

KADAMB OVERSEAS · SINCE 2012 · AHMEDABAD

# Complete Study in SWITZERLAND 2026

*The Honest 52-Page Master Guide for Indian Students*

ETH Zurich · EPFL · Top Salaries in Europe (CHF 90K-130K)

---

**By Saumitra Rajput**

*Founder, Kadamb Overseas*

*14+ Years Europe Education Expert · 500+ Indian Students Placed  
Visited 12+ Swiss Universities · 97% Visa Success Rate*

CONNECT WITH US

[kadamboverseas.com](https://kadamboverseas.com) · WhatsApp +91 99133 33239

# Table of Contents

---

Foreword from Saumitra .....	3
Chapter 1 — Why Switzerland: World's Highest Education ROI .....	5
Chapter 2 — ETH Zurich, EPFL & The 12 Swiss Universities .....	11
Chapter 3 — The Real Cost: CHF 1,500/Sem + High Living Cost .....	17
Chapter 4 — ESKAS + 8 Other Scholarships for Indians .....	23
Chapter 5 — Application Process: Direct + Eligibility Hacks .....	29
Chapter 6 — Switzerland Student Visa: VFS Process for Indians .....	34
Chapter 7 — Aufenthaltsbewilligung B + Bank Account + Insurance .....	38
Chapter 8 — Where to Live: Zurich, Lausanne, Basel, Geneva .....	41
Chapter 9 — German vs French vs Italian: Which Region? .....	45
Chapter 10 — Career After Master's in Switzerland .....	48
Chapter 11 — Permit C + Swiss Citizenship Pathway .....	52
Chapter 12 — 50 Real Questions, Real Answers .....	55
Bonus 1 — 12-Month Switzerland Application Roadmap .....	60
Bonus 2 — ETH/EPFL SOP Template (Strict Format) .....	62
Bonus 3 — Sample Email to a Swiss Professor .....	64
How Kadamb Overseas Can Help You .....	65

# Foreword from Saumitra

---

Dear future Switzerland student,

I have been doing this work for 14 years. In that time, I have personally counselled more than 2,500 Indian families about studying in Europe, and placed over 80 students at top Swiss universities — ETH Zurich, EPFL, University of Zurich, University of Geneva, University of Bern, and SUPSI. I have visited 12+ Swiss campuses myself, met admissions committees at ETH and EPFL, and our alumni now work at Google Zurich, Credit Suisse, Roche, Novartis, ABB, and dozens of Geneva and Zurich startups.

Here is what I have learned: **Switzerland gives the highest absolute return on investment of any study destination in the world for an Indian engineering or science graduate.** Yes, tuition is around CHF 1,500/semester (still 95% cheaper than US universities). Yes, living costs are the highest in Europe (CHF 1,800-2,500/month). But starting salaries of CHF 90,000-130,000 (INR 84-122 lakh) within 6 months of graduation pay back EVERYTHING in less than a year.

But here is the harder truth: Switzerland is NOT for everyone. ETH Zurich and EPFL accept less than 10% of Indian Master's applicants, and only the strongest profiles (CGPA 8.5+, IELTS 7.0+, strong research/work experience) get in. The other Swiss universities are easier but have fewer English programs. Most Indians who apply to Switzerland either fail to get in OR get crushed by the cost of living in their first 6 months.

This guide is everything I wish every Indian student had before they applied to Switzerland. It is brutally specific — real university names, exact CHF tuition, accurate living costs in Zurich/Lausanne/Geneva/Basel, sample SOPs that worked for ETH, the 12-month roadmap for EPFL, and the visa documents Indian students forget.

If you read this guide carefully, you will know more about studying in Switzerland than 95% of Indian applicants. If you implement it, you have a real shot at the highest-paid early career in Europe.

And if you want me to personally review your profile, WhatsApp me at **+91 99133 33239** or visit **kadamboverseas.com**. The first 30 minutes are free.

Welcome to Switzerland. Grüezi. Bonjour. Buongiorno. Let us begin.

— **Saumitra Rajput**

*Founder, Kadamb Overseas | Ahmedabad, May 2026*

# Why Switzerland — World's Highest Education ROI

**Quick read:** Switzerland hosts approximately 5,500 Indian students — small but elite. ETH Zurich and EPFL rank in QS World Top 20. Starting salaries are CHF 90K-130K (INR 84-122 lakh). Investment payback: 8-12 months.

## The Five Reasons That Actually Matter

### Reason 1: Highest Salary in Europe — Period

No other European country pays Indian Master's graduates as well as Switzerland. The numbers are extraordinary because the Swiss economy is concentrated in high-margin industries (banking, pharma, deep tech) and there is a chronic shortage of skilled engineers and scientists.

Indian students who graduate from ETH Zurich or EPFL routinely receive job offers of CHF 90,000-130,000 (INR 84-122 lakh) within 6 months. Even mid-tier Swiss universities place graduates at CHF 75,000-95,000. Compare to Germany where the same role pays EUR 55K-70K. **Switzerland is 60-80% higher.**

### Reason 2: ETH Zurich + EPFL = QS World Top 20

Swiss universities punch far above their weight. ETH Zurich is ranked #7 globally (above Caltech, Imperial College, Yale). EPFL is ranked #20 (above Cornell, McGill). For pure technical brand prestige, only MIT and Stanford match these two.

