

Information Booklet on Marriage with Overseas Indians

Prepared for the
Ministry of Overseas Indian Affairs

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EXECUTIVE SUMMARY

There are several thousand marriages every year between Resident Indians (RI) and Overseas Indians (OI). Overseas Indians typically include:

- Indian Citizens who have moved abroad for higher studies and/or work. These are typically people who graduated from Schools/Universities in India, and later moved abroad in search of better career opportunities
- Foreign Citizens whose parents are of Indian Origin. These are Indians who were born and brought up in a foreign country

Typically, Overseas Indians try to marry Resident Indians due to cultural similarity, and expectation of a married life based on traditional Indian values. On the other hand, many Resident Indians look to marry Overseas Indians as the latter are generally more successful in achieving career goals. In addition, marriage with an Overseas Indian is perceived as an opportunity to lead a better life abroad and to enhance one's own career potential with the help of the spouse.

A small percentage of the marriages between Overseas Indians and Resident Indians do turn sour (in the same way as marriages between Resident Indians that result in divorce). There are several reasons for this, and some of the typical ones are listed below:

- Cultural differences not anticipated before marriage
- Abandonment of spouses for varied number of reasons
- Domestic Violence
- Prior Relationships – Some married people cannot get out of their pre-marital relationships
- Delays in the system for acquiring visa/immigration
- Concealed Medical Conditions – Psychological/physical disorders
- Expectation of a rich and lavish lifestyle abroad
- Incompatible personalities
- Forced into a marriage by parents

This booklet is an attempt to help you prepare with the ground realities of marriages between Overseas Indians and Resident Indians. It provides an insight into some frequently asked questions, to set realistic expectations about life abroad, typical problems and general advice on how to counter these situations and successfully navigate through marital issues.

2. KNOWLEDGE IS POWER: PREPARING FOR MARRIAGE

You should be well aware of cultural, social, and legal aspects of entering into marriage

- Prepare yourself for a married life, which is going to be in a new and unfamiliar environment/country
- Try to know your spouse well, learn about where he/she lives before you arrive there and develop reasonable expectations. Communication is the key for a successful marriage. Understand what you are getting into
- Blindly getting into a marriage may cost you both financially and emotionally
- Concomitant with many other social changes, the ways in which marriages work or break have changed a lot since a decade. They also vary from person to person and from one family to another
- It is very important to know about current laws (including harsh criminal laws such as IPC498A) related to Indian marriages. All Indian laws are strongly applied even in the case of marital discord outside India. Recently, cases are being hastily filed in Indian police stations and courts for any kind of marital dispute (in India or abroad) resulting in drastic damages to otherwise normal marriages
- Learn about the Domestic Violence (DV) law that has been passed by the legislature. Even spousal pre-marital property is in jeopardy considering the DV law in its current form
- If for any valid reasons, one spouse wants to come out of marriage (even in the first year), it costs several years (typically over 5 years.) of a rigorous legal battle, if the other spouse contests the case
- Acquire an in-depth knowledge of “mental cruelty and dowry harassment” in IPC 498A. A large percentage (over 60%) of arrests are due to allegations of mental harassment
- Massive amounts of corruption is involved in most cases related to IPC 498A. In 2004, the Supreme Court of India stated that misuse of this law had unleashed “legal terrorism” in India
- Acquire knowledge of child custody, maintenance pay, Restitution of Conjugal Rights (RCR), other Criminal sections related to Dowry Act (IPC 191, 192, 500, 323, 504 etc.)

What are the important “dos and don’ts?”

