



ICAI

Global Career E-Kit

United States of America *with a focus on Ohio*

A practical guide for Indian Chartered Accountants planning a career, a move or a business in the United States.

COLUMBUS

CINCINNATI

CLEVELAND

DAYTON

MASON

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HOW TO USE THIS KIT

Figures come from official US and Indian sources wherever possible and are dated. Where it helps, we name the nearest Indian equivalent of a US institution. Immigration and tariff rules changed often during 2025–26, so treat every rule here as a starting point and confirm it with the official source before you act.



SECTION 1

From the Founder Chairman's Desk



CA. Siddhanta Goel, Founder Chairman,
ICAI Ohio (USA) Chapter

Dear Fellow Chartered Accountants,

Welcome to the United States: the world's largest economy, and home to more than five million people of Indian origin, among them a growing community of Indian CAs in audit, tax, corporate finance, consulting and industry.

The ICAI Ohio (USA) Chapter was formally inaugurated on July 26, 2026 under the theme “Unite in America”. We were honoured to host Ambassador Binaya Srikanta Pradhan, Consul General of India in New York, as Chief Guest, alongside ICAI President CA. Prasanna Kumar D. and the ICAI leadership, and to receive a proclamation from the State of Ohio welcoming the Chapter.

Ohio is a practical place to build a career. It is home to 28 Fortune 500 headquarters, a deep base in manufacturing, healthcare, insurance and financial services, and living costs well below the coastal cities. It was also one of the first states to open a route to CPA licensure without the 150-credit-hour rule, from January 1, 2026.

This E-Kit is written for Indian CAs weighing a move to the US. It covers the country, the economy, the institutions you will work with, the visa landscape as it stands in 2026, the CPA route, and the practical first steps after you land.

US immigration policy has changed often over the past year, so please treat every rule here as a starting point and confirm it with the official source before acting.

Our purpose is simple: to help members connect, learn and lead. When you arrive, reach out to us. We will be glad to help you find your footing, professionally and personally.

Warm regards,

CA. Siddhanta Goel

Founder Chairman, ICAI Ohio (USA) Chapter



SECTION 2

The United States of America

The United States is a federal republic of 50 states, the District of Columbia (Washington, D.C., the national capital) and several overseas territories. It declared independence on July 4, 1776, and has been governed under the same Constitution since 1789.

It is the world's third most populous country, with 341.8 million residents (Census Bureau, July 2025), and one of the largest by area, running from the Atlantic to the Pacific, with Alaska and Hawaii beyond.

The landscape ranges from the Appalachian and Rocky Mountains to the Great Plains, deserts, and the Great Lakes, which the US shares with Canada. Ohio sits on the southern shore of Lake Erie.

For Indian professionals the practical point is scale: each state has its own laws, taxes and licensing, so where you live shapes much of your life here.

Time zones

The 50 states span six standard time zones. Most of the country moves clocks forward an hour for Daylight Saving Time from the second Sunday of March to the first Sunday of November; Hawaii and most of Arizona do not. Ohio is on Eastern Time.

Hawaii–Aleutian UTC–10	Alaska UTC–9	Pacific UTC–8	Mountain UTC–7	Central UTC–6	Eastern · Ohio UTC–5
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Standard-time offsets. Add one hour during Daylight Saving Time.

MID-MARCH TO EARLY NOVEMBER

India is 9½ hours ahead

9:00 a.m. in Columbus is 6:30 p.m. in Mumbai.

EARLY NOVEMBER TO MID-MARCH

India is 10½ hours ahead

9:00 a.m. in Columbus is 7:30 p.m. in Mumbai.

A 9:00 a.m. call in Columbus is 6:00 a.m. in California, so always state the time zone in meeting invites.



2.1 System of government

The US is a federal constitutional republic. Power is divided between the federal government and the states, and among three branches.

Executive. The President is both head of state and head of government, roles India splits between its President and Prime Minister. Presidents are elected every four years through the Electoral College, for at most two terms, and appoint a Cabinet confirmed by the Senate. Cabinet secretaries do not sit in Congress.

Legislative. Congress has two chambers. The Senate (100 members, two per state, six-year terms) is broadly comparable to the Rajya Sabha; the House of Representatives (435 voting members apportioned by population, two-year terms) to the Lok Sabha.

Judicial. The Supreme Court (nine justices, appointed for life) heads the federal courts, and each state runs its own courts. Common law applies everywhere except Louisiana, which keeps a civil-law tradition.

States have their own constitutions, governors and legislatures, and make most of the laws that touch daily life: driving, schools, property, most criminal law and the licensing of professions, including CPAs.

Two parties dominate: the Democratic Party and the Republican Party. As of September 2026, President Donald J. Trump (Republican) is serving a second term that began in January 2025. Midterm elections for every House seat and about a third of the Senate fall on November 3, 2026.

2.2 People

Growth slowed to 0.5% in 2024–25 as net international migration fell. The largest metropolitan areas are New York, Los Angeles, Chicago, Dallas–Fort Worth and Houston.

About **5.2 million** people identified as Indian in 2023, the second-largest Asian-origin group after Chinese Americans (Pew Research Center). Two-thirds are immigrants, and 77% of adults 25 and older hold at least a bachelor's degree.