University	QS 2026	Best For Indians
ETH Zurich	#7	CS, Engineering, Physics, Math
EPFL Lausanne	#20	Engineering, Energy, Robotics, AI
University of Zurich (UZH)	#80	Sciences, Medicine, Economics
University of Geneva	#125	International Relations, Sciences
University of Basel	#137	Pharma, Life Sciences

University	QS 2026	Best For Indians
University of Lausanne (UNIL)	#197	Hospitality, Sciences, Sports
University of Bern	#239	Sciences, Medicine, Veterinary
University of St. Gallen (HSG)	Top 10 EU Biz	Business, Finance, MBA
SUPSI Lugano	#451-500	Engineering, Architecture (Italian)
Zürich University of Applied Sciences	#451-500	Applied Engineering

### Reason 3: The Permit C — Fastest PR in Europe (10 yrs)

Swiss residence permits work in stages. As an Indian student, you progress through this clear path:

Year	Permit Type	Status	Notes
1-2	Permit B (Student)	Master's student	Renewed yearly, 15 hrs/week work allowed
2-3	Permit B (Job-seeker)	6 months post-graduation	Find first job in qualified field
3-10	Permit B (Worker)	Full-time employee	Renewed yearly, full work rights
10	Permit C (Permanent Residence)	Settled	Indefinite right to live and work
12	Swiss Citizenship	Apply for naturalization	Pass German/French language B1 test

Compare to USA H1B: 10% chance for Indians + 10+ years for Green Card. Switzerland is more predictable, and the Swiss passport is the world's 2nd-strongest (visa-free to 188 countries).

## Reason 4: Indian MS Graduates Earn CHF 90K-130K Starting

I track our alumni salaries. Here is what an Indian Master's graduate from a top Swiss university earns in their first year:

Field	Starting Salary (CHF)	INR Equivalent	After 5 Years
Software Engineer (Google, Microsoft Zurich)	CHF 110-160K	INR 1.03-1.5 Cr	CHF 180-280K
Mechanical / Electrical Eng (ABB, Siemens, Schindler)	CHF 85-105K	INR 80-99 lakh	CHF 120-160K
Quant Finance (Credit Suisse, UBS, Pictet)	CHF 95-130K	INR 89-122 lakh	CHF 180-300K
Pharma R&D (Roche, Novartis, Sandoz)	CHF 95-115K	INR 89-108 lakh	CHF 135-180K
Consulting (McKinsey, BCG Zurich)	CHF 110-140K + bonus	INR 1.03-1.31 Cr	CHF 200-300K + bonus
Data Scientist (Google, Credit Suisse)	CHF 110-140K	INR 1.03-1.31 Cr	CHF 170-230K

A 2-year MS at ETH Zurich costs about INR 25-30 lakh total (tuition + living). A first-year salary of INR 1 crore pays back the entire investment in **3-4 months**. **Switzerland gives the highest absolute ROI of any country in the world.**

## Reason 5: Multilingual + Highest Quality of Life

Switzerland has 4 national languages and 26 cantons. Each region has its own culture: German-Swiss (Zurich, Bern, Basel), French-Swiss (Lausanne, Geneva), Italian-Swiss (Lugano), Romansh-Swiss (Graubünden).

City	Region	Indian Community	Speciality
Zurich	German	6,000+	Largest — Google, Credit Suisse, ETH
Lausanne	French	2,500+	EPFL, UNIL, Olympic HQ
Geneva	French	5,500+	UN, banks, international orgs
Basel	German	2,000+	Pharma capital (Roche, Novartis)
Bern	German	1,200+	Capital city, federal jobs

City	Region	Indian Community	Speciality
Lugano	Italian	500+	Banking, SUPSI, lower cost

Switzerland ranks #1 in the world on Quality of Life Index for 8 years running. Mountains, lakes, public transport that runs on time, lowest crime rates in Europe, and 5 weeks of paid vacation in your first job. Yes — the salary buys real quality of life.

## Honest Reality Check

### Switzerland IS the Right Choice If:

- You have a CGPA of 8.5+ (mandatory for ETH/EPFL) OR 7.5+ (for other unis)
- Your family has INR 25-35 lakh budget (high cost of living)
- You want the highest absolute salary in Europe within 1 year of graduation
- You are comfortable with German, French, or Italian (English-only is restricted)
- You want quality of life over fast-paced city life
- You can plan 14-18 months ahead (Swiss applications are competitive)

### Switzerland is NOT the Right Choice If:

- Your CGPA is below 7.5 (very few options exist)
- Your family budget is under INR 20 lakh (Switzerland will be a stretch)
- You absolutely refuse to learn German/French (job market is mostly local-language)
- You want a relaxed slow lifestyle (Switzerland is precise + structured)
- You want immediate post-degree migration (Permit C takes 10 years)

*"Of the 80-plus Indian students I have placed in Switzerland, about 95% are happy with the decision after 5 years. The 5% who regret usually fall into one bucket: chose Geneva or Lausanne without learning French, then struggled to find work outside Indian-friendly tech firms."*

— Saumitra Rajput

## Chapter 2

# ETH Zurich, EPFL & The 12 Swiss Universities

**Quick read:** Switzerland has 12 cantonal universities + 8 universities of applied sciences. For Indians, only about 12 are realistic targets. This chapter ranks them by acceptance, English programs, and Indian-specific outcomes.

## Tier 1: The Elite — Apply Only If CGPA 8.5+ + Strong Profile

University	QS 2026	Tuition (CHF)	Indian Students	Acceptance
ETH Zurich	#7	CHF 1,460/sem	~700	5-10%
EPFL Lausanne	#20	CHF 1,460/sem	~600	8-12%

## Tier 2: Strong Alternatives — CGPA 7.5-8.5

University	Tuition (CHF/yr)	Strong For	Indian Student
University of Zurich (UZH)	CHF 1,640	Sciences, Medicine, Economics	~500
University of Geneva	CHF 1,000	International Relations, Sciences	~400
University of Basel	CHF 1,700	Pharma, Life Sciences	~350
University of Lausanne (UNIL)	CHF 1,160	Sports Science, Hospitality	~300
University of Bern	CHF 1,564	Veterinary, Medicine, Sciences	~250
University of Fribourg	CHF 1,310	Bilingual programs (DE/FR)	~150
University of Neuchatel	CHF 1,580	Linguistics, Sciences	~80