- Do not take any decision in haste and do not get pressurized to do so for any reason whatsoever
- Do not finalize matters over long distance, on phone or through e-mails
- Do not blindly trust any bureau, agent, tout or middleman. Do your own research
- Do not ever agree to forge papers or enter into any fake transactions for any reason or on any pretext. Remember, that would be illegal
- Do not fall for any schemes to be able to migrate to another country, or promises of a green card, through marriage
- Do not finalize matters in secrecy – publishing the proposal among near and dear ones, friends and close relatives could help you in getting vital information that you may not be able to collect otherwise
- Do not agree to having only a registered marriage or getting the marriage solemnized in a far off place

3. GROUND REALITIES: WHAT TO EXPECT GOING TO A DIFFERENT COUNTRY

Language:

One of the challenges of moving to a new country is becoming familiar with the predominant language used by the people of the foreign land. Even though English is the international language, it is not the official language in many countries. Even in countries where English is the official language, the day-to-day communication requires a familiarization with the regional dialects and colloquial phrases. Learning a new language takes a significant amount of time, effort and practice, while familiarizing oneself with variant(s) of a known language (like English) does not involve as much time and effort.

Food:

Many people who move to a foreign land initially have difficulties adjusting to the availability of ethnic food. Most countries with large immigrant Indian population have Indian grocery stores. But the number of stores and their accessibility vary depending on the place. Similarly, while Indian restaurants exist in many foreign countries, their distribution and numbers vary from city to city. Added to the fact that Indian stores and restaurants are not equally available or accessible, they may not be easily affordable in other places.

Culture:

Culture shapes people's thoughts, habits and behavior. Adjusting to a new culture takes a different amount of time for different people. Some people go through what is referred to as "culture shock" during their initial days in a new country while others adapt instantly to the new culture. Extended stay in a foreign country can affect different people differently. Some merge effortlessly into the new environment and adopt the new culture. Others grow all the more closer to their ethnic roots and faithfully follow and uphold their cultural beliefs and practices. Most people tend to adapt by retaining certain aspects of their own culture and adopting some aspects of the new culture. Venturing out into the world, to a certain extent, requires the ability to communicate and be open to new people and new ideas. This ability needs a willingness to let go of certain ideas that are irrelevant or counter-productive to one's life in a new place. In other words, not being too conservative is helpful. All these possibilities should be borne in mind while making decisions regarding marriage to an Overseas Indian.

Lifestyle:

One's attire does influence the way one is perceived, and therefore one's interactions with other people. Today, men in most countries dress (and at times even behave) similar to western men. There is a higher probability that some women from India are uncomfortable wearing western outfits or socializing with westerners. It can be difficult for some women to adapt to different dress and behavioral requirements depending on climate, social and professional environments.

The way daily chores are performed in different countries depends on local climate and resources, which may differ significantly from how people are used to in India. For instance, in a country like the United States domestic servants are rare and extremely expensive, and therefore can be afforded by less than 1% of the population. Western cultures do not think it beneath their dignity to do their own household work including cooking, washing dishes, doing the laundry, cleaning the house etc. This necessity for self-sufficiency might pose a serious challenge to women who may have had domestic servants back in India.

Social relationships develop and are maintained differently in different countries. In most places Indian families are spread

out and are surrounded by large number of native families. Xenophobia may be one of the reasons for the lack of socialization between people from different cultures. In some cultures like that of the U.S., while people do recognize and acknowledge one's presence in the neighborhood, they may not be inclined to involve in personal relationships with neighbors. People usually believe in independent living and maintain their own social circles that may not involve neighbors. Depending on the country and city of residence the number of resident Indian families varies from place to place. While Indians do form and maintain social groups such interactions are quite infrequent compared to the amount of social interaction one is used to in India. In addition, the sample size is too small to choose from. So, one might be caught between the need to socially interact with people and the unwillingness to interact with specific individuals. This perceived social isolation adds to the stress of adjusting to a new environment away from family and friends.

Time zone differences:

Moving to a different part of the globe means being subject to sudden change in the time zone. It is a well-established fact that our bodies are used to a certain routine of day and night. A change in this routine is a source of stress to our bodies and therefore to our minds, until we get used to the new time zone. The Indian subcontinent falls within a single time zone. A country like the U.S. has four time zones in addition to daylight saving time. These variations make it essential for us to make adjustments in our lifestyle to be able to live healthy. While this is a temporary problem, a bigger challenge is to connect with relatives and friends in different time zones on a regular basis. Women moving to a different country need to realize that they may not be able to have telephonic or online conversations with their kith and kin as and when they desire because of the time zone differences. This may result in psychological stress for some women, especially housewives/home-makers, who feel deprived of communication with their loved ones.