The largest communities are in California (960,000), Texas (570,000), New Jersey (440,000), New York (390,000) and Illinois (270,000). Every large metro has Indian groceries, restaurants, temples and gurdwaras; in Ohio the community centres on Columbus and Dublin, Cincinnati, Cleveland and Dayton.



2.3 Climate

The US spans almost every climate, from subtropical Florida and the desert Southwest to the rainy Pacific Northwest, Arctic Alaska and tropical Hawaii. Ohio has a humid continental climate with four distinct seasons.

-1.3 °C

January average,
Columbus (29.6 °F)

24 °C

July average, Columbus
(75 °F); highs near 29 °C

71 cm

Snow in an average
season (28 in)

Oct–Apr

Frost season: first frost
late October, last mid-
April

The seasons: spring (March–May), summer (June–August), fall (September–November) and winter (December–February).

Summers are warm and humid, with afternoon thunderstorms. Winters are cold and grey. Snow usually falls from late November to March, and the “snowbelt” east of Cleveland gets far more from lake-effect storms off Lake Erie. Spring brings severe storms and the occasional tornado warning.

Coming from India? Buy a proper winter coat, gloves and waterproof boots. Homes, offices and cars are fully heated, so layers work better than one heavy sweater. Drivers need an ice scraper and good all-season or winter tyres.

Long-term averages for Columbus, from NOAA records as compiled by Wikipedia and Climates to Travel.

2.4 Languages

English is the language of business and of the CPA exam. In March 2025, Executive Order 14224 made it the official national language for the first time. Spanish is the second most spoken. Among Indian Americans, the commonest home languages after English are Hindi, Telugu, Gujarati and Tamil.

Mind the differences: check, not cheque; apartment, not flat; gas, not petrol. 04/07/2026 means April 7. Write 100,000 and 10 million; lakh and crore will not be understood.

2.5 Religion

The First Amendment protects freedom of religion and bars an official church. In Pew Research Center's 2023–24 study, 62% of adults identified as Christian, 29% as unaffiliated and about 7% with other faiths, with Hindus, Muslims and Buddhists at about 1% each. Ohio's larger cities all have Hindu temples, gurdwaras and mosques.



2.6 Customs, traditions and etiquette

Americans value informality, punctuality and plain speaking, and the country's mix of immigrant cultures makes most people curious rather than judgemental about newcomers. These are the norms Indian professionals ask about most.

GREETINGS

A firm handshake with eye contact. Most colleagues, including senior managers, go by first names. “How are you?” is a greeting, not a question: “Good, thanks, and you?” is the reply.

TIME

Meetings start on time and are booked ahead. If you will be late, message before, not after. People rarely drop in unannounced.

COMMUNICATION

Be direct and brief, and lead with your conclusion. Polite, specific disagreement is welcome. Avoid asking about age, salary, religion or marital status; in hiring, such questions can be unlawful.

AT WORK

Business casual is the office norm; audit teams dress up for client meetings. Confirm verbal agreements by email.

SPACE

Keep about an arm's length apart, and wait your turn in line.

TIPPING

Many service workers rely on tips. Leave 15–20% at sit-down restaurants and similar for taxis, rideshares and salons. At counters it is optional, whatever the payment screen suggests.

PRICES

Sales tax is added at the till, so the shelf price is the price before tax.

HOSPITALITY

Invited home? Bring dessert, flowers or wine, or ask what to bring. At a “potluck” every guest brings a dish.

LIFE EVENTS

Baby showers before a birth, graduation parties, bridal showers and bachelor or bachelorette parties before weddings. Milestone birthdays and anniversaries are celebrated widely.

LUCK

Thirteen is unlucky (many buildings skip a 13th floor), and people “knock on wood” for luck.

DOING BUSINESS WITH AMERICANS

Keep to the agenda and get to the point.
Price and scope are settled up front.

Contracts are detailed and followed to the letter.
Follow up in writing and hit the dates you give.



2.7 Driving and car insurance

Americans drive on the right. Outside a few big cities a car is close to essential. Licences are issued by each state; in Ohio, by the Bureau of Motor Vehicles (BMV).

Visitors can generally drive on a valid Indian licence plus an International Driving Permit, which must be obtained in India before you travel. New Ohio residents have 30 days to switch to an Ohio licence.

Temporary residents (H-1B, L-1, F-1 and dependants) get a limited term licence valid for their authorised stay. Since June 30, 2025, first-time adult applicants must complete 24 hours of classroom training (online is allowed) and 8 hours behind the wheel, and log 50 hours of supervised driving, before the road test. Licences from Canada, France, Germany, Japan, South Korea and Taiwan are exempt; Indian licences are not. Allow several weeks.

Rules: seat belts for everyone, child seats for children, stop for school buses with red lights flashing, and right turn on red only after a full stop. After a collision, stay at the scene and call 911.

Insurance is compulsory. Without a US record you will pay more at first; ask insurers to consider your Indian driving history.

Licences: bmv.ohio.gov · Approved driving schools: otso.ohio.gov

2.8 Healthcare

There is no universal public health system for working-age people. About 154 million Americans under 65 are covered through an employer's plan. Medicare covers people 65 and older, Medicaid covers people on low incomes, and HealthCare.gov sells individual plans.

Care is expensive. In 2025 the average employer plan cost \$9,325 a year for one person and \$26,993 for a family. Employees paid \$1,440 and \$6,850 of that on average, and the average single deductible was \$1,886 (KFF, 2025).