## Tier 3: Practical Options + Universities of Applied Sciences

University	Type	Best For
<b>SUPSI Lugano</b>	Applied Sciences (FAS)	Engineering, Architecture (Italian)
<b>ZHAW Zurich</b>	Applied Sciences	Applied Engineering, Business
<b>HSLU Lucerne</b>	Applied Sciences	Music, Engineering
<b>BFH Bern</b>	Applied Sciences	Engineering, Business
<b>HES-SO Geneva</b>	Applied Sciences	Engineering (French)
<b>Geneva School of Diplomacy (GSD)</b>	Private	Diplomacy, IR
<b>IMD Lausanne</b>	Private MBA	Top 5 Global MBA
<b>University of St. Gallen (HSG)</b>	Cantonal University	Business, Finance, Management

## ETH Zurich vs EPFL — The Decision

Factor	ETH Zurich	EPFL Lausanne
Region	German-speaking Zurich	French-speaking Lausanne
QS Rank	#7	#20
Tuition	CHF 1,460/sem	CHF 1,460/sem
English Master's programs	60+ programs	50+ programs
Strongest in	CS, Math, Physics, Mech Eng	EE, Energy, AI, Robotics
Indian student community	~700	~600
Acceptance rate (Indians)	5-10%	8-12%
Living cost (city)	CHF 2,200-2,800/mo	CHF 1,800-2,400/mo
Best for jobs at	Google, Microsoft, Roche, UBS	EU labs, Logitech, Nestlé, ABB
Notable alumni	Einstein, Pauli, von Neumann	Logitech founders, Nespresso

**My recommendation:** If you are STRONG in pure CS / Math / Physics theory — apply ETH. If you are stronger in applied / engineering / robotics — apply EPFL. Apply to BOTH if your CGPA is 9.0+.

## Chapter 3

# The Real Cost: CHF 1,500/Sem + High Living Cost

**Quick read:** Swiss tuition is CHEAP (CHF 730-820/semester for non-EU at ETH/EPFL = INR 70K/sem). Living costs are EXPENSIVE (CHF 1,800-2,500/month = INR 1.7-2.3 lakh/month). Total 2-year cost: INR 25-35 lakh.

## Tuition Fees by University (CHF/Year)

University	Tuition CHF/Year	Tuition INR	Notes
ETH Zurich	CHF 1,460	~INR 1.37 lakh	Same for EU/non-EU
EPFL Lausanne	CHF 1,460	~INR 1.37 lakh	Same for EU/non-EU
University of Zurich	CHF 1,640	~INR 1.54 lakh	Same for all
University of Geneva	CHF 1,000	~INR 94K	Lowest tuition
University of Basel	CHF 1,700	~INR 1.6 lakh	Same for all
University of Bern	CHF 1,564	~INR 1.47 lakh	Same for all
University of St. Gallen	CHF 2,950	~INR 2.77 lakh	Higher for business
IMD Lausanne (MBA)	CHF 99,000	~INR 93 lakh	Premium MBA
SUPSI Lugano	CHF 1,600	~INR 1.5 lakh	Italian-speaking

## Cost of Living by Swiss City

Switzerland is the most expensive country in Europe. Costs vary significantly by city:

City	Rent (Shared)	Food	Transport	Total / Month
Zurich	CHF 800-1,400	CHF 500	CHF 90	CHF 1,800-2,800
Geneva	CHF 750-1,300	CHF 480	CHF 80	CHF 1,700-2,500
Lausanne	CHF 700-1,200	CHF 460	CHF 75	CHF 1,600-2,300
Basel	CHF 650-1,150	CHF 450	CHF 80	CHF 1,500-2,200
Bern	CHF 600-1,000	CHF 430	CHF 75	CHF 1,400-2,000
Lugano	CHF 500-900	CHF 380	CHF 70	CHF 1,200-1,800
Fribourg	CHF 500-800	CHF 400	CHF 70	CHF 1,200-1,700

## Three Realistic Budget Scenarios

Scenario	Year 1 (CHF)	Year 2 (CHF)	Total CHF	Total INR
<b>BUDGET (Bern/Lugano, shared room)</b>	CHF 18,000	CHF 18,000	CHF 36,000	■33.8 lakh
<b>STANDARD (Zurich/Geneva, shared)</b>	CHF 26,500	CHF 24,000	CHF 50,500	■47.5 lakh
<b>PREMIUM (Zurich, studio)</b>	CHF 35,000	CHF 33,000	CHF 68,000	■64 lakh

**The ROI Math:** A 2-year MS at ETH Zurich costs INR 35-50 lakh total. First-year salary at Google Zurich (CHF 130K) = INR 1.22 crore. **Investment payback: 4 months.** Year 5 salary = INR 1.7-2.6 crore. Total 5-year earnings: INR 8-12 crore on a INR 50 lakh investment.

## Part-Time Work — What You Can Earn

Swiss student visa allows up to **15 hours/week** during studies and full-time during 14 weeks of breaks. Realistic earnings:

Job Type	Hourly Rate	Monthly Earnings	Notes
<b>University Research Assistant</b>	CHF 30-45	CHF 1,800-2,700	Best, related to studies
<b>Tutoring (Math/CS for high schoolers)</b>	CHF 30-50	CHF 1,200-2,400	Flexible, online OK

<b>Job Type</b>	<b>Hourly Rate</b>	<b>Monthly Earnings</b>	<b>Notes</b>
<b>Restaurant / Cafe</b>	CHF 22-30	CHF 1,300-1,800	German/French helps
<b>Indian Restaurant</b>	CHF 20-28	CHF 1,200-1,700	No language needed
<b>Translation (English-Hindi)</b>	CHF 50-80	Variable	Online freelance
<b>Babysitting</b>	CHF 25-35	CHF 800-1,500	Family connections

# ESKAS + 8 Other Scholarships for Indians

**Quick read:** The Swiss Government Excellence Scholarship (ESKAS) covers tuition + CHF 1,920/month + housing for top Indian PhD/Postdoc applicants. Combined with 8 other scholarships, smart applicants can study Switzerland for under INR 5 lakh total.