Homesickness:

Leaving one's friends and family behind to travel to a distant place can be an adventurous and a learning experience. However, the separation can be difficult to deal with, depending on individual personalities. It is a well-documented fact that such a transition imposes a psychological stress. The novelty of being in a new place might serve as a distraction in the beginning. Women who are enterprising might find things to keep themselves occupied with and learn new things. Some women who cannot find anything that interests their minds might feel life in a different country to be very unexciting and constraining.

Climate:

Large parts of countries such as the U.S. and Canada have harsh/depressing winters compared with the tropical/sunny climate of India. This not only is a challenge to one's health, but also imposes restrictions on lifestyle. During the severe cold weather, spending time outside one's home is nearly impossible. Staying home for prolonged periods of time can result in boredom, a feeling of isolation and depression.

Cultural misconceptions and pre-conceived notions:

One of the misconceptions about Indians living in foreign countries is that they are able to earn enormous amounts of money, relatively easily. Those who have spent time here realize that this is not the case at all. It is worthwhile to acknowledge the universal truth that material things are never free, nor can they be acquired with ease. Such a misconception can actually become a form of social pressure to achieve/expect the improbable.

Another common misconception is that men and women living in Western countries are extremely promiscuous. While men and women interact differently in Western cultures, they follow certain strict guidelines of social conduct depending on the specific culture. Women who are unfamiliar with the nature of interpersonal relations in a foreign county tend to become insecure and harbor negative feelings of jealousy and suspicion.

Most of the common pre-conceived notions that people arriving here from a country like India have, involve material wealth

and ease of social life. To mention just a few, owning a car is not an easy proposition; driving a car requires training and acquiring a driver's license, which is a difficult process requiring skill and knowledge of detailed traffic rules; owning real estate is forbiddingly expensive; public transportation in most of the U.S. is virtually absent; the seemingly large salaries are subjected to a heavy income tax at source by the Internal Revenue Service; the average work-day in America is 10 hours (plus travel time), with about three weeks of annual leave. Also, in the U.S., one's financial well-being directly influences one's ability to obtain a loan (credit) from financial institutions. The use of credit cards is extremely common and is necessary in several situations. Financial well-being is judged based on a factor known as the credit score, which is directly proportional to the amount of available credit that a person has. For a person starting a life here, this can be a catch-22 situation, forcing him/her into acquiring large loans, which quickly become a prolonged burden. It is estimated that the average American has at least \$4,000 of debt, at an annual interest rate of >15%. Therefore, the appearance of financial well-being is not always an indication of the presence of liquid assets, and this is one of the biggest pre-conceived notions that Indians carry about America.

Employment:

As a foreign citizen, the ability to earn a livelihood is limited by the immigration rules. Depending on the type of VISA, employment may or may not be permitted. For example, in the U.S., a student VISA and a tourist/visitor VISA do not provide the opportunity to take up a job. The categories of H-1 and J-1 are meant for employment. The spouses of Indians living in the U.S. often arrive here on the basis of a dependent VISA. With the exception of a J-2 VISA (J-1 dependent), all other dependent VISA holders are not permitted to work. Attending an academic degree program requires a transition to an F-1, which takes time, money and admission to a program. These conditions obviously hinder one's economic and educational freedom. For a young person who had the freedom to work and earn a livelihood in one's own country, being in a restrictive situation such as the above is likely to be quite disagreeable.

Medical facilities and health insurance:

Most of the developed countries of the world boast the presence of excellent health-care facilities. While this may be true, access to such facilities is not easy or uniform across the population. Enrolment in an acceptable health insurance plan (most of which are usually expensive) is a necessity for seeking medical consultation and treatment. Visiting a doctor requires making an appointment, and few clinics/hospitals offer walk-in consultations, as is the norm in India. Many medicines that are available over-the-counter in India, are only available by prescription in other countries, which can only be obtained from a licensed doctor (both require additional co-payment).