- Enrol in your employer's plan within the window, usually 30 days from joining.
- Use “in-network” doctors and hospitals; out-of-network care costs far more.
- Carry travel medical insurance until your plan starts.
- Visiting parents are not covered: buy visitor medical insurance before they fly.
- Use urgent-care clinics for minor problems; call 911 in an emergency.

Many employers also offer a health savings account (HSA) or flexible spending account (FSA), which let you pay medical costs from pre-tax pay.

Individual plans: healthcare.gov · Employer survey: kff.org



2.9 Holidays and festivals

There are 11 federal public holidays. Private employers set their own calendars, usually 8–10 paid holidays plus annual paid time off. For accountants, the busy seasons are year-end audits and the tax season from January to the April 15 filing deadline.

New Year's Day	January 1	Labor Day	1st Monday, September
Martin Luther King Jr. Day	3rd Monday, January	Columbus Day	2nd Monday, October
Washington's Birthday (Presidents' Day)	3rd Monday, February	Veterans Day	November 11
Memorial Day	Last Monday, May	Thanksgiving Day	4th Thursday, November
Juneteenth	June 19	Christmas Day	December 25
Independence Day	July 4	Black Friday (not a holiday)	Day after Thanksgiving

ACROSS THE COUNTRY

- New Year's Eve in Times Square, New York
- Mardi Gras, New Orleans
- Cherry Blossom Festival, Washington, D.C.
- Fourth of July fireworks, everywhere
- International Balloon Fiesta, Albuquerque
- Macy's Thanksgiving Day Parade, New York

IN OHIO

- Columbus Arts Festival (June)
- Ohio State Fair, Columbus (late July–August)
- Oktoberfest Zinzinnati, Cincinnati (September)
- Circleville Pumpkin Show (October)
- Ohio State football Saturdays (fall)

INDIAN FESTIVALS

Diwali, Holi, Navratri garba, Durga Puja, Ganesh Chaturthi, Pongal, Onam and Vaisakhi are celebrated at temples and community associations in Columbus, Cincinnati, Cleveland and Dayton. Diwali is gaining official recognition: Pennsylvania made it a state holiday in 2024.



SECTION 3

Economic Environment

\$30.8 tn

Nominal GDP, 2025 (BEA), the world's largest

≈2%

Real GDP growth, 2025 (BEA)

4.1%

Unemployment, August 2026 (BLS)

\$149 bn

India-US goods trade, 2025 (ORF America)

The United States is the world's largest economy and issues its main reserve currency. Output is services-led (finance, healthcare, technology, professional services, retail) on top of a large advanced-manufacturing base, the deepest capital markets anywhere, and some of the world's highest energy and farm output. The IMF puts 2026 GDP at about \$32.4 trillion, roughly \$94,000 per person.

The US belongs to the G7, G20 and OECD, and trades with Canada and Mexico under the USMCA. The federal fiscal year runs October 1 to September 30; most companies report on the calendar year.

Labour market. Hiring slowed through 2025 and 2026, with payrolls growing by an average of only 31,000 a month in the year to July. August 2026 was stronger: employers added 162,000 jobs and unemployment held at 4.1%. Information and tech employment has been shrinking while healthcare, hospitality and education keep hiring.

India and the US. The US is India's largest trading partner and most important export market. Two-way goods trade was about \$149 billion in 2025, with an Indian surplus of about \$58 billion. US tariffs on Indian goods reached 50% in 2025; a February 2026 joint statement set out a framework for an interim trade agreement, and talks on a broader Bilateral Trade Agreement continue. Rates have changed several times since, so check the current duty on any product.

What it means for CAs. Cross-border work runs both ways. US multinationals run large finance and accounting centres in India, and Indian IT, pharmaceutical and manufacturing groups have major US operations. Both need people fluent in Ind AS and US GAAP, Indian and US tax, transfer pricing and FEMA.



SECTION 4

Useful Business Information

4.1 Stock exchanges

US shares trade on more than a dozen SEC-registered exchanges, linked into one National Market System. The main venues:

- **New York Stock Exchange** (NYSE, owned by Intercontinental Exchange): the world's largest exchange by the value of its listed companies.
- **Nasdaq**: the leading venue for technology listings.
- **Cboe Global Markets** (Chicago): a leading options market and home of the VIX volatility index.
- **CME Group** (Chicago): futures and options on interest rates, equities, currencies and commodities.
- **Texas**: NYSE Texas (2025) and Nasdaq Texas (2026) opened, and the independent, Dallas-based Texas Stock Exchange began trading in July 2026.

Benchmarks: the S&P 500 (the broad market, like the Nifty 50 in role), the Dow Jones Industrial Average (30 blue chips), the Nasdaq Composite and the Russell 2000 (smaller companies).

4.2 The Federal Reserve

The Federal Reserve System (“the Fed”), founded in 1913, is the US central bank and the RBI's counterpart. It has a Board of Governors in Washington, D.C. and 12 regional Reserve Banks. Ohio hosts the **Federal Reserve Bank of Cleveland**, with branches in Cincinnati and Pittsburgh.

Its main jobs:

- Monetary policy: the Federal Open Market Committee sets the federal funds rate, under a dual mandate of maximum employment and stable prices (a 2% inflation goal).
- Supervising and regulating banks.
- Keeping the financial system stable.
- Running payment systems, including Fedwire and the FedNow instant-payment service launched in 2023.

