout24.de](https://www.immobilienscout24.de), I received two positive responses. One of these turned into my current apartment. Despite some German colleagues suggesting I was paying the equivalent of a two-bedroom apartment's rent for a studio, the price didn't concern me significantly, given the rental costs I was accustomed to in Bangalore.

There seem to be two main reasons why finding an apartment in Germany can be tougher for Indians:

1. **Tenant Protection Laws** - As per a German colleague, if a tenant fails to pay the rent, landlords can't forcibly evict them using law enforcement. This tenant-friendly policy could make landlords more cautious, only willing to rent to those they are confident about. However, I was unable to fact-check this information.
2. **Centralized Kitchen Chimneys** - This is likely a more significant deterrent for landlords to rent to Indians. German homes are equipped with kitchen chimneys due to the country's cold weather. Many apartments have interconnected chimneys that share an external vent. The strong aromas generated by frying onions or other spiced foods could potentially disturb other residents due to this shared venting system.

To circumvent these issues, you could consider registering your address at a German colleague's apartment initially while residing in a hotel or Airbnb until you find a permanent residence.

Another alternative is to temporarily rent an apartment in Berlin, register your address there, open a bank account, obtain a SCHUFA credit check, and then begin your apartment search near your workplace. This approach would require negotiating a

temporary work-from-home arrangement with your employer. A useful resource for this strategy can be found [here](#).

## **Carry some antibiotics**

Healthcare access in Germany can differ significantly from what you're used to in India. Typically, you need an appointment to see a doctor, as walk-in clinics or hospitals aren't prevalent.

For minor ailments like a stomach infection, you'll need to book an appointment with a private practice, which can take up to a week, sometimes even longer. In one instance, I was given an appointment two months out.

Ambulance services are free, but hospitals reserve the right to decide whether your situation warrants an ambulance or not. If you find yourself in an emergency, it's advisable to have a German colleague make the call or drive you to the hospital.

Given this scenario, I recommend carrying a basic medical kit with you when you move, including some common antibiotics for minor infections. This preparation can tide you over until you can see a doctor.

## **Prepaid Forex Card**

Setting up a bank account and obtaining a debit card in Germany may take some time. In the interim, it's a smart move to get a prepaid forex card from your bank in India. This card will allow you to easily access funds during your initial days in Germany.

In my case, I loaded 2000 EUR onto the card and ended up using only 500 EUR before my German debit card was ready for use. A forex card not only provides you with financial flexibility but also saves you from the hassle of carrying a large amount of cash.

## **Essential Tips After Relocating**

### **Get a Tourist SIM Card Immediately**

Despite opting for international roaming on your Indian SIM card, don't expect to have mobile data access. While calls may work, mobile data often doesn't. If you're planning to visit multiple European countries, you'll need a tourist SIM for each destination. These are typically inexpensive and can be obtained from airports in a matter of minutes. All you'll need to provide is your passport.

### **Uber and Other Ride-Sharing Services**

Most cities in Germany have banned Uber, and traditional taxi services may not always be readily available. However, the rail and tram networks are highly efficient, frequent,

and cover extensive areas. It's one of the great advantages of living in Germany. [Omio](#) is great for train ticket booking and [booking.com](#) is great for flight and hotels.

## Anmeldung and Abmeldung

Anmeldung, or registration, is a necessary procedure to complete once you arrive in Germany. This registration confirmation is required to open a bank account and is carried out at a local office called the Bürgeramt. Depending on the city, this process may be done on a walk-in basis or may require an appointment. Similarly, when you move out or relocate, a corresponding Abmeldung, or deregistration, is compulsory.

## Opening a Bank Account

It's worth noting that some banks, such as N26, may not open accounts for individuals from certain countries, including India.

However, any traditional brick-and-mortar bank should suffice. I personally used Sparkasse and found their service commendable. Their netbanking website is available in English.

To open an account, simply visit the bank with your Anmeldung confirmation and passport.

## Garbage Disposal Etiquette

Garbage disposal and recycling are taken *very seriously* in Germany. Proper waste sorting is not just a matter of being environment-friendly; it is also about abiding by the rules of the country. Mismanaging your trash can potentially lead to fines.

The waste system in Germany is color-coded:

- **Blue bin** - For paper and cardboard. It's **essential** to flatten or crush boxes before disposing of them into the blue bin.
- **Yellow bin** - For plastic, metal, and composite materials like juice boxes or tin cans. Make sure its empty.
- **Green/Brown bin** - For organic waste or bio waste. This includes food scraps, coffee filters, tea bags, and garden waste.
- **Glass containers** - For glass bottles and jars. These need to be emptied and without their lids or caps. There are often separate containers for white, brown, and green glass.
- **Black bin** - For everything else that doesn't fit into the categories above, which is often called residual waste or "Restmüll".

If your residence lacks any of the above bins, you can dispose of the corresponding waste in the black bin. However, the pickup cost for the black bin is generally higher than for the others. Therefore, it's more economical to sort your waste appropriately.