Conclusion:

The difficult experiences that are associated with all the above problems are a significant strain on any marital relationships, let alone a new one. A relatively painless transition into one's new life is highly desirable for a marriage, while the lack thereof can cause damage that is sometimes irreparable depending on the temperaments of the spouses. A failure to adjust to a new life and to be open-minded about new ideas is a direct cause of marital strain. A person, who finds oneself in the midst of such a situation, is likely to place blame on the spouse for the problems. The reality, of course is quite different. All the factors mentioned above are natural consequences of moving to a new country.

Marriage is a commitment that is based not only on mutual trust and understanding, but also on the rational ability to judge one's own personality and make an informed decision, taking future possibilities into account. Marriage to a person living in a different country needs a consideration of all the above problems and more.

4. FRAUD AND MISUSE OF LAWS - REALITY CHECK AND CONSEQUENCES

The Indian government has been notified by both Resident Indians and Overseas Indians about the rising number of fraudulent marriages in the recent times. High numbers of fraudulent marriages have been reported from Punjab in India and some areas of Canada. There have been complaints by women stating that the groom had promised to take them to some foreign land but in reality he took huge dowry, left for the foreign land alone and never came back.

There are also numerous complaints by NRI husbands and their families that the bride's family had taken advantage of the stringent Indian dowry laws to falsely implicate them in dowry cases and extort huge sums of money in the name of 'settlement'. Some women who enter into a marriage against their will or get married willingly and later feel that they do not want to remain in the marriage have tried to get out of marriages by lodging false complaints claiming physical and mental abuse by their husbands and in-laws.

Unfortunately, there are no checks and balances in the law. So, the woman can go to the courts and file a complaint under IPC-498A simply based on made up and fabricated stories. Generally, these complaints are ex parte. The man has almost no opportunity to prevent this at the onset. He and his family are treated like criminals and stigmatized/ostracized by the society, forced out of jobs, compelled to hire an attorney for bond application, make multiple court appearances and wait for years before the cases are concluded at a significant financial and psychological burden to them.

The number of cases of misuse of the dowry law is far greater than is reported. There are two sides to every story, and while there are genuine cases of abuse and harassment of women for dowry, there has been a growing trend of misuse of dowry laws by vindictive and greedy women and their families. Sadly, the investigating police officers do not ascertain the veracity of the allegations and the legal system, although aware of such gross misuse of laws, does not punish women for filing false complaints.

5. LEGAL AWARENESS - EXISTING INDIAN LAWS REGARDING MARRIAGE

At present there is no uniform marriage law that exists in India. Some of the states in the Indian Union have enacted legislations to make marriage registration compulsory; those states are Andhra Pradesh, Delhi, Goa, Gujarat, Himachal Pradesh, Karnataka, Maharashtra. Other states, such as Bihar, Chattisgarh, Haryana, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh etc., are yet to follow the lead to make the necessary changes to their legislation to make the registration of marriages compulsory.

India has a plural system of laws such that the four major communities viz. Hindu, Muslim, Christian and Parsi, have their own religion based Personal Laws for marriage. In addition to these laws there is the Special Marriage Act, 1954.

In February 2006, the Supreme Court of India gave the central and state governments three months to enact a legislation making it compulsory to register all marriages. This law would help ensure a minimum age for marriage, prevent marriages without the consent of both parties, check bigamy and polygamy and deter people from buying and selling young girls under the pretence of marriage.

What is the procedure for registration of Marriage?