The Fed issues banknotes, printed by the Treasury's Bureau of Engraving and Printing; coins come from the US Mint.

federalreserve.gov · clevelandfed.org



4.3 The SEC and market regulation

Unlike Canada, the US has a single federal securities regulator: the **Securities and Exchange Commission (SEC)**, SEBI's counterpart. It registers securities offerings, requires listed companies to file audited reports on its EDGAR system (annual 10-K, quarterly 10-Q, and 8-K for material events), oversees exchanges, brokers, advisers and funds, and enforces the securities laws.

The **Sarbanes-Oxley Act** (2002) created the PCAOB. Its Section 404 requires management, and for larger companies the auditor, to report on internal control over financial reporting; SOX work employs many Indian CAs. FINRA regulates broker-dealers, the CFTC futures and swaps, and each state has its own securities regulator (in Ohio, the Division of Securities).

4.4 Other institutions you will meet

INSTITUTION	WHAT IT DOES	NEAREST IN INDIA
PCAOB	Registers, inspects and disciplines auditors of public companies; sets their auditing standards	NFRA
FASB	Sets US GAAP (the Accounting Standards Codification)	ICAI Accounting Standards Board
GASB	Accounting standards for state and local governments	GASAB (under the CAG)
AICPA	Professional body: CPA Exam, ethics code, auditing standards for private companies	ICAI, without the licensing role
IRS	Administers federal taxes	CBDT and Income Tax Department
FDIC	Insures bank deposits up to \$250,000 per depositor, per bank, per ownership category	DICGC
OCC	Charters and supervises national banks	RBI banking supervision
SIPC	Protects brokerage customers up to \$500,000 (including \$250,000 cash) if a broker fails	Exchange investor protection funds
FinCEN	Anti-money-laundering; receives FBAR reports of foreign accounts	FIU-IND
DTCC	Clearing, settlement and central securities depository	NSDL, CDSL, clearing corporations

Equivalents are approximate and meant as a guide to role, not legal status. Websites: sec.gov · pcaobus.org · fasb.org · irs.gov · fdic.gov



4.5 The accounting profession in the USA

The licensed public accountant is the **Certified Public Accountant** (CPA). Where ICAI both examines and licenses CAs nationally, the US splits that job three ways:

- **AICPA**, the national professional body (with CIMA it forms the Association of International Certified Professional Accountants), writes the Uniform CPA Exam, the Code of Professional Conduct and auditing standards for private companies.
- **NASBA**, the association of state boards, runs exam administration and international credential evaluation.
- **55 boards of accountancy**, one per state and territory, license CPAs and set their own education, experience and ethics rules. Ohio's is the Accountancy Board of Ohio; the Ohio Society of CPAs (OSCPA) is the state professional society.

Only licensed CPAs and CPA firms may sign audit opinions. Tax, FP&A, controllership, internal audit and advisory roles are open to non-CPAs, and many Indian CAs build strong careers in industry before, or without, the licence.

OTHER CREDENTIALS EMPLOYERS KNOW

- **CMA** (Institute of Management Accountants): corporate and management accounting.
- **CIA** (Institute of Internal Auditors).
- **EA** (Enrolled Agent, granted by the IRS): full rights to represent taxpayers before the IRS.
- **CFA**: investment management.

THE 150-HOUR RULE IS GIVING WAY

For decades most states required 150 credit hours, effectively a fifth year of study, for a CPA licence. Ohio was among the first to add a route of a bachelor's degree plus two years' experience, effective January 1, 2026, and many states have since passed similar laws. Section 9 has the details.

WHERE CPAS WORK

The Big Four (Deloitte, EY, KPMG, PwC) all have offices in Ohio's main cities, alongside national and regional firms. Ohio's Fortune 500 companies, banks, insurers and hospital systems run large finance teams.



4.6 Jobs and employment

\$83,680

US median pay,
accountants and
auditors, May 2025

\$79,320

Ohio median pay for
the same roles, May
2025

5%

Projected job growth,
2025–35, faster than
average

115,300

Openings a year, on
average, over the
decade

Source: US Bureau of Labor Statistics, Occupational Outlook Handbook and OEWS state estimates.

Steady demand. Most openings come from retirements and people leaving the field, and the pipeline of new US accountants has been thin. The top tenth nationally earn more than \$144,090. Ohio's mean is about \$88,300, and living costs are far below the coasts.

Where the jobs are: public accounting (audit, tax, advisory); corporate finance in manufacturing, healthcare, insurance, retail and banking; government; and shared-service centres.

Skills in demand: US GAAP and SEC reporting, SOX and internal controls, federal and state tax, ERP systems (SAP, Oracle, Workday), data analytics, and automation and AI in the close and the audit.

The newcomer gap. The biggest hurdle is “no US experience”. Many Indian CAs start a level below their Indian title and rise quickly once they have a US reference and, ideally, the CPA. Most roles are filled through referrals, so LinkedIn, alumni networks and chapters like ours matter as much as job boards. Ask early whether an employer sponsors visas; many smaller firms do not.

Employment rules. Most jobs, including in Ohio, are “at will”: either side may end them without notice unless a contract says otherwise. Federal law bars discrimination based on race, religion, sex or national origin. Every new hire completes Form I-9 to prove the right to work.

