



Embassy of India



Your First Information Sheet



Welcome to Germany

**Register with Indian Students Germany
Portal (ISG)
@
indianstudentsgermany.org**

Indian Students in Germany

Table of Contents

1. Indian Students in Germany (ISG) portal.....	5
2. Why register on ISG Portal.....	6
3. Part-time employment.....	6
4. Restricted employment: Self-employment is not allowed for international students.....	9
5. Taxes and social security contributions	9
6. Social insurance.....	10
7. Health insurance	10
8. Accommodation.....	11
9. Blocked Account.....	17
10. Code of Conduct on Sexual Harassment	20
11. Fraudulent calls.....	22
12. Swimming in Unknown Lakes.....	23
13. Assistance in case of physical and mental problems	24
14. Other important Information.....	27

Life at home	27
Activities outside your home.....	28
15. German Etiquette – Do’s and Don’ts.....	29
16. Jurisdiction and Emergency Contact.	30

1. Indian Students in Germany (ISG) portal

Indian Students in Germany (ISG), an initiative by the Embassy of India in Berlin to assist and inform Indian students in Germany about the latest information to students about education and employment in Germany.

The ISG through the portal aims to provide a centralized source of authentic information to assist prospective students and support those already in Germany. As the interface of the Embassy of India in Berlin for Indian students in Germany, the ISG organisation has several responsibilities:

- Aid the Mission in reaching out to Indian students enrolled in various universities and universities of applied sciences in Germany.
- Disseminate and share information on topics such as job opportunities, internships, accommodation, cultural events, and scholarship awareness.
- Connect young Indian students in Germany to address common interests and find solutions to general problems.
- Establish a communication structure with all Indian student associations in Germany.
- Serve as a point of contact for students in distress and those seeking guidance and career information.
- Collaborate with the Embassy and

consulates to organize student meetings and events.

2. Why register on ISG Portal

As an Indian student in Germany, every is requested to register on the ISG Portal. The following are the advantages of registering on the portal.

- Easier and faster access to student queries form the Embassy
- Easy registration for students programmes and annual meetings organized by the ISG and Embassy
- Can connect to your respective Embassy/ Consulate for events organised in your area
- Can be timely informed about potential threats/ scams/ distress.
- Can be contacted in case of emergency to resolve the issue
- Networking with the Indian community is facilitated

3. Part-time employment

Being on a student visa in Germany, you have to follow all the rules as per the visa. You cannot do a full-time job. You cannot get a job that requires you to work more than

120 full days and 240 half days per year. Do not abandon study lessons. Failing to participate in study lessons may lead to the cancellation of your visa and you will have to exit from Germany.

The following regulations apply as of March 1, 2024

International students from third countries are allowed to work in Germany for 140 full or 280 half working days per year. This is noted in the (supplementary sheet to your) residence title. Alternatively, employment of up to 20 hours per week is also permitted. Additional approval from the foreigners' registration office is not necessary in these two cases. More precisely:

- Only the working days that are actually worked are counted. This means holidays, public holidays and sick days are not counted.
- Half working days are working days with up to 4 working hours.
- These are calculated for each calendar year. For example: if the employment contract starts on 1 July, the complete 140 full/280 half working days can be worked until the end of this calendar year on 31 December.
- Days on which a voluntary internship is undertaken also count towards these 140 full or 280 half working days. However,

compulsory internships as part of a degree programme do not count.

- If you wish to work more than the permitted number of days you need prior and written approval from the foreigners' registration office.
- International students from third countries (§16b Residence Act) are only allowed to work as fee-based workers or self-employed persons with the permission of the foreigners' registration office.
- As a rule, self-employed persons are those who invoice the employer for work performed (fee-based).
- During a preparatory language course/internship placement or a preparatory college course, as of March 1, 2024, international students from third countries (§16b Residence Act) may work in the same way as during their studies.

In addition to the 140 full or 280 half working days, the following jobs are permitted: academic or student assistant at the university, in the Studierendenwerk (Student Service Organization, STW) or in the students' union (AStA/STURA), or jobs with a very close connection to your studies, e.g. at an institute. As long as this does not affect academic performance, this activity can be carried out for an unlimited period of time. Permission from

the foreigners' registration office is required for fee-based work.