An application for the registration shall be in FORM 'A' and shall be signed by each party to the marriage or by the guardian. Such party shall be present in person before the Registrar in whose:

- Jurisdiction either party to the marriage has been residing for at least six months immediately preceding the date of marriage
- The party has to append age proof, and marriage photo
- Both parties to the marriage and the guardian if any appear should before the marriage registrar in person
- Application for registration of marriage shall be presented within one month of date of solemnization of the marriage
- If the delay is above one month and up to 5 years the Sub-Registrar will condone the delay
- If the delay is above 5 years the District Registrar will condone the delay

What is Special Marriage Act, 1954?

The Special Marriage Act provides for the solemnization of a marriage as well as registration by a Marriage Officer. The parties to the intended marriage have to give a notice to the Marriage Officer in whose jurisdiction at least one of the parties has resided for not less than 30 days prior to the date of notice. It should be affixed at some conspicuous place in the office. If either of the parties is residing in the area of another Marriage Officer, a copy of the notice should be sent to the officer for similar publication. Marriage may be solemnized after expiry of one month from the date of publication of the notice, if no objections are received. If any objections are received, the Marriage Officer has to enquire into them and take a decision either to solemnize the marriage or refuse it. Registration will be done after solemnization of the marriage.

Any marriage already celebrated can also be registered under the Special Marriage Act after giving a public notice of 30 days, subject to the conditions.

Who is the Registrar of Marriages?

All Sub-Registrars are Registrars of Marriages under the Hindu Marriage Act and Marriage Officers under the Special Marriage Act.

What is the procedure for getting the Marriage registered under the special Marriage Act?

The parties to the intended marriage have to give a notice to the marriage officer in whose jurisdiction at least one of the parties has to reside for not less than 30 days prior to the date of notice.

This notice will be displayed in the notice board of the Sub-Registrar office. After expiry of one month if no objections are received, declarations by the bride and bridegroom shall have to be filed. Then the marriage will be solemnized.

Sample Notice to the marriage:

Notice of Intended Marriage

To
Marriage Officer for theDistrict

We hereby give you notice that a marriage under the Special Marriage Act, 1954, is intended to be solemnized between us within three calendar months from the date hereof.

	Bridegroom (A.B)	Bride (C.D)
Name		
Condition		
Occupation		
Age		
Dwelling Place		
Permanent Dwelling place if present dwelling place not permanent (Length of residence)		
Marital Status	Unmarried	Unmarried
	Divorcee	Divorcee
	Widower	Widow

Witness our hands this.....day of2006

Declaration to be made by the Bridegroom

I, A.B., hereby declare as follows:-

I am at the present time unmarried (or a widower or a divorcee, as the case may be).

I have completed.....years of age.

I am not related to C.D. the (bride) within the degrees of prohibited relationship.

I am aware that, if any statement in this declaration is false, and if in making such statement I either know or believe it to be false or do not believe it to be true, I am liable to imprisonment and also to fine.

(Sd.) A.B.(the Bridegroom).

Declaration to be made by the Bride

I, C.D., hereby declare as follows:-

I am at the present time unmarried (or a widow or a divorcee, as the case may be).

I have completed.....years of age.

I am not related to A.B. the (bridegroom) within the degrees of prohibited relationship.

I am aware that, if any statement in this declaration is false, and if in making such statement I either know or believe it to be false or do not believe it to be true, I am liable to imprisonment and also to fine.

(Sd.) C.D.(the Bride).

Signed in our presence by the above-named A. B. and C.D. So far as we are aware there is no lawful impediment to the marriage.

(Sd.) G. H.

(Sd.) I.J. } Three witnesses

(Sd.) K.L.

Countersigned E. F.,
Marriage Officer.

Dated the.....day of2006

Schedule of Fees

S.No	Particulars	Rupees.Paisa
1	For every notice of intended marriage or application for the registration of marriage (to be paid by the parties to the marriage).	2.00
2	For recording an objection (to be paid by the objector)	2.00
3	For every enquiry into an objection (to be paid by the objector).	50.00
4	For every notice and for every summons to a witness to appear and give evidence or produce a document (to be paid by the objector).	0.50
5	For solemnizing or registering a marriage (to be paid by the parties to the marriage)	10.00
6	For notice of marriage under section 14	1.00
7	For inspection of Marriage Certificate Book	
	(i) for the first year	1.00
	(ii) for every additional year (to be paid by the applicant).	0.50
8	(i) for granting a certified copy of an entry	2.00
	(ii) For a certified copy or extract of an entry in other records (to be paid by the applicant).	1.00
9	For solemnizing or registering a marriage at any place outside the office of the marriage officer in addition to the fee in entry (5) (to be paid by the parties to the marriage).	15.00

Note: - This fee may be appropriated by the marriage officer. No traveling allowance shall however, be claimed in addition.