Your pay slip: federal income tax; Social Security (6.2%) and Medicare (1.45%); Ohio income tax (a flat 2.75% above \$26,050 in 2026); and city tax, 2.5% in Columbus.



4.7 Schools and universities

School. Public schools are free and run by local school districts, funded largely by property taxes, so quality tends to follow the neighbourhood. Many families choose where to rent by school district. In Ohio, school is compulsory from age 6 to 18. The year runs from mid-August to late May or early June, from Kindergarten to Grade 12.

HIGHER EDUCATION

- Associate degree: 2 years, at community colleges
- Bachelor's: 4 years
- Master's: 1–2 years. The MAcc, MS Accounting, MS Business Analytics and MBA are common for CAs; STEM-designated programmes allow longer post-study work.
- Doctorate: usually 4–6 years

State universities charge residents far less than out-of-state or international students.

In Ohio: The Ohio State University (Fisher College of Business), University of Cincinnati (Lindner), Case Western Reserve (Weatherhead), Miami University (Farmer), Ohio University, Kent State, Bowling Green State, University of Dayton, Xavier and the University of Toledo.

4.8 Industry and trade bodies

Forming a business. Companies are created under state law. A corporation or limited liability company (LLC) registers with a state's Secretary of State, and many large companies incorporate in Delaware. The IRS issues an Employer Identification Number (EIN), which plays roughly the role of PAN and TAN together.

BUSINESS AND INDIA-FOCUSED BODIES

- US Chamber of Commerce, the Ohio Chamber of Commerce and local chambers
- JobsOhio, the state's private economic-development company, and SelectUSA (US Department of Commerce) for foreign investment
- US-India Business Council (USIBC) and US-India Strategic Partnership Forum (USISPF)
- Indian bodies with US reach, such as FICCI and the IACC, both represented at our Chapter's launch

PROFESSIONAL NETWORKS

AICPA & CIMA, the Ohio Society of CPAs, and local chapters of the IMA, the Institute of Internal Auditors and Financial Executives International.



SECTION 5

Visa Requirements

Indian citizens need a visa for every US trip. Visas are issued by the US Embassy and Consulates in India, and your permitted stay is set by the I-94 record you receive on entry. Rules changed repeatedly in 2025–26; this reflects late September 2026, so check travel.state.gov and uscis.gov before you apply.

WHAT CHANGED FOR EVERY APPLICANT

- In-person interviews are now required for most applicants; interview waivers largely ended on September 2, 2025.
- Apply in your country of nationality or residence. Booking in a third country for a faster slot is no longer a shortcut (September 6, 2025).
- A \$250 Visa Integrity Fee, created by law in July 2025, is being added at issuance for most nonimmigrant visas, on top of the \$185 application fee for visitor and student visas.
- Online-presence (social media) vetting now covers student, exchange, H-1B and H-4 applicants.

Temporary visas most relevant to CAs

VISA	PURPOSE	KEY POINTS
B-1 / B-2	Business visits, conferences, tourism, family	No work allowed. Stays are usually granted for up to six months.
F-1	Full-time study	On-campus work; 12 months of OPT after study, plus 24 more for STEM-designated degrees. A rule ending “duration of status” was paused by a federal court on September 14, 2026.
H-1B	Specialty job with a US employer	Annual cap of 85,000, of which 20,000 are for US master's graduates. Up to six years; family on H-4. See page 17.
L-1	Transfer within a company group	Needs one continuous year with the overseas affiliate in the last three. L-1A managers up to 7 years, L-1B specialists up to 5. No lottery; L-2 spouses may work.
O-1 · J-1	Extraordinary ability · Exchange visitors	O-1 is a high bar, rarely used by accountants; J-1 covers sponsor-run training and internships.

India is not an E-1/E-2 treaty country, so the treaty-investor visa is not open to Indian citizens; the investor route is the EB-5 green card.



H-1B in 2026: what is new

- **Weighted lottery.** From the FY2027 season (registration in March 2026), selection is weighted by the wage level offered: a Level IV offer gets four entries, Level I gets one. Better-paid offers have better odds.
- **The \$100,000 payment.** A September 2025 proclamation required it for new petitions for workers outside the US (not for changes of status, extensions or transfers inside the US). A federal court struck the policy down on June 8, 2026, the appeals court declined to pause it on July 24, and USCIS stopped collecting it. On September 18, 2026 the President extended the proclamation to September 2027 and ordered closer review of H-1B filings. Watch this closely.
- **In practice,** employers favour candidates already in the US, such as F-1 graduates on OPT. H-4 spouses may work only with an EAD, once the H-1B holder has an approved I-140 or an extension past six years.

Green cards

- **Family-based:** sponsored by a relative who is a US citizen or green-card holder.
- **Employment-based:** EB-1 (extraordinary ability, multinational managers), EB-2 (advanced degree or exceptional ability, including the National Interest Waiver), EB-3 (professionals and skilled workers) and EB-5 (investors: \$800,000 in a targeted area, otherwise \$1,050,000). Most EB-2 and EB-3 cases begin with PERM labour certification.
- **The India backlog:** per-country limits mean waits of over a decade. In the September 2026 Visa Bulletin, EB-3 India's cut-off was January 1, 2014, and EB-2 India had used up its numbers for the year. New numbers arrive on October 1.
- **Gold Card:** since December 2025, a \$1 million contribution plus a \$15,000 fee can speed up an EB-1 or EB-2 green card for those who qualify.