4. Restricted employment: Self-employment is not allowed for international students.

If your total income remains below the annual basic tax-free amount of 11,604 euros (valid for 2024) plus income-related expenses (flat-rate amount for 2024: 1,230 euros), you do not have to pay tax. However, if you have a higher monthly income (even for a limited period), income tax may be deducted. However, if your annual income is below the basic tax-free amount plus income-related expenses, you will usually be refunded the excess taxes paid on your tax return. In the case of a mini job, as long as you do not have any other jobs, no income tax is usually withheld.

5. Taxes and social security contributions

Anyone working in Germany needs a tax identification number ("Steuer-ID"). You will automatically receive this by post a few weeks after registering your residence. Please keep this important information for further reference.

- You only have to pay income tax in Germany if the tax exemption limit (also called the tax-

free allowance) is exceeded.

- An income tax return must be filed by anyone who is self-employed or who exceeds the tax exemption limit. The “Elster” internet portal is available for this purpose: www.elster.de
- For individual advice, students must contact a tax advisor (subject to a fee).

6. Social insurance

If you take up a job, your employer needs to register you with the social security system. You will then automatically receive a social security certificate via post, which also contains your pension insurance number (Important: keep this document for further reference). If you do not receive this certificate, you need to contact the German Pension Insurance (Deutsche Rentenversicherung). Mini-jobbers (income up to 538 euros per month) can ask their employer to exempt them from the pension insurance obligation, which slightly increases their net income each month.

7. Health insurance

Anyone who works more than 20 hours per week is covered by health insurance through work and is no longer covered by student health insurance or family health insurance.

Private health insurance can be terminated by the student. Please note: This does not apply to temporary jobs of up to three months.

8. Accommodation

In Germany, students arrange their own accommodations. Many university and college towns have dormitories, and a room there is often the most affordable accommodation. As the rooms are in great demand, you should start looking before you leave your home country.

1) What Are the Types of Student Accommodation in Germany?

No other kind of accommodation is as popular: many international students in Germany live in student halls of residence. It is almost impossible to find lower-cost accommodation. The costs for a single room are between 160 and 300 euros. Depending on the study location, however, they can be higher. A student hall finder at study-in-germany.de offers information, addresses and advice on how to apply.

(i) Student Halls of Residence (Dormitories)

Student halls of residence are a hit among those looking for cheap accommodation in Germany for international students. These dorms, managed by student unions like “Studentenwerk” or “Studierendenwerk,” and are available nationwide.

You can rent a furnished room or apartment with shared facilities like kitchens, bathrooms, and common areas. These halls provide a great opportunity to connect with fellow students and become an integral part of the university community.

Some of the pros of student dormitories in Germany are:

- *They are cheap:* Student halls are one of the most cost-effective housing options, with an average gross rent of approximately 266.83 euros per month.
- *They are close to the campus:* These accommodations are strategically located near universities, reducing commuting time and expenses.
- *You'll have plenty of social opportunities:* Student halls foster a vibrant community, making it easier to meet fellow students and engage in university life.
- *Access to well-equipped facilities:* Many

student halls come with essential amenities, improving the overall quality of life.

Disadvantages of this type of accommodation can include:

- *High demand*: Around 40% of international students choose this type of accommodation, so securing a room in student halls can be highly competitive, especially in certain university cities.
- *Shared spaces*. Students should expect to share facilities like kitchens and bathrooms with other residents, which may require adjustment.
- *Early application*. To increase your chances of securing a spot, you must apply early, ideally right after being accepted to your course of study.

(ii) Shared Apartments (WG)

In Germany, a “WG” or shared apartment is where several people, often students or young professionals, live together in a single flat or house. Each person typically has their own bedroom, while common spaces like the kitchen, bathroom, and living room are shared.

It is possible to find flat-share mates who are interested in sharing an apartment with others,

even if you don't know them beforehand.

The advantages of WGs in Germany are:

- *You split all the costs:* Sharing the rent and utility expenses can significantly reduce your monthly housing costs.
- *WGs are ideal for social interaction:* Living in a WG provides ample opportunities to meet and bond with your flat mates, potentially leading to lasting friendships and a sense of community.
- *Ready-made support:* In times of need, you have built-in support from your flat mates, whether it's sharing a meal, solving household issues, or simply having someone to talk to.

As with any accommodation, you can stumble upon some disadvantages with respect to WGs as well:

- *You will have to share spaces:* While you have your own room, common areas like the kitchen and bathroom are shared, which can lead to scheduling conflicts and reduced privacy.
- *Language barrier:* In international WGs, language differences can sometimes pose communication challenges among flat mates.