6. FREQUENTLY ASKED QUESTIONS (FAQ)

It has come to the Indian government's notice that an increasing number of overseas Indian Marriages end up in divorce/breakup due to various reasons listed in the prior section. Some frequently asked questions on marriages between Resident Indians and Overseas Indians are listed below, to help you make the right decision.

1) Should I tell everything about me to my prospective spouse? Should I believe everything the person tells me?

Answer: Yes, both partners should be honest and forthcoming about all relevant matters. Do not get into a relationship when you cannot trust or be truthful yourself. Choosing your life partner is probably the most important decision of your life. While it is easy to get into a marriage, it is very difficult to get out of a marriage. Marriage is not like having a roommate or boyfriend/girlfriend. Once you enter into the institution of marriage, you are legally bound (in addition to emotional and financial responsibilities) to each other. It is in your best interest to get most of the relevant information about the prospective spouse from various sources and not entirely rely on the information provided by the other person and his family. You have to understand that the Indian society and culture are changing very fast. It is best if you set your expectations and responsibilities at a reasonable level before marriage.

2) Do I need to obtain a marriage certificate?

Answer: Yes, it is extremely important for you to obtain a marriage certificate. It is important that both the husband and wife keep a copy of the same. The marriage certificate is necessary for obtaining spouse visa, passport, insurance, bank account etc.

3) What are various ways to establish the authenticity of the prospective spouse?

Answer: You should not assume anything. If you are worried about something, it is better to ask more than once if necessary. Ask/find-out about the following:

- Marital status - If he/she is single, divorced, separated, widow(er). Get this in a written and notarized form
- Employment details - Qualification and post, employer etc. Most people are not comfortable sharing the details of the salary and perks. In the West, unlike in the East (including India), salary is considered personal information, which people do not share
- Immigration status - This includes type of visa a person holds and eligibility to take one's spouse to the other country. Get details about visa paperwork – expected time to prepare, visa appointments, and general information on the new life abroad
- Financial status – Does he/she own a house, vehicle etc. Any loans or prior financial commitments
- Criminal antecedents, if any
- Family background – Some details of the important family members
- Family type - Would you be living in a nuclear or joint family? (Keep in mind that the situation may change due to unforeseen circumstances).
- Work after marriage - This should be explicitly understood between both partners in marriage. Would the wife work or not? How would husband/wife share the marital responsibilities?

4) Who all could/should I contact in order to gather the required information?

Answer: You may want to contact the following in order to gather more information.

- Indian embassy in the foreign country (contact details at the end of the booklet)
- Local Indian associations and networks of Indian citizens
- Friends and relatives in that country

5) Should I insist on dowry-less marriage?

Answer: Yes, giving and taking dowry is a crime. Both of you should sign on an affidavit saying that it is a dowry less marriage and get all the exchanged gifts registered.

6) What are my legal rights, should things go wrong in the marriage?

Answer: There may be incompatibility between the wife and the husband in the marriage. That does not mean either of them is at fault. If it is not working out there are lots of things you can do:

- Try to meet marriage counselors in the country you are living in
- Keep a log of the incidences/happenings which are aggravating the problems
- Try to talk it out properly with each other, without any influence from other family members and friends
- Talk to other friends who are not taking sides on your disagreements with your spouse and try to see if they have any good suggestions
- Try to contact the Government organizations/NGOs working towards family harmony (and not break-up)
- Get yourself educated about your legal rights within the domain of the country of residence
- Think carefully and determine if the problems between you and your spouse are part of a passing phase, or if they represent an irreparable situation that cannot be resolved or dealt with in the long run

Do not ever lie about your problems to any government official since **perjury and obstruction of justice** are crimes of very serious nature in other countries and you may get yourself in serious trouble with the law of the land.