Citizenship

- **Naturalisation** after five years as a permanent resident (three if married to a US citizen), with English and civics tests.
- **By birth:** anyone born in the US is a citizen. On June 30, 2026 the Supreme Court struck down Executive Order 14160, which sought to deny citizenship to children of parents without permanent status (Trump v. Barbara).
- **Dual citizenship:** India does not allow it. Indians who naturalise must surrender their Indian passport and can apply for an Overseas Citizen of India (OCI) card for lifelong visa-free travel to India.

Sources: USCIS, DHS, US Department of State Visa Bulletin, Supreme Court of the United States. uscis.gov · travel.state.gov



SECTION 6

Ohio

11.9 m

People, July 2025: 7th largest state

1803

Became the 17th state on March 1

Columbus

Capital and largest city

28

Fortune 500 headquarters, 2026 list

The ICAI Ohio (USA) Chapter is based in Mason, north-east of Cincinnati, and serves members across Ohio and the wider Midwest.

Ohio takes its name from the Seneca word for “great river”, after the Ohio River on its southern border; Lake Erie forms much of its northern edge. The Buckeye State calls itself the birthplace of aviation, since the Wright brothers built their aircraft in Dayton, and it has produced seven presidents and the astronauts John Glenn and Neil Armstrong.

Ohio lies within a day's drive of much of the US and Canadian population, which makes it a centre for manufacturing, logistics and distribution.

Governor Mike DeWine (Republican) leads the state government in Columbus. Ohioans elect his successor on November 3, 2026.

The three big metro areas are Cincinnati (which spills into Kentucky and Indiana), Columbus (about 2.2 million people and among the Midwest's fastest-growing) and Cleveland.

Main cities

CITY	PEOPLE (2025)	KNOWN FOR
Columbus	938,396	State government, insurance, banking and retail head offices, Ohio State University, a fast-growing tech and data-centre hub
Cleveland	363,608	Cleveland Clinic, manufacturing, banking, paints and coatings, the Lake Erie waterfront
Cincinnati	314,367	Consumer goods, grocery and banking head offices, aerospace engineering
Toledo	263,423	Glass, automotive and logistics
Akron	189,691	Tyres and polymers
Dayton	136,688	Aerospace and defence; Wright-Patterson Air Force Base

Population: US Census Bureau, July 1, 2025 estimates. Fortune 500: Fortune, 2026.



Economy and employers

Ohio mixes manufacturing (autos, aerospace, steel, chemicals, polymers) with healthcare, insurance, banking, retail and logistics. Its 28 Fortune 500 companies are led by Cardinal Health (Dublin, No. 15) and include Kroger and Procter & Gamble (Cincinnati), Marathon Petroleum (Findlay), Progressive (Mayfield Village), Nationwide, American Electric Power and Huntington Bancshares (Columbus), and Sherwin-Williams, Parker Hannifin and Cleveland-Cliffs (Cleveland area).

Other large employers include Cleveland Clinic, Ohio State University, Honda, GE Aerospace and JPMorgan Chase. Intel's Ohio One chip campus in New Albany is under construction, with the first plant expected around 2030–31, and cloud companies are building large data centres in central Ohio.

Things to see and do

- Rock & Roll Hall of Fame, Cleveland
- Pro Football Hall of Fame, Canton
- Cedar Point (Sandusky) and Kings Island (Mason)
- National Museum of the US Air Force, Dayton
- Cuyahoga Valley National Park; Hocking Hills
- Lake Erie islands; Amish Country, Holmes County
- Columbus Zoo; German Village and the Short North

Taxes in 2026

- State income tax: a flat 2.75% above \$26,050
- City income tax in most cities: 2.5% in Columbus and Cleveland, 1.8% in Cincinnati
- School district income tax in about 200 districts
- Sales tax: 5.75% state, plus county rates
- No estate or inheritance tax
- Business: 0.26% Commercial Activity Tax on gross receipts above \$6 million

Cost of living

Ohio's median home value is \$214,800, against \$332,700 nationally; median household income is \$71,389, against \$80,734 (Census ACS, 2020–24).

The Indian community

More than 100,000 Ohioans are of Indian origin, with the largest numbers in Columbus (about 18,400), Dublin (about 5,900) and Cincinnati (about 3,100). Nearly one in five Dublin residents is Asian, the highest share in the state.

SPORT

Ohio State football; the Bengals and Browns (NFL), Cavaliers (NBA), Reds and Guardians (MLB), Blue Jackets (NHL), Columbus Crew and FC Cincinnati (MLS). Community cricket leagues play across the state.



SECTION 7

Embassy and Consulates of India

India's Embassy is in Washington, D.C., with eight Consulates General around the country. **Residents of Ohio are served by the Consulate General in New York.**



FOR OHIO RESIDENTS

Consulate General of India, New York

3 East 64th Street

New York, NY 10065

Tel: +1 (347) 721-9243 (consular queries,
Mon–Fri)

indiannewyork.gov.in

Covers Connecticut, Delaware, New Jersey, New York, Ohio and Pennsylvania.



EMBASSY

Embassy of India, Washington, D.C.