- *People have different ways of living:* The quality and condition of WGs can vary widely, depending on the preferences and habits of your flat mates. Some may prioritize cleanliness and order, while others may have different standards.

When seeking a shared apartment (WG) in Germany, start early and use online platforms like WG-Gesucht, Studenten-WG, and local Facebook/WhatsApp groups.

It's crucial to apply to as many listings as possible and include a brief introduction about yourself to stand out. Due to high demand, posters often receive many responses. Don't be discouraged if you don't get an immediate answer, or if listings get removed quickly—this is quite common. Instead, keep applying and regularly refresh the websites to apply promptly when new listings are posted.

Once you make initial contact with potential flat mates, arrange visits and ensure you have the necessary documents ready. Upon acceptance, proceed to sign the rental agreement, move in, and always remember to respect the house rules.

(iii) Private Apartments

Unlike student halls or shared apartments, renting a private apartment means you will have the whole place to yourself. However, this naturally comes at a higher cost. These apartments come in various sizes and styles and can be found in different neighborhoods.

Here are some advantages of opting for a private apartment in Germany:

- *More independence:* Renting a private apartment provides complete control and independence over your living space, allowing you to establish your own routine and lifestyle without compromise.
- *You can customize it to your liking:* You have the freedom to decorate and furnish your apartment to your liking, creating a space that reflects your personal style and preferences.
- *Flexibility:* Private apartments often come with flexible lease terms, allowing you to choose the duration that suits your academic or work schedule.

However these accommodation mode could include:

- *Higher costs:* Renting a private apartment

is more expensive than shared options like student halls or shared apartments, as you are responsible for covering all costs independently.

- *Document requirements and language challenges:* Renting a private apartment may require proof of income or a guarantor. Language barriers can make dealing with rental agreements, landlords, and local authorities difficult for international students.
- *Added responsibilities:* You are solely responsible for all household tasks, maintenance, and utility bills, which can be overwhelming for some people.

Caution: You are requested not to make any payments online before the contract has been signed.

Be careful of agents who work without proper licence and authority. It may not be easy to get a refund of the amount paid.

9. Blocked Account

It's known as a "blocked account" because the money deposited into the account cannot be withdrawn until the account holder arrives in Germany.

The German blocked bank account (Sperrkonto) is designed to serve international students and jobseekers as proof of financial resources for living in Germany for a year and is a requirement when applying for a German student visa or a student residence permit.

Even though there are other ways of showing one's financial standing, the blocked account is the most common among international students.

By allocating a certain amount of money (determined by the German government) to the blocked account, a person willing to reside in Germany for a period testifies that he or she can handle living and other expenses during that time.

1) **Open a blocked account**

Opening a blocked account has become more convenient with the rise of digital providers.

If you opt for normal, offline banking the process often involves submitting physical documents, typically taking 2-4 weeks. Newer digital providers offer a

seamless online experience, allowing you to open an account swiftly through their website, deposit funds in various currencies, and receive prompt confirmation letters. Caution has to be exercised in selecting your blocked account provider.

2) Close a blocked account in case of visa rejection

All providers will refund the money you deposited to your account if the German authorities reject your visa. However, remember that some providers take weeks to process the refund, as reported by many students.

In case of visa refusal, your blocked account provider will normally transfer back all the funds you've deposited for your blocked account, including all associated fees for opening the account.

3) Documents required for opening a German-blocked account

The required documents to open a blocked account may vary depending on your nationality and your chosen bank

account provider etc.

4) **How to Withdraw Money from the Blocked Account**

You can withdraw money from your blocked account once you settle at a registered address in Germany. But remember that you won't have direct access to your blocked account in Germany. With that said, the only way you can withdraw your money is by opening an international student bank account in Germany, where your blocked money will be transferred every month.

You're allowed to withdraw a maximum of €934 per month unless you've deposited more money than the required minimum. This amount of money is transferred from your Sperrkonto to your regular account (or international student bank account), from where you can freely withdraw your money.

10. Code of Conduct on Sexual Harassment

1) Definition of Sexual harassment

Unwanted verbal, non-verbal or physical

conduct of a sexual nature with the purpose or effect of violating the dignity of a person, in particular when creating an intimidating, hostile, degrading, humiliating or offensive environment, is subject to criminal or other legal sanction (Article 40 of the Council of Europe Convention on preventing and combating violence against women and domestic violence).