7) What are the points that an NRI should keep in mind while marrying Resident Indian (person in India)?

Answer: NRIs should consider the following while marrying Resident Indian (RI):

- Do not jump into marriage just looking at photographs because there have been many instances on matrimonial web sites where individuals fraudulently kept profiles with fake credentials, age old photos or photos edited with software
- Verify the individual's matrimonial background. Meet the individual in person at their home, irrespective of where they live. Exchange your past ten years of residential addresses and go for verification if possible at the local police station or in the respective courts of jurisdiction. Perform a background check with neighbors and relatives of the prospective partner
- Determine, through observation and conversation, the prospective partner's personality traits and habits. How tolerant an individual he/she could be when exposed to day-to-day activities? In India, everything could be done by servants, or one can go to restaurants for a variety of foods for a low price but it may not be the case after marriage, while living abroad. In the foreign countries, driving to work, shopping for groceries, cooking, cleaning, and keeping the house tidy, all these are done by the married couple themselves, irrespective of where they work and how much they earn
- Be honest, trust your gut feelings. In case you sense something fishy, halt the marriage activities at any stage, inform immediately to the concerned authorities or human rights organizations
- Understand that beauty is skin deep. It could be possible that an attractive looking individual could smell bad, could snore loudly, or could be lazy enough to push all the responsibilities on to the spouse. So avoid making beauty the only criteria for marriage
- Obtain all the educational credentials, work experience certificates for the individual with whom you are getting married, before the marriage itself and verify the same with corresponding agencies for authenticity of those credentials
- Exchange medical history records, seek information on habits like, pan chewing, smoking, alcohol consumption, drug abuse, regular medication, VD history, etc., as some of these would reveal the health condition and clearing out of these health related issues would ease, and will not affect the individual's ability to get a VISA, to move abroad and live with the NRI spouse

7. COUNTRY SPECIFIC ADVICE: USA, UK, AUSTRALIA, MIDDLE EAST

Overseas Indians or their prospective spouses are required to know specific information related to immigration. The following are examples of websites which provide information on many issues including obtaining a visa. Country specific information can be obtained by visiting the respective Consulate websites which are listed in the table below.

All the Indian Embassies Abroad

<http://www.embassyworld.com/>

<http://www.embassiesabroad.com/embassies-of/India.cfm>

Indian Embassy: <http://thokalath.com/embassy/>

Entry into another country requires official authorization called a visa which confers specific rights and privileges and also imposes specific restrictions, thus determining what a foreign individual can or cannot do in the country issuing the visa. The proof of such authorization is posted in your passport. Different countries have different visa regulations, checks and balances to ensure that the individual operates within the constraints imposed by the visa-granting authorities. For example, if a person enters the country on a student visa, the person normally is not allowed to take up a job in that country. Obtaining visa for one's spouse is normally a long-drawn government procedure and may take between 6 months to a year. Time may depend on several factors like how many applications that country's embassy receives, what sort of background check they require, what kind of documents they need, what type of visa has been requested, etc.

The following table provides some useful information related to life in a foreign country.