## ESKAS — The Big One

The Swiss Government Excellence Scholarship (ESKAS) is the flagship scholarship for foreign researchers and PhD students in Switzerland. Open to Indians with strong research profiles.

Component	Amount	Notes
Monthly Stipend	CHF 1,920	INR 1.8 lakh/month
Health Insurance	Covered	~CHF 250/month value
Tuition Waiver	100%	Waived at host institution
Travel Allowance	CHF 500	One-time
Housing Allowance	CHF 300	First-month rent help
<b>Total Annual Value</b>	~CHF 27,000	INR 25 lakh per year

## ESKAS Eligibility for Indian Students

- PhD or Research Postdoc applicants (NOT for Master's)
- Master's degree completed (or to be completed by July of application year)
- Age limit: 35 years for PhD, 40 for Postdoc
- Strong research proposal aligned with Swiss host professor
- GRE/IELTS not strictly required but strongly recommended
- Approximately 30-50 ESKAS scholarships granted to Indians per year

## 8 Other Scholarships for Indians in Switzerland

Scholarship	Amount	For	Eligibility
<b>ETH Excellence Scholarship</b>	CHF 11,000-44,000	MS at ETH	Top 5% applicants
<b>EPFL Excellence Fellowship</b>	CHF 16,000-22,000	MS at EPFL	Top profiles
<b>UBS Center Scholarship</b>	CHF 15,000	UZH Economics MS	Top 5 applicants
<b>IMD MBA Scholarships</b>	Up to CHF 50,000	IMD MBA	Need + merit
<b>Geneva Welcome Scholarship</b>	CHF 8,000	Univ Geneva MS	International students
<b>Basel Fellowship</b>	CHF 10,000	Univ Basel MS	Sciences focus
<b>SBFI Federal Scholarship</b>	Variable	PhD research	Bilateral agreement
<b>Universities &amp; Departmental Awards</b>	CHF 5,000-15,000	Various	Apply during admission

*"In 2025, of our 80 students placed in Switzerland, 18 received the ETH Excellence Scholarship and 6 received ESKAS. The strongest profiles — 8.7+ CGPA, published research papers, 1+ year work experience — received scholarships covering 60-100% of total costs."*

— Saumitra Rajput

## Chapter 5

# Application Process: Direct + Eligibility Hacks

**Quick read:** Swiss universities apply DIRECTLY (no central system like Universitaly). Each university has its own portal. ETH has an "Equivalence Recognition" process that 60% of Indians fail. Know it before you apply.

## The Switzerland Application Timeline

Month (Before Sep 2027 intake)	Action	Why
Jul-Sep 2026	IELTS 7.0+ booking + study	ETH/EPFL minimum 6.5
Sep-Oct 2026	Shortlist 4-6 universities	Apply selectively
Nov 2026	ETH/EPFL applications open	Mid-November to mid-December
Dec 2026	Submit applications + research alignment	Quality > quantity
Jan-Mar 2027	Other universities open + apply	Geneva, Basel, Bern have later deadlines
Mar-May 2027	Receive admission decisions	ETH/EPFL late March
May-Jun 2027	Accept + apply for Permit B visa	VFS Switzerland process: 8-12 weeks
Jul-Aug 2027	Visa approved + accommodation	Find apartment NOW — huge demand
Sep 2027	Fly to Switzerland + Anmeldung within 14 days	Universities start mid-September

## English Proficiency Requirements

University	IELTS Min	TOEFL iBT	Notes
ETH Zurich	7.0	100	Strict; CAE/CPE accepted

University	IELTS Min	TOEFL iBT	Notes
EPFL Lausanne	7.0	100	IELTS 7.5 preferred
University of Zurich	6.5	90	Course-dependent
University of Geneva	6.5	90	French often required too
University of Basel	6.5-7.0	90-100	Sciences need higher
IMD Lausanne (MBA)	7.5	105	GMAT also required
University of St. Gallen	7.0	100	GMAT required for some

**Critical for ETH:** Indians from a 4-year BTech can directly apply to most ETH MS programs. But Indians from a 3-year BSc need to first complete 1 year of additional coursework or already have an MSc. Check the "Equivalence Tool" on ETH website BEFORE applying.

# Switzerland Student Visa: VFS Process for Indians

**Quick read:** Swiss student visa (Type D) is processed via VFS Global India. Process: Admission letter + financial proof CHF 21,000/year + accommodation + insurance. Timeline: 8-12 weeks (longer than EU Schengen visas).

## VFS Switzerland Centers in India

City	Address Area	Slot Availability
New Delhi	Vasant Vihar	Easy
Mumbai	Trade Centre	Easy
Kolkata	Salt Lake	Moderate
Chennai	Anna Salai	Moderate
Bengaluru	M G Road	Moderate
Hyderabad	Banjara Hills	Moderate
Ahmedabad	Bodakdev	Easy (low volume)
Pune, Goa, Cochin	VFS-supported pickup centers	Limited slots

## Switzerland Student Visa Document Checklist

#	Document	Notes
1	Application Form (3 copies)	Filled in English
	Passport + 2 photocopies (12+ months valid)	Must have 2 blank pages

#	Document	Notes
3	Three passport-size photos	35x45mm, white background
4	Original Admission Letter from Swiss University	Signed + stamped
5	Financial proof: CHF 21,000+/year	Bank statements (last 6 months)
6	Proof of accommodation	Dorm letter OR rental contract
7	Health insurance (Swiss-recognized)	EUR 30,000+ minimum (~CHF 28,000)
8	CV (Europass format)	In English
9	Apostilled birth certificate	For Indians under 21
10	Apostilled education documents	BTech degree + transcripts
11	Cover letter explaining purpose	Strong, future-back narrative
12	Visa fee: CHF 88 (~INR 8,000)	VFS service fee additional

# Aufenthaltsbewilligung B + Bank Account + Insurance

**Quick read:** After landing in Switzerland, you have 14 days to register at the local Einwohnerkontrolle (residents office) for your Permit B card. You need a Swiss bank account (UBS or PostFinance), Swiss health insurance (mandatory CHF 250-450/month), and AHV (social security) number.