2) Advisory to Indian Students in Germany

- a)** As the first step the affected student should block the offender's social network contacts (if the offence was through WhatsApp, Facebook, Skype, Instagram, Twitter etc.). If the offender sends SMS or mobile calls, the number may be blocked.
- b)** Affected student informs the coordinator/president of the local Indian Students Association (as far as it is available). Details of phone numbers and Facebook IDs of the offender should also be shared.
- c)** Affected student informs the Embassy of India, Berlin through the coordinators/Advisory committee or your regional or city coordinators of Indian Students in Germany.
- d)** Affected student informs the mission of India in Germany (Embassy or Consulate

based on the jurisdiction of the affected student) if the offender is of an Indian origin or otherwise with all the known details.

- e) Affected person informs the International Office of the home University and their legal representative.
- f) Affected person informs the sexual harassment complaint office/authority at the home university.
- g) If the offence happened in a public place/tram/bus/train/restaurant/disco/pub then the affected student is kindly requested to immediately lodge police complaint as the video evidence is crucial to any conviction (because the video recordings are automatically programmed to be erased after 24 hrs.). If the incident happened in a private place like an apartment, then it needs to be reported to concerned authorities responsible like apartment owners, etc., besides other responsible student associations.

11. Fraudulent calls

Caution: Do not fall victim of fraudulent calls claiming that the caller is from the Indian Embassy or one of the Indian consulates in Germany.

- 1) It is possible that the fraud phone calls are being received from persons claiming to be from Embassy of India, Berlin and Indian Consulates in Germany.
- 2) It is possible that the caller threatens the Indians living in Germany with cancellation of Indian Passports / deportation / legal problems unless a certain amount is transferred to the account details provided by the caller or paid to the caller.
- 3) It is possible that the caller speaks in Hindi / English and introduces herself/himself with an Indian name and as working at Embassy/Consulate.
- 4) Please be advised that no such calls are made by the Embassy of India, Berlin or our Consulates in Hamburg, Frankfurt and Munich.
- 5) Please ignore such calls and do not fall prey to this scam

12. Swimming in Unknown Lakes

You should be aware and spread awareness among Indian students and other Indian Diaspora members living in Germany about the dangers of swimming in unknown lakes/natural water bodies. The water in these lakes/natural water bodies is cold, which can affect swimming as a

result of cramps leading to cardiac arrest. Usually, these lakes do not have lifeguard facilities.

13. Assistance in case of physical and mental problems

German universities do not provide medical service on campus. Students with EHIC or a German health insurance from a state health insurance provider have a free choice among doctors registered by the health insurance company. If you have private health insurance, please make yourself familiar with the special conditions which may apply to you.

In general, you have to make an appointment to see a doctor when you are ill. Some general practitioners may have open office hours.

If you have health problems outside of the doctors' regular opening hours and the visit cannot be postponed until the next (working) day, it is possible to call the medical on-call service 116 117

In order to receive treatment, you need to either present your health insurance card from one of the state health insurance providers (AOK, TK, Barmer or DAK), your EHIC, or show the certificate from your

private health insurance company. The costs for medical treatment will be paid directly to the doctor/hospital by your state health insurance provider. Therefore, the visit to a doctor/hospital is free for you. Private insurances have a different payment system. Usually, you will have to pay the bill first and ask for reimbursement at the company. Make yourself familiar with the specific regulations of your own health insurance before you need to see a doctor.

Talking to your doctor or a general practitioner (GP or Hausarzt) can be a good first step. If you have not yet found a GP in Germany, you can search for one on this official website of the "Kassenärztliche Bundesvereinigung" (website only available in German). Choose the region you are living in and a new tab will open that lets you search for doctors and psychotherapists nearby.

You can also go directly to a psychiatrist/psychotherapist for an initial assessment. Even without a referral from your GP, up to five appointments can be made, during which they will assess the best possible options. However, most doctor's offices are very busy and rarely have appointments available at short notice. You should also be aware that not

every psychiatrist/psychotherapist might be covered by your insurance; so maybe check that first. And, if that is a sensitive issue for you, note that if you pay for the appointment privately, the visit will not appear as an entry in your health insurance records.