Chancery: 2107 Massachusetts Avenue NW

Consular wing: 2536 Massachusetts Avenue
NW

Washington, DC 20008

Tel: +1 (202) 939-7000

indianembassyusa.gov.in

Covers Bermuda, DC, Kentucky, Maryland, North Carolina, Virginia and West Virginia.

LIVING IN A NEIGHBOURING STATE?

- Michigan, Indiana: Consulate General, Chicago
- Kentucky, West Virginia: Embassy, Washington
- Pennsylvania: Consulate General, New York

Other Consulates General: Atlanta, Boston, Houston, Los Angeles, San Francisco and Seattle. Jurisdictions were revised in 2025–26, so confirm yours on the mission's website.

HOW SERVICES WORK

- Passports, OCI cards, renunciation, visas and police clearance certificates are applied for online and submitted through **VFS Global**.
- Apply to the mission covering the state where you live.
- Passport photos must meet ICAO standards and are uploaded with the application.
- Students can register, and anyone can raise a grievance, on the MADAD portal.



SECTION 8

About the Chapter

8.1 ICAI Ohio (USA) Chapter

A non-profit organisation for members of the Institute of Chartered Accountants of India and other finance professionals in Ohio and the Midwest. It was formally inaugurated on July 26, 2026 under the theme “Unite in America”, as ICAI's 15th chapter in the US and 55th overseas.

The launch. Chief Guest Ambassador Binaya Srikanta Pradhan, Consul General of India in New York, was joined by ICAI President CA. Prasanna Kumar D., Vice-President CA. Mangesh Kinare, Secretary Dr. Jai Kumar Batra and CA. Mudit Vashisht (International Affairs), with the blessings of Past Presidents CA. (Dr.) Amarjit Chopra, CA. Nilesh Vikamsey and CA. Ranjeet Agarwal. Helen Partridge, Chief Financial & Administrative Officer of IFAC, gave a special address.

Recognition. Governor Mike DeWine and Lieutenant Governor Jim Tressel issued a State of Ohio proclamation celebrating the Chapter's opening, and the Mayor of Cincinnati sent a welcome.

Connect · Learn · Lead

We foster knowledge sharing, professional development, networking and community leadership, and strengthen links between members, students, employers and the global ICAI community.

WHAT WE DO

- Webinars and CPE sessions for members
- Career-counselling web-lectures with ICAI's Career Counselling Committee
- Joint regional meets with neighbouring chapters, starting with ICAI Michigan
- A members' job board at icaiohio.org
- Mentoring and networking for newly arrived CAs

MANAGEMENT TEAM, 2026–27

CA. Siddhanta Goel	Founder Chairman
CA. Varun Kapoor	Vice Chairman
CA. Arup Mukherjee	Secretary
CA. Ruby Bahl	Treasurer
CA. Nilesh Sangoi	Board Member
CA. Mamta Jain	Board Member

8.2 ICAI across the United States

ICAI has 15 US chapters (Arizona, Atlanta, Chicago, Dallas, Florida, Houston, Los Angeles, Michigan, New England, New York, Ohio, Philadelphia, San Francisco, Seattle and Washington, D.C.) and representative offices in many more states. Chapters meet at the annual ICAI International Conference – USA; the 2026 edition is in Dallas on October 24–25, hosted by the ICAI Dallas (DFW) Chapter. icai.us



SECTION 9

Guide for Indian CAs Moving to the USA

9.1 What to expect

The move is a real opportunity that comes with real friction. Your core strength, the technical depth of the CA qualification, travels well: US employers know the Indian CA, especially where Big Four and multinational teams already work across both countries.

What does not travel is the licence. Here the CPA is the local signal of competence, and a US reference often counts for more than an overseas title.

Expect that:

- your first US role may sit a level below your Indian one; most CAs close the gap within a few years;
- interviews will test US GAAP, SOX, US tax and the ERP systems you have used;
- most hiring runs on referrals, so start networking before you arrive;
- US résumés run one or two pages and leave out photo, date of birth, marital status and religion.

9.2 Routes into the US

ROUTE	HOW IT WORKS	BEST FOR
L-1 transfer	Work a year or more for the India arm of a group with US operations, then transfer	Big Four and multinational staff: the most common route for experienced CAs
H-1B sponsorship	A US employer registers you in the March lottery; work starts from October 1	Candidates with a firm offer; the odds now rise with salary
Study, then work	A US master's (MAcc, MS Analytics, MBA) on an F-1, then OPT; the employer sponsors you while you are in the US	Early-career CAs; STEM-designated programmes give up to three years of OPT
As a spouse	Accompany a working spouse on H-4 or L-2. L-2 spouses may work; H-4 spouses need an EAD	Families: plan the second career early
Green card	Family or employer sponsorship, or EB-5 investment	The long game: Indian EB-2 and EB-3 waits exceed ten years



9.3 The CPA route for Indian CAs

Unlike Canada, the US has no mutual recognition agreement with ICAI, so Indian CAs must pass the full CPA Exam. The syllabus overlaps heavily with the CA, and you can take the exam in India.