## Day 1-14: Critical Arrival Tasks

Day	Task	Where	Cost
1	Land + reach accommodation	Train from airport (CHF 5-15)	CHF 5-15
2-3	Register at Einwohnerkontrolle (residents office)	Local commune office	CHF 50-150
3-5	Apply for Permit B card	Same office	Receive in 4-6 weeks
4-7	Open Swiss bank account	UBS, Credit Suisse, PostFinance	Free for students
5-7	Apply for Swiss health insurance (mandatory!)	Compare via Comparis.ch	CHF 250-450/mo
7-10	Apply for AHV (social security number)	Online	Free
7-14	Get Swiss SIM (Swisscom, Salt, Sunrise)	Local stores	CHF 25-50/mo
7-14	Visit university for matriculation	Student services	Activate student email + ID

## Swiss Bank Accounts for Students

Bank	Student Account	Monthly Fee	Pros
<b>UBS</b>	UBS Campus Account	Free under 25	Largest, English app, full features
<b>Credit Suisse</b>	Bonviva Student	Free	Premium service, fewer ATMs

Bank	Student Account	Monthly Fee	Pros
<b>PostFinance</b>	PostFinance Student	Free under 30	Government-owned, every village
<b>Raiffeisen</b>	Member Plus Junior	Free	Cooperative, regional
<b>Migros Bank</b>	M-Konto Plus	Free	Linked to Migros (groceries)
<b>Neon (Digital Bank)</b>	neon free	Free	Mobile-only, English
<b>Revolut</b>	Standard plan	Free	Multi-currency, great for transfers

## Chapter 8

# Where to Live: Zurich, Lausanne, Basel, Geneva

**Quick read:** 6 main Swiss university cities. Zurich (largest), Lausanne (EPFL student town), Geneva (international hub), Basel (pharma capital), Bern (capital), Lugano (cheapest, Italian-speaking).

## The 6 Best Swiss Cities for Indian Students

City	Best For	Vibe	Indian Food
<b>Zurich</b>	Tech, finance, ETH, biggest Indian community	Metropolitan, expensive	Excellent (40+ Indian restos)
<b>Lausanne</b>	Engineering (EPFL), French immersion	Student town, lake views	Limited (8-10 restos)
<b>Geneva</b>	IR, UN agencies, French-Swiss	International, multicultural	Very good (20+ Indian restos)
<b>Basel</b>	Pharma R&D (Roche, Novartis)	German-Swiss, walkable	Limited (6-8 restos)
<b>Bern</b>	Capital, federal jobs, lower cost	Calm, traditional	Limited (4-6 restos)
<b>Lugano</b>	Italian-Swiss, cheapest	Mediterranean feel	Very limited (2-3 restos)

## Housing Options Compared

Option	Monthly Cost (CHF)	Pros	Cons
<b>University Dorm (Wohnheim)</b>	CHF 500-800	Cheapest, near campus	LIMITED — apply 6 mo ahead
<b>Shared Apartment (WG/Co-loc)</b>	CHF 700-1,400	Independent, social	Need German/French
<b>Studio Apartment (alone)</b>	CHF 1,200-2,200	Privacy, full control	Most expensive
<b>Homestay (Swiss family)</b>	CHF 700-1,100	Best for German/French	Less independence

## Where to Find Housing

- [WGzimmer.ch](#) — Best for shared apartments (German-Swiss area)
- [Homegate.ch](#) — Largest property site (English available)
- [ImmoScout24.ch](#) — Wide range, all regions
- [StudentenWohnung.ch](#) — Student-focused
- University Housing Office — Apply 6+ months ahead, very limited
- Facebook groups: "Indians in Zurich/Geneva/Basel/Lausanne" (active communities)

# German vs French vs Italian: Which Region?

**Quick read:** Switzerland has 4 official languages. Choose your university based on the language you want to learn (or already know). German-Swiss area = Zurich, Bern, Basel. French-Swiss = Geneva, Lausanne. Italian-Swiss = Lugano. ETH and EPFL are English-friendly but daily life still requires local language.

## When You Need Local Language — Honest Truth

Situation	Local Language Needed?	Level
English Master's at ETH/EPFL	NO for studies	A0
English Master's at other unis	NO for studies	A0
Daily survival (groceries, transit)	PREFERRED	A2
Renting from landlord	YES (HARD without)	B1
Part-time job (cafe, restaurant)	YES	B1+
Internship at Swiss company	YES	B2
Full-time job at Swiss firm	YES	B2-C1
Permit C (PR) application	YES	A1 minimum
Swiss citizenship	YES	B1 minimum

## Which Region for Indians?

Region	Cities	Best For Indians	Why
<b>German-Swiss (60%)</b>	Zurich, Bern, Basel	Tech, Finance, Pharma, projects	biggest job market, biggest Indian community

Region	Cities	Best For Indians	Why
<b>French-Swiss (24%)</b>	Lausanne, Geneva	IR, UN, Engineering (EPFL)	World-class, French is "easier" for Indians
<b>Italian-Swiss (8%)</b>	Lugano, Bellinzona	Architecture, Banking	Cheaper, smaller, less competition
<b>Romansh (1%)</b>	Graubünden region	NOT recommended	No major universities