Remember to keep these color codes in mind, and when in doubt, take a peek inside the bin for reference. German citizens take great pride in their waste management system, so they will be glad to help you sort your waste correctly.

## **Ausländerbehörde**

Upon arrival in Germany, you'll only hold a 6-month visa issued by the Indian embassy. This visa will need to be converted into a longer-term permit (a 3-year one, if you're on a Blue Card). This conversion is facilitated by the Ausländerbehörde, the Foreigners' Registration Office.

Contact your employer to identify your specific point of contact for this process. This person will guide you through all the necessary steps, and you should already possess all the required documents, thanks to your visa application. I no longer recall the exact list of documents requested, but you can expect it to be largely similar to your visa documentation.

The Ausländerbehörde will then schedule an appointment, which requires your physical presence. Don't forget to bring your German debit card (EC card) to make any required payments.

During the appointment, they will provide you with a paper containing instructions. You'll need to visit a specified website and input an OTP (one-time password) printed on the paper. Once this step is completed, you should receive your Blue Card by mail.

In the interim, the Ausländerbehörde will provide a paper confirmation extending your residence permit. However, I'm uncertain if this paper confirmation will be accepted by airport authorities, so it's best to avoid leaving Germany until your physical Blue Card arrives.

For me, this entire process spanned a few months, which could have been longer due to COVID-19 related disruptions.

## **Radio/TV Tax (Rundfunkbeitrag)**

When you move to Germany, you may be surprised to discover that there's a mandatory monthly fee that you'll need to pay, known as the "Rundfunkbeitrag" or the radio and TV tax. This fee is used to fund Germany's public broadcasting services.

Regardless of whether you own a television, radio, or use these public services, every household is obliged to pay this fee.

Setting up the payment for this fee is quite straightforward. The common way to pay the Rundfunkbeitrag is by setting up a SEPA Direct Debit (bank mandate) which allows the fee to be automatically deducted from your bank account every month. However, you also have the option to pay it manually through a bank transfer.

It's crucial to note that the Rundfunkbeitrag isn't considered a tax in the traditional sense, so it's not tax deductible (not covered by Tax Deducted at Source, TDS). It's a mandatory fee levied on all households to fund public broadcasting which is considered a valuable public service in Germany. So, factor this into your monthly expenses when budgeting for your life in Germany.

## Staying Healthy

- **Be Careful Until Your Health Insurance Card Arrives:** It can take several weeks for your physical health insurance card to arrive. During this period, your travel insurance, which only covers travel-related incidents, won't be accepted by the German healthcare system. Request a paper confirmation from TK until your card arrives; this can be presented at clinics.
- **Respect the Pedestrian Lights:** Never cross at zebra crossings when the pedestrian light is red. Not only is this unsafe due to fast-moving vehicles, but your insurance may also refuse to cover any injuries if you crossed against the light. Even if you can't see or hear an approaching vehicle, it doesn't mean the road is clear. Always obey the lights.
- **Keep Warm and Hydrated:** Without sounding too much like a worried parent, here are some simple measures to avoid getting sick. Buy gloves, wear a scarf, and avoid cold drinks, especially during winter. Following these basic precautions, I managed to stay healthy for the rest of my stay.
- **Invest in Layered Clothing:** Instead of one thick jacket, buy two thin ones. You can wear both during winter and only one in spring and autumn. Indoor temperatures can vary, so having layers allows you to adjust your clothing to your comfort. The rain is very light, so I bought a semi-waterproof outer coat.
- **CRP Test:** Due to the public nature of health insurance, doctors need to verify if a patient claiming to be sick actually is. The C-Reactive Protein (CRP) test serves this purpose. However, any test can yield false negatives and positives. My CRP test repeatedly produced false positives for months, which caused concern among my doctors.
- **Don't Skimp on the Heater:** Set your heater to a comfortable temperature, even if it costs a little extra. Falling sick while alone in a foreign country is not a pleasant experience, so prioritize your comfort and well-being.

## Grocery Shopping

I typically spend between 40-50 EUR on food each week, without being particularly conscious of prices. However, this may vary depending on your dietary requirements and lifestyle. For reference, I'm a 5 feet 1 inch, sedentary IT professional weighing between 45-50 kg.

Here are some tips to make your grocery shopping easier and healthier:



- **Invest in a Trolley Bag:** These [trolley bags](#) are incredibly helpful for hauling groceries, especially if you rely on public transportation.
- **Maintain Your Vitamin D Levels:** Germany's northern latitude means less sunshine, particularly in winter. To compensate for potential Vitamin D deficiency, consider taking supplements and drinking plenty of milk. Lactose-free milk is widely available.
- **Get a Rice Cooker:** This kitchen appliance is a must-have, especially if you enjoy rice-based meals. It saves time and effort, and it's easy to use.
- **Look for Asian Supermarkets:** These stores often carry a range of Indian food items, including vacuum-sealed, frozen products like parathas and dal makhni. This can be a great way to enjoy familiar tastes while settling into your new home.