	United States	Canada	U.K.	Australia	United Arab Emirates	Saudi Arabia
Insurance						
Medical Insurance	Must	Must	Must	Must	Must	Must
Driving						
International Driving License	Up to 1 year	Unlimited, but should take the license	Up to one year	Drive up to 6 months		Allowed for few days
Emergency Number (Any Emergency)	911	911	999	0	999	999

Immigration Website	http://www.usim-migrationsupport.org	http://www.cic.gc.ca/	http://www.ukvisas.gov.uk/enquiries	http://www.immi.gov.au	http://www.government.ae/gov/en/index.jsp	
	http://uscis.gov/		http://www.iasuk.org	http://www.migrantnews.co.nz		

Indian Government Contacts

Indian Consulate locations	Chicago, New York, San Francisco, Houston	Ottawa, Toronto, Vancouver	London, Birmingham, Glasgow	Sydney, Canberra, Melbourne	Dubai, Abu Dhabi	Jeddah, Riyadh
Phone Number	00-1-202-9397000, 00-1-312-5950405-10, 00-1-713-6262148, 6262149, 00-1-212-7740699, 7740600	001-(604) 662-8811, 001-613 744 3751/52/53, 001-416 960 0751/52/53	44 71 836 8484, 44 21 212 2782/83	00-61-2-92239500, 00-616-2733328, 2731308, 61-26-2733999, 62733774	00-9712 4492700, 511420, 528333 , 00-971-2-664800	966-2-6520104, 6516972, 00-966-1-4884144, 4884691
E-mail Address	info2@indiagov.org, cg@cgisf.org, edu@indiacgny.org	indiainf@telus.net	mailsoction@hicomind.domon.co.uk	indian@enter-net.com.Au		welfare@cgijeddah.com
Website	http://www.indianembassy.org	http://www.cgivancouver.com/	http://www.hcilondon.net/	http://www.indianconsulate-sydney.org/	http://www.indembassyuae.org/	http://www.cgijeddah.com
	http://www.indianconsulate.com/	http://www.hciottawa.ca/				
	http://www.indianconsulate-sf.org/	http://www.cgitoronto.ca/				
	http://www.indianconsulate.com/					

Foreign Country's contact in India

	Embassy of the United States of America (Mumbai, New Delhi, Calcutta, Chennai)	Canadian High Commission (Chennai, New Delhi, Chandigarh, Mumbai)	High Commission for Britain (Mumbai, Calcutta, Chennai, New Delhi)	Australia High Commission	Embassy of the United Arab Emirates	Saudi Arabia Embassy in India
Phone	91-011-2419-8000, 91-033-2282-3611	91-11-26876500	91-11-26872161	91-11-26888223, 268885556	91-11-6872822	644-5054/5419
Fax	91-11-2419-0017	91-11-26876579 / 91-11-26886736	91-11-26872882	91-11-26887366, 26885199	91-11-6873272	Fax: 644-7082

website, e-mail	http://newdelhi.usembassy.gov	http://www.cic.gc.ca/english/offices/missions/chandigarh.html	http://www.britishhighcommission.gov.uk/india	http://www.ausgovindia.com/	http://embassyemirates@bol.net.in	
	http://mumbai.usconsulate.gov	http://www.cic.gc.ca/english/offices/missions/new-delhi.html				

Support Organizations

	http://www.usdoj.gov/vawo	http://www.realwomens.ca.com/view.htm	http://www.womensaid.org.uk/	WESNET - Women's Services Network		
	http://www.maitri.org/	http://www.ncwc.ca/	http://www.womenand-equalityunit.gov.uk/domestic_violence/index.htm	ph 02 6247 1616		
	http://www.narika.org/	SAW Community Center : (514) 485-9192	http://www.fact.on.ca/director/director.htm	wesnet@atrax.net.au		
	http://www.raksha.org/	South Asian Women's Association : (514)-937-4714		United Indian Association: 02 9871 4947		
	http://www.apnagar.org	South Asian Women's Center: (604) 739-4505				

India:

Asha Kiran

1252/6, P.M. Lakshmia Layout,
Magdi Cord Road Layout ,
1 st Main, Vijay Nagar,
Bangalore 560 040.

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Phone: 91-80- 55334135

India:

Pariwarik Suraksha Sanstha

8/21, Third Floor, Near Birbal Park,
Jangpura Extn., New Delhi – 110014

Phone: 9312800559, 91-80- 55334135

United States:

Rakshak

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Fremont, CA 94539
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e-mail: **help.rakshak@gmail.com**

Phone: 510.490.2657