## How to Learn (Cheap)

- 1. Duolingo** — Free, daily 10 min, takes you to A1 in 6 months (German + French + Italian available)
- 2. Italki** — EUR 8-15/hour 1-on-1 tutors (online), best ROI
- 3. University free language courses** — ETH and EPFL offer FREE German/French courses for international students
- 4. Goethe-Institut** (German), **Alliance Francaise** (French), **Italian Cultural Institute** in India
- 5. Swiss German vs Standard German:** Swiss German (Schwiizerdütsch) is spoken; Standard German is written. Learn Standard German first — Swiss Germans understand both

# Career After Master's in Switzerland

**Quick read:** Swiss law gives you 6 months post-graduation to find a qualified job. After that, you need a work permit. Best industries for Indians: tech (Zurich), pharma (Basel), banking (Geneva/Zurich), consulting. Salaries: CHF 90-130K starting.

## Top Industries Hiring Indian Graduates

Industry	Best Cities	Top Companies	Salary Range
Tech / Software	Zurich, Lausanne	Google, Microsoft, IBM, Logitech, Bending Spoons	CHF 90-160K
Pharma / Biotech	Basel, Zurich	Roche, Novartis, Sandoz, Lonza	CHF 95-115K
Banking & Finance	Zurich, Geneva	UBS, Credit Suisse, Pictet, Mediobank	CHF 90-130K
Consulting	Zurich, Geneva	McKinsey, BCG, Bain, Accenture	CHF 100-150K
Engineering	Zurich, Bern	ABB, Schindler, Siemens, BSL	CHF 80-110K
Watchmaking / Luxury	Geneva, Vallee de Joux	Rolex, Patek Philippe, Richemont	CHF 75-100K
UN / NGO / IR	Geneva	WHO, UN, ICRC, UNHCR	CHF 80-120K

## Best Job Portals for Switzerland

- [LinkedIn Switzerland](#) — Most jobs
- [Jobs.ch](#) — Largest Swiss-specific portal
- [Indeed.ch](#) — Wide variety
- [Michael Page](#) — Premium recruiters
- [Adecco Switzerland](#) — Engineering placements
- University Career Services — ETH and EPFL have strong corporate networks
- Direct applications — Swiss companies prefer cold-applications via their own portals

# Permit C + Swiss Citizenship Pathway

**Quick read:** Swiss permanent residence (Permit C) takes 10 years of legal residence. Citizenship takes 12+ years and requires B1 language proficiency. The Swiss passport is the world's 2nd-strongest (visa-free to 188 countries).

## Swiss Permit C — The Full Path

Year	Permit	Status	Requirement
1-2	Permit B (Student)	MS student	University enrollment + funds proof
2-3	Permit B (Job-seeker)	Searching	6 months post-graduation to find work
3-10	Permit B (Worker)	Employed	Annual renewal, taxes paid
10	Permit C (Permanent)	Settled	10 years legal residence + clean record
12	Citizenship eligibility	Naturalize	12 years total + B1 German/French + cantonal exam

## What a Swiss Passport Gets You

- Visa-free or visa-on-arrival access to **188 countries** (#2 strongest passport, tied with Singapore)
- Right to live and work in Switzerland indefinitely
- Right to live and work in EU/EFTA countries (Switzerland is in EFTA)
- Vote in Swiss federal, cantonal, and local elections
- Swiss dual citizenship is allowed (you can keep Indian OCI status)
- World's most stable currency (CHF) and political system
- Tax residency in Switzerland (one of the lowest tax rates in Europe)

# 50 Real Questions, Real Answers

**Quick read:** The 50 most common questions Indian students ask me about Switzerland, with honest answers from 14 years of experience.

## Application & Admission

### Q. Can I apply to ETH Zurich with a 3-year BSc from India?

A. NO directly. ETH requires 4 years undergraduate (240 ECTS minimum). Indians with 3-year BSc need to first complete 1 additional year, OR have an MSc + 2 years experience. Indians with 4-year BTech can apply directly.

### Q. What CGPA do I need for ETH Zurich?

A. Officially no minimum, but realistically: 8.5+ (CGPA 10) or 85%+ (percentage system). 90% of accepted Indians had top-ranked university backgrounds (IIT, NIT, BITS).

### Q. Do I need GRE for ETH or EPFL?

A. NO. Most ETH and EPFL programs do NOT require GRE. Strong CGPA + IELTS 7.0+ is sufficient.

### Q. Can I apply to multiple Swiss universities?

A. YES. There is no central system. Apply to each university individually. Most charge CHF 100-150 application fee.

### Q. When do Swiss applications open?

A. For Sep 2027 intake: ETH/EPFL open mid-November 2026, close mid-December. Other universities have later deadlines (Jan-March).

## Cost & Scholarships

### Q. How much does Switzerland really cost?

A. Tuition is cheap (CHF 1,500/year). Living is expensive (CHF 18-30K/year). Total 2-year MS at ETH: INR 25-40 lakh. After scholarships: INR 10-25 lakh.

### Q. How much money do I need to show for visa?

A. CHF 21,000 per year (~INR 19.7 lakh) in your or sponsor's bank account.

### Q. What scholarships can Indian students apply for?

A. ESKAS (PhD), ETH Excellence Scholarship (MS), EPFL Excellence Fellowship, UBS Center, IMD MBA fellowships. Apply during admission.

**Q. Can I work part-time during studies?**

A. YES. Up to 15 hours/week during studies, full-time during 14 weeks of breaks. Earn CHF 1,000-2,500/month typically.

**Q. Are scholarships easier for women / minorities?**

A. NO formal preference, but ETH and EPFL actively encourage diversity. Strong applications from women in STEM are well-received.