- 1 Choose a state board.** Rules to sit and to be licensed differ by state; some require US residency or a Social Security Number. Ohio requires neither, nor citizenship.
- 2 Have your credentials evaluated,** usually by NASBA International Evaluation Services or another evaluator your board accepts. Send degree transcripts and ICAI documents: membership certificate, mark sheets for every level and articleship certificate. The credit a CA earns varies, so confirm with your board first.
- 3 Apply to sit** and receive your Notice to Schedule.
- 4 Pass four four-hour sections** with 75 or more, within a rolling 30-month window: three Core (AUD, FAR, REG) and one Discipline (BAR, ISC or TCP). BAR suits most CAs, TCP tax specialists, ISC IT-audit and SOX staff.
- 5 Sit at a Prometric centre** in the US or in India: New Delhi, Mumbai, Bengaluru, Chennai, Hyderabad, Kolkata, Ahmedabad or Thiruvananthapuram.
- 6 Meet the ethics and experience rules,** then apply for your licence.

Not ready for the CPA yet? The US CMA suits corporate finance roles, and the IRS Enrolled Agent exam gives full tax-practice rights before the IRS.

9.4 Becoming a CPA in Ohio

For candidates who first sit on or after January 1, 2026:

PATH 1 - NASBA Evaluation is a MUST

Bachelor's degree with an accounting concentration (30 semester hours of accounting, 24 of business) + two years' experience + the CPA Exam

PATH 2

Master's degree with the accounting concentration + one year's experience + the CPA Exam

Candidates who sat before 2026 follow the 150-hour rule with one year's experience. Experience can be in public accounting, industry, government or academia and must be verified by a licensed CPA; ask the Board how it treats experience gained in India. You also need the Board-approved Professional Standards and Responsibilities ethics course and BCI and FBI background checks.

acc.ohio.gov · ohiocpa.com



9.5 Your first 90 days

BEFORE YOU LEAVE INDIA

- Carry originals and copies: degrees and transcripts; ICAI membership certificate, mark sheets and articleship certificate; experience letters; birth and marriage certificates.
- Get an International Driving Permit and a letter from your insurer on your claims history.
- Buy travel medical insurance for the first weeks.
- Once you become non-resident, tell your Indian banks, brokers and fund houses: savings accounts must become NRO accounts, and an NRE account suits remittances.
- Plan your Indian tax residency for the year you move.

AFTER YOU LAND

- Apply for a Social Security Number about ten days after arrival; payroll, banks and lenders need it. Dependents without one use an ITIN for tax.
- Open a bank account and a starter or secured credit card. Your US credit history starts at zero, and landlords, phone companies and lenders all check it.
- Leases usually run 12 months with a deposit; check the school district first.
- Get your Ohio licence (page 8) and car insurance.
- Enrol in health insurance and your employer's 401(k) plan, which often comes with a matching contribution.
- Register children for school with proof of address and vaccination records.
- Join the ICAI Ohio Chapter.

Tax and compliance essentials

- US citizens and residents are taxed on worldwide income. The India–US tax treaty (in force since 1990) and foreign tax credits prevent double taxation.
- Report Indian accounts: an FBAR (FinCEN Form 114) if your foreign accounts total more than \$10,000 at any point in the year, and Form 8938 (FATCA) above higher thresholds.
- Indian mutual funds are usually PFICs for US tax, with harsh treatment (Form 8621). Review your holdings before you move.
- The US tax year is the calendar year; individual returns are due April 15.
- India and the US have no social security (totalization) agreement. US Social Security and Medicare are payable in full, and benefits need about ten years (40 credits) of US work.



SECTION 10

Contacts, Links and Sources

ICAI OHIO (USA) CHAPTER

**We are one message
away.**

www.icaiohio.org
team@icaiohio.org

CA. Siddhanta Goel, Founder Chairman

CA. Varun Kapoor, Vice Chairman

CA. Arup Mukherjee, Secretary

CA. Ruby Bahl, Treasurer

CA. Nilesh Sangoi, Board Member

CA. Mamta Jain, Board Member

IMMIGRATION

uscis.gov
travel.state.gov
in.usembassy.gov

PROFESSION

acc.ohio.gov
ohiocpa.com
nasba.org
aicpa-cima.com

ICAI

icai.org
icai.us
icaiohio.org

OHIO

ohio.gov
bmv.ohio.gov
tax.ohio.gov
jobsohio.com

INDIA IN THE US

india.innewyork.gov.in
indianembassyusa.gov.in
madad.gov.in

DATA

bls.gov/ooh
census.gov
irs.gov

MAIN SOURCES

US Census Bureau (Vintage 2025 estimates; ACS) · Pew Research Center (Indian Americans, 2025; Religious Landscape Study, 2025) · Bureau of Economic Analysis · Bureau of Labor Statistics (Employment Situation, August 2026; Occupational Outlook Handbook; OEWS May 2025) · KFF Employer Health Benefits Survey 2025 · Ohio BMV and Ohio Legislative Service Commission · Ohio Department of Taxation (HB 96) · Accountancy Board of Ohio and Ohio Society of CPAs · USCIS, DHS and US Department of State (Visa Bulletin, September 2026) · Supreme Court of the United States (Trump v. Barbara, 2026) · Social Security Administration · Embassy of India, Washington, and Consulate General of India, New York · ORF America · Fortune 500 (2026) · ICAI and ICAI Ohio (USA) Chapter.

Disclaimer. This E-Kit is general information, not legal, immigration, tax or investment advice. Rules and figures change, and immigration and tariff rules changed often during 2025–26. Check the official source or a qualified adviser before you act. Information current as of September 28, 2026.