## Departure Procedures

Before leaving Germany, it's essential to tie up a few loose ends.

For assistance with deregistration, I utilized the services of [deregistration.de](#), a private firm specializing in this process. I followed their instructions without encountering any extraordinary circumstances.

If you're planning to transfer funds back to India, use the P1301 - Inward remittance from Indian non-residents towards family maintenance and savings inward remittance code. This transaction is not subject to taxation; however, your bank may levy a small service charge.

Lastly, Sparkasse allows you to update your bank address to an international one after your departure from Germany. This ensures smooth banking operations and uninterrupted communication.

## Misconceptions

- **Trains are always on time** - Contrary to the stereotype, German trains can and do get delayed. Always keep a buffer of two hours when catching a crucial flight. Delays are more frequent during winter. Buy a FLEXPREIS ticket, which guarantees travel from source to destination through any train combination, ensuring you reach your destination regardless of disruptions.
- **40% of Germans are proficient in English compared to 10% of Indians** - While a higher percentage of Germans may technically be proficient in English than Indians, the context matters. In India, service providers usually have functional English knowledge, enough for business transactions. In contrast, finding English-speaking doctors in Germany can be challenging, so it's vital to maintain a good

rapport with your general practitioner (Hauspraxis) for any referrals to specialists or hospitals.

- **It is very hard to get fired in Germany** - The notion that it's challenging to get fired in Germany doesn't always hold. However, there is a growing demand for IT professionals, which means the job market is gradually opening to skilled immigrants.
- **Work is very relaxed/fast** - The speed and intensity of work in Germany were quite similar to my experience in Bangalore.
- **Germans don't have sense of humour** - This stereotype didn't hold in my experience, particularly with younger individuals.
- **Racism** - I haven't encountered any noteworthy racism.
- **Overly convoluted bureaucracy** - In my experience, the level of bureaucracy in Germany is comparable to India.
- **Healthcare is free** - Healthcare isn't entirely free. Without a doctor's prescription, over-the-counter medication and hospital admission costs aren't covered. Still, these aren't typically exorbitantly expensive.
- **Lack of vegetarian options** - Contrary to popular belief, vegan products are readily available in German supermarkets.
- **Cost of living is higher** - This aspect is significantly dependent on your personal lifestyle, consumption habits, and how you decide to utilize your disposable income. In India, for instance, I frequently ordered dishes like biryani due to their affordability and accessibility. However, after moving to Germany, ordering biryani became less frequent due to it being an exotic, specialized dish, and thus, more expensive. On the flip side, basic staples like meat can be relatively cheaper in Germany. For instance, preparing a dish like biryani at home can be cheaper in Germany than in India due to the lower cost of meat, in proportion to your disposable income.

In terms of disposable income, my monthly earnings, when converted to USD, doubled upon moving to Germany from Bangalore. However, whether this equates to being "richer" is subject to individual interpretation and largely depends on how one chooses to spend this income. For instance, when I used this money to purchase items like the Oculus Quest 2, I felt wealthier. In contrast, when I spent the money on Indian restaurant meals in Germany, I felt less affluent due to the relative expense.

It's important to note that these experiences are highly subjective and can vary based on individual circumstances, priorities, and lifestyle choices. Overall, my journey from Bangalore to Germany underscored the realization that, as an IT professional in Bangalore, one is already enjoying a standard of living close to that of the first world.

# Final Thoughts

Overall, my experience in Germany was highly positive, and I would have continued living there if I hadn't received an attractive offer from the USA. I wholeheartedly recommend considering Germany as a destination for relocation.

Here are some of the things I will genuinely miss:

- **Empty trains and trams** - The convenience of always securing a seat on public transport is something that I truly appreciated, especially when compared to the crowded, uncomfortable, and often unpleasant experience of commuting in India. Fare checking is rare, largely due to the low commuter volume. This raises the question: Are trains really more environmentally friendly if they run nearly empty most of the time, while airplanes are always fully booked?
  - **Broad streets** - The ratio of road to housing area in Germany is much higher than in India. This might also contribute to why people are deterred from crossing the road when the pedestrian light is red - the roads are expansive and take time to cross. The wide roads also allow for seamless tram service without hampering car traffic.
  - **Chocolate** - German chocolates are delectable and have a unique quality to them. They're less heat-resistant, resulting in a melt-in-your-mouth texture, and they boast a flavor profile that is simply unmatched.
  - **Salt** - Interestingly, I found that the salt in Germany is stronger.
  - **Quiet Neighborhoods** - The tranquility and serenity of German neighborhoods might not appeal to everyone, but I cherished the peace and quiet.
  - **Cool Temperatures** - The cooler climate seems to stimulate productivity. I've noticed that my mental agility and work efficiency were higher in Germany than in Bangalore.
  - **Affordable Europe trips** - Living in Germany gives you the advantage of exploring the Schengen area with ease. A 2-3 hour train ride can take you to some of the most iconic locations in Europe. I particularly recommend visiting Rome and Zurich.
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