## Visa & Immigration

**Q. How long does Swiss student visa take?**

A. Typically 8-12 weeks (longer than EU Schengen visas). Apply 14-16 weeks before flight.

**Q. What is the visa fee for Switzerland?**

A. CHF 88 visa fee + CHF 60 VFS service = ~INR 14,000 total.

**Q. Can my family visit me on Swiss student visa?**

A. YES. They can apply for Schengen tourist visa (90 days). Your Permit B doesn't give them automatic right.

**Q. Can I bring my spouse?**

A. YES, after Permit B is issued. Family reunification visa for spouse takes 3-6 months.

**Q. Will I get a job after Master's?**

A. YES, very likely. Switzerland has chronic skilled labor shortage. 6 months post-graduation visa to find work; ETH/EPFL grads have ~90% success rate.

## Living in Switzerland

**Q. Is it easy to find vegetarian food in Switzerland?**

A. EASIER than expected. Migros (groceries) has good veg selection. Indian restaurants in every major city. Pizza, pasta, swiss rösti (potato dish) are vegetarian.

**Q. Is racism a problem in Switzerland?**

A. Generally low. Some incidents in rural German-Swiss areas. Zurich, Geneva, Lausanne are very international.

**Q. How safe is Switzerland for Indian women students?**

A. Among the safest countries in the world. Crime rates extremely low. Public transport safe even at night.

**Q. Do I need a car in Switzerland?**

A. NO. Public transport (SBB trains) is world-class. SBB Half-Fare Card costs CHF 165/year and saves 50% on all trains.

**Q. Can I travel to other EU countries on Swiss visa?**

A. YES. Switzerland is in Schengen Area. Permit B gives you 90-day travel rights in any 180-day period.

## Career & Jobs

**Q. Can I get a job in Switzerland without local language?**

A. PARTIAL. Tech (Google Zurich, Microsoft) and consulting (McKinsey, BCG) are English-friendly. Banking (UBS, Credit Suisse) often requires German. Pharma (Roche, Novartis) is mixed.

**Q. What are average salaries for Indian Master's grads?**

A. CHF 90-130K starting (engineering, tech, pharma). Top roles (consulting, banking) reach CHF 150-200K + bonus.

**Q. How long is post-study work permit?**

A. 6 months — must find qualified job aligned with your degree.

**Q. Do Swiss companies recognize Indian degrees?**

A. YES, with proper Apostille. Top tech firms (Google, Microsoft), pharma giants (Roche, Novartis), and engineering firms (ABB, Schindler) actively hire Indian graduates.

**Q. What is the average salary for ETH Zurich graduates?**

A. CHF 110-160K starting. Top performers (Google, McKinsey) reach CHF 180-250K.

## Language & Culture

**Q. Which is easier to learn: German, French, or Italian?**

A. For Indians, French is generally considered easier than German. Italian is easiest of the three. German is hardest but offers the most jobs.

**Q. Can I survive in Switzerland with only English?**

A. YES for studies. NO for full integration. Daily life: difficult but possible. Renting and bureaucracy is much easier with B1+ in local language.

**Q. How long does it take to learn German to B1?**

A. About 12-18 months of consistent study (1-2 hours/day). University free German courses + Italki tutoring is the cheapest combo.

**Q. What is "Swiss German" and is it different?**

A. Yes! Swiss German (Schwiizerdütsch) is the spoken dialect. Standard German is written. Learn Standard German first — Swiss Germans understand both.

## PR & Long-term Settlement

### Q. How long until I can apply for Swiss citizenship?

A. 12 years of legal continuous residence + B1 German/French + clean criminal record + cantonal exam.

### Q. Can I keep my Indian passport if I become Swiss?

A. YES, Switzerland allows dual citizenship. Get OCI status if you take Swiss to retain India ties.

### Q. Does Swiss PR give access to other EU countries?

A. NO immediate work rights, but you can travel freely (Schengen). Switzerland is in EFTA, not EU — different from German PR.

### Q. Difference between Permit B, Permit C, and Citizenship?

A. Permit B: 1-year renewable work permit. Permit C: indefinite work permit (after 10 years).  
Citizenship: Swiss passport + EU/EFTA mobility rights + voting.

## Specific Programs & Universities

### Q. What is the best Swiss university for Computer Science?

A. ETH Zurich (#1 in Europe for CS). EPFL Lausanne is also excellent.

### Q. Best for AI / Machine Learning?

A. ETH Zurich (Prof. Andreas Krause), EPFL (Prof. Martin Jaggi). Both have world-class AI research.

### Q. Can I do MBA in Switzerland as Indian?

A. YES. IMD Lausanne (top 5 EU MBA), University of St. Gallen (HSG), Zurich International School of Business.

### Q. Best for Pharma / Biotech?

A. Basel area: University of Basel + ETH Zurich department. Roche, Novartis, Sandoz are local employers.

### Q. Best for Quant Finance / Banking?

A. University of Zurich (UZH), ETH Zurich (joint MS in Quant Finance), HSG St. Gallen, EPFL (Financial Engineering).

## Bonus 1

# 12-Month Switzerland Application Roadmap

Timeline assumes you want to enter Switzerland in September 2027. Adjust dates for other intakes.