Various student unions (in German: Studierendenwerk or Studentenwerk) also offer psychological counselling. Don't worry about this getting back to your professors. The counselling is done by professional psychologists who ensure maximum confidentiality.

Many higher education institutions have their own outpatient clinics and/or offer psychological counselling. You can schedule a private session or take part in a workshop on topics such as time management or relaxation exercises. This counselling can be offered by the Faculties of Psychology or Social Sciences, by the Central Student Advisory Services, or you could check with the international offices of the universities concerned.

14. Other important Information

Life at home

(i) Ensuring proper ventilation of room/home.

20 – 30 minutes in summer

5 – 10 minutes in winter

German government website link for detailed information:

<https://www.bmu.de/themen/gesundheitsin-nenraumlueftung/richtiges-lueften-und-heizen>

(ii) Separating your household waste:

Black (General), Yellow (Plastic), Paper, Organic (Food Waste)

Bottles – Green, Brown, White

Disposing cooking oil, batteries

Clothes and shoes

BSR website link for additional information in English: <https://www.bsr.de/die-berliner-stadtreinigung-in-englischer-sprache-26142.php>

(iii) Hygiene to avoid specific odors

(iv) Abiding by quiet time (Ruhezeit) rules of your building: 22:00 – 07:00 & 13:00 – 15:00 every day (usually) Sundays and public holidays (Supermarkets closed)

Activities outside your home

- (i) Knowing your rights and responsibilities as a pedestrian

Watch this 5-minute compact guide for pedestrians in English

<https://www.germanroadsafety.de/compact-guide/en/k2.html>

- (ii) Labour protection laws (Arbeitnehmerrechte):

(iii) Consumer rights (Verbraucherschutz): Source: www.verbraucherzentrale.de

(iv) Passenger Rights (Fahr- und Fluggastrechte) Source: www.bmdv.bund.de

- (v) Tips for using public transportation
- Waiting within the bus stop area
 - Boarding and disembarking
 - Listening to advice from bus drivers, co-passengers etc.
 - Things to remember when stopped without a ticket
 - Information regarding this for Berlin can be read here: <https://www.bvg-ebe.de/> and

<https://www.bvg.de/de/abos-und-tickets/ticketkontrolle>

(vi) Other tips – eating/drinking in busses or trains, keeping your area clean, interacting with friends while commuting etc.

15. German Etiquette – Do's and Don'ts

1) German Etiquette: Do's

- (i) Shake hands
- (ii) Say hello and bye
- (iii) Be on time
- (iv) Make an appointment
- (v) Separate your rubbish
- (vi) Bring a gift when you visit someone

2) German Etiquette: Don'ts

- (i) Cross the street when the traffic light is red
- (ii) Make loud noise in public
- (iii) Make video calls in public transport
- (iv) Open closed doors without knocking
- (v) Call people late in the evening
- (vi) Making jokes about Nazism
- (vii) Expect everyone to speak English with you
- (viii) Wish someone a happy birthday before their birthday

16. Consular Jurisdiction and Emergency Contact.

Place of residence	In case of any emergency *	Further Information
Berlin, Brandenburg, Mecklenburg- Vorpommern, Sachsen, Sachsen- Anhalt, Thuringen	<i>Embassy of India, Berlin.</i> Attache (Cons) Tel: +49 15172120983	https://indianembassyberlin.gov.in
Baden- Wuerttemberg, Bayern	<i>Consulate General of India, Munich</i> During Office Hours: + 49 89 21023943 (from 09:00 AM to 5:30) Beyond Office Hours:+ 49 1511 766 2009 (Mobile/WhatsApp)	https://www.cgimunich.gov.in/
Bremen, Hamburg, Niedersachsen, Schleswig-Holstein	<i>Consulate General of India, Hamburg</i> During Office Hours: +49 40 338036, +49 40	https://www.cgihamburg.gov.in/

	330557 Beyond Office Hours: +49 160 9723 2399 (Mobile / WhatsApp)	
Hesse, North Rhine-Westphalia, Rhineland- Palatinate, Saarland	<i>Consulate General of India, Frankfurt</i> 0049-152-185- 20313 (from outside Germany) 0152-185-20313 (from within Germany)	https://cgifrankfurt.gov.in/

***Consular Matter such as death case etc. and issue of urgent travel documents**

The other important information and names of your regional, university and city coordinators are available from the ISG webpage: <https://indianstudentsgermany.org>