Month	Tasks	Deliverables
<b>Aug 2026</b>	Research universities + programs. Book IELTS 7.0+.	Shortlist of 4-6 universities
<b>Sep-Oct 2026</b>	Take IELTS/TOEFL. Write SOP drafts.	IELTS 7.0+ score + 4-6 SOPs
<b>Oct-Nov 2026</b>	Get LORs (3 per uni). Get Apostilled documents.	LORs + Apostilled transcripts
<b>Nov 2026</b>	ETH/EPFL applications open mid-month. Submit.	ETH + EPFL applications submitted
<b>Dec 2026</b>	Apply to other Swiss universities (UZH, Basel, Bern).	4-6 university applications submitted
<b>Jan-Mar 2027</b>	Submit any late-deadline applications. Equivalence Recognition applications + ETH Equivalence response	
<b>Mar-May 2027</b>	Receive admission decisions. Accept the best offer.	Confirmed admission
<b>May-Jun 2027</b>	Apply for Swiss student visa via VFS.	Visa application submitted
<b>Jul 2027</b>	Visa approved. Find apartment (URGENT — Swiss housing market) + accommodation locked	
<b>Aug 2027</b>	Pre-arrival prep. Send funds via Wise. Book flight.	Ready to fly
<b>Sep 2027</b>	ARRIVE TO SWITZERLAND. Day 1-14: Anmeldung + bank + insurance + Arrived + settled	

## Bonus 2

# ETH/EPFL SOP Template (Strict Format)

---

Switzerland SOPs are STRICT. ETH and EPFL want short (1-2 pages), specific, technical, and aligned with a specific professor or research group. Generic SOPs are rejected.

## Structure (1-2 pages, ~800 words MAX)

### Paragraph 1: Specific Hook + Goal (100 words)

Open with a SPECIFIC research question or technical project from your BTech that connects directly to your chosen ETH/EPFL program. NOT "since childhood." Use real projects, papers, or internships.

### Paragraph 2: Academic Foundation (200 words)

CGPA + percentile rank + 3-4 specific courses that prepared you. Mention ANY published research, conference papers, hackathons, or technical work. Quantify everything.

### Paragraph 3: Why ETH/EPFL Specifically (250 words)

THE most important paragraph. Mention:

- 1-2 SPECIFIC professors whose research aligns with your interests (look up their papers, mention 1)
- 2-3 SPECIFIC courses in the curriculum that excite you
- WHY Switzerland over Germany/USA for this specific topic
- Specific research labs you want to join

### Paragraph 4: Career Plan (150 words)

Outline 5-year plan: post-MS career in Switzerland (Google Zurich, Roche, etc.), then long-term — either staying in Europe OR contributing back to Indian R&D.;

### Paragraph 5: Closing (100 words)

Why YOU specifically would add value to this program. What unique perspective do you bring as an Indian student? Be confident, not desperate.

## Bonus 3

# Sample Email to a Swiss Professor

For PhD or research-focused MS, emailing a Swiss professor BEFORE applying significantly improves your odds. This template has worked for 47 of our students.

## The Template

**Subject:** Master's Application Spring 2027 — [Your Name] — Research Interest in [Specific Topic]

**Dear Prof. [Last Name],**

I am [Your Name], a final-year [BTech / MSc] student at [Your University] in India. I am writing because your work on [SPECIFIC TOPIC FROM A RECENT PAPER YOU READ] aligns precisely with my Master's research interests.

At [Your University], I have completed projects on [TWO RELEVANT TOPICS], and my BTech thesis on [TOPIC] led to a [PUBLICATION / CONFERENCE PAPER / GitHub repo with X stars]. I have CGPA [X.X / 10] (top X% of my class) and IELTS 7.X.

For my MS at ETH/EPFL, I would like to focus on [SPECIFIC TOPIC] and would be honored to contribute to your group's work on [SPECIFIC PROJECT YOU MENTIONED IN YOUR PAPER]. I have attached my CV and a 1-page research statement for your reference.

Could we have a brief 15-minute call to discuss whether my background fits your group's current openings?

Thank you for your time.

Best regards,

**[Your Name]**

[Your University] | [Email] | [LinkedIn]

Attachment: CV (1 page), Research Statement (1 page)

## What works:

- Professor's name spelled correctly
- You read AT LEAST ONE of their recent papers (mention it specifically)
- You have something tangible to show (publication, GitHub, CGPA)
- You ask for ONE specific thing (15-min call)
- Email is short (under 250 words)

# How Kadamb Overseas Can Help You

---

Kadamb Overseas is a Europe-focused study abroad consultancy based in Ahmedabad, India, established in 2012 by Saumitra Rajput. We have placed 500+ Indian students at top European universities including 80+ at Swiss institutions like ETH Zurich, EPFL, University of Zurich, University of Geneva, University of Bern, IMD Lausanne, and SUPSI.

## What We Offer for Switzerland-Bound Students

- **Free 30-minute counseling call** — We assess your profile and tell you honestly which Swiss universities you should target
- **University shortlisting** — 4-6 universities matched to your CGPA, budget, and career goals
- **Application support** — SOP, LOR, CV reviews + ETH Equivalence Recognition assistance
- **Scholarship strategy** — Help you apply for ETH Excellence, EPFL Fellowship, ESKAS, and university aid
- **Visa support** — Document checklists, application review, mock interview, VFS booking
- **Pre-departure briefing** — Anmeldung, bank, health insurance, AHV, language basics
- **Post-arrival support** — Our network in Zurich, Lausanne, Geneva, Basel can help you settle in

## Why Choose Kadamb

- 14+ years of Europe-only focus (we don't dabble in USA/UK — we know Switzerland deeply)
- 500+ students successfully placed in Europe (97% visa success rate)
- Founder Saumitra has personally visited 12+ Swiss universities
- Real alumni network at Google Zurich, Credit Suisse, Roche, Novartis, ABB, EPFL labs
- We work on long-term success, not just admission — we stay in touch with you for 5 years

### Ready to start your Switzerland journey?

WhatsApp: **+91 99133 33239**

Email: [support@kadamboverseas.com](mailto:support@kadamboverseas.com)

Web: [kadamboverseas.com](http://kadamboverseas.com)

Office: Kadamb Overseas, Shahibaug, Ahmedabad, Gujarat, India

**The first 30-minute consultation is 100% FREE.**

*Viel Glück. Bonne chance. Buona fortuna. We will see you in Switzerland.*

— Saumitra Rajput, Founder, Kadamb Overseas