NRI Registration: The Embassy of India Abu Dhabi has designed a comprehensive NRI Registration module. All Indians resident in UAE are advised to register themselves with the Embassy by filling in the details online. Upon submission, a system generated user id and password will be sent to the email of the individual. With this user id and password one will be able to edit his/her details as and when required.

It is pertinent to mention that the registration with the Embassy is primarily for building a comprehensive database of Indians working and residing in UAE which may prove to be valuable in improving services and rendering requisite assistance in situations arising from unforeseen contingencies.

**How to Register**

Just logon to the Embassy of India, Abu Dhabi’s web site [www.indembassyuae.org](http://www.indembassyuae.org), click NRI Registration link mentioned on the website [http://uaeindians.org/registration.aspx](http://uaeindians.org/registration.aspx) and fill the required detail.

Alternative you can also logon to Community Welfare Portal of the Embassy [http://uaeindians.org/registration.aspx](http://uaeindians.org/registration.aspx) and submit the details.

Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY): Government of India has launched an integrated social security scheme “Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY)” for overseas Indian migrant workers holding Emigration Check Required (ECR) passports. This scheme provides an insurance cover in the event of natural and accidental death or permanent disability, old-age pension and to help save regularly for resettlement on worker’s return to India. The Government also co-contributes to encourage and support the migrant workers in subscribing to this scheme.

Any Indian national who is between 18 to 50 years of age and has ECR passport and valid work permit or employment contract in UAE can join this scheme.

The Indian worker is required to save between Rs.1000 to Rs.12000 per financial year for the pensionary benefits, and Rs.4000 per annum towards return and resettlement. No contribution is required for life insurance. The Government provides a co-contribution of Rs.1000 per annum for the pensionary benefits and Rs.900 per annum for the return and resettlement. An
additional co-contribution of Rs.1000 per annum is provided by the Government for overseas Indian women workers for the pensionary benefits.

Bank of Baroda is the main Service Provider appointed by the Indian Government for overseas Indian workers in UAE. Other service providers are: (i) State Bank of Travancore; (ii) Indian Bank; (iii) IFMR Rural Finance Services Pvt. Ltd.; (iv) ESAF Microfinance & Investments (P) Ltd.; and (v) Alankit Assignments Limited.

Any Indian worker wishing to enroll in this scheme can contact any of the nearest branch of Bank of Baroda in UAE [02-6322000(Abu Dhabi), 043531955(Dubai)] as well as call toll-free helpline Number 80046342 (800 INDIA) of Indian Workers Resource Centre (IWRC) in this regard. They can also contact Embassy of India, Abu Dhabi or Consulate General of India, Dubai for more information and enrolling in the scheme. The subscriber needs to fill the MGPSY form and provide copy of his passport (stamped by his employer). The concerned employer of the Indian worker can also get in touch with the Bank of Baroda for enrolment of their Indian workers under the scheme.

**Indian Budget 2015-16** : Non-Plan expenditure for the Financial Year 2015-16 estimated to be at Rs 13,12,220 crore and Plan expenditure estimated to be Rs 4,65,277 crore. Total Expenditure has accordingly been estimated at Rs. 17,77,477 crore. Gross Tax receipts are estimated to be Rs 14,49,490 crore out of which Share of Central Government will be Rs 9,19,842 crore. Non Tax Revenues for the next fiscal are estimated to be Rs 2,21,733 crore. With the above estimates, fiscal deficit will be 3.9 percent of GDP and Revenue Deficit will be 2.8 percent of GDP. GDP growth in 2015-16, projected to be between 8 to 8.5%.

Rs. 68,968 crore to the education sector, including mid-day meals, Rs. 33,152 crore to the health sector and Rs. 79,526 crore for rural development activities, including MGNREGA, Rs 22,407 crore for housing and urban development, Rs 10,351 crore for women and child development, Rs 4,173 crore for Water Resources and Namami Gange, has been allocated by the central government.

**Budget Highlights**

- Rs 246,727 crores allocated to Defence.
- Make in India Policy to be pursued to achieve greater self-sufficiency in the area of defence equipment including air-craft.
- Housing for all by 2022. To fulfil this two crore houses in rural India and four crore in urban areas will be built.
- Medical facilities to each one of village and city.
- Universal social security system for all to provide insurance to large population without insurance cover.
- The allocation to MNREGA has been enhanced by Rs 5,000 crore. This will help in increasing rural wages.
- Micro Units Development Refinance Agency (MUDRA) Bank, with a corpus of Rs 20,000 crores, and credit guarantee corpus of Rs 3,000 crores to be created.
• Atal Pension Yojana to be launched to provide a defined pension. Government to contribute 50% of the premium.
• A new scheme of providing physical aids for senior citizens living below poverty line has been proposed.
• A scheme the 'Nayi Manzil' has been proposed for the youth minorities.
• Rs 1000 crores to Nirbhaya Fund to support women security.
• Deen Dayal Upadhyay Gramin Kaushal Yojana to enhance the employment of Rural youth.
• PAN number quoting made compulsory for transactions for more than one lakh.
• Govt. will bring a bankruptcy code in the year 2015-16 that will meet global standards and provide for judicial capacity.
• Tax free Infrastructure bonds for projects in railways and roads.
• Govt. intends to establish a national investment and infrastructure fund.
• Govt. also intends to create a direct tax regime which is internationally competitive on rates.
• Govt. proposed to work on developing Indian gold coin which carries the Ashok Chakra, will help recycle gold available in country.
• PPP model of infrastructure to be revisited and revitalised.
• Foreign Investments to be allowed in Alternative Investment Funds.
• Target of renewable energy capacity to 175000 MW till 2022. Out of which 100000 MW is targeted from solar energy system.
• Setting up five ultra-mega power projects, each of 4,000 MW. These will be plug and play projects.
• Govt. proposed to set up All India Institute of Medical Sciences (AIIMS) in Jammu & Kashmir, Punjab, Tamil Nadu, Himachal and Assam. Another AIIMS like institution is proposed in Bihar.
• 3 new National Institute of Pharmaceutical Education & Research in Maharastra, Rajasthan and Chattisgarh have been proposed.
• Setting up of IIT in Karnataka and IIMs in J&K and Andhra Pradesh.
• Govt. proposed to set-up an IT based student financial aid system under the PM Vidya Laxmi scheme to ensure that no student misses out on higher education due to lack of fund.
• One Institute of Science & Education Research in Nagaland and Orissa have also been proposed.
• ‘Pradhanmantri Gram Sinchai Yojana’ to provide ‘Per Drop More Crop’. Provision of Rs 5,300 crore to support micro-irrigation, watershed development and the ‘Pradhan Mantri Krishi Sinchai Yojana’.
• An ambitious soil health card has been introduced to improve soil fertility.
• Rs 25,000 crore in 2015-16 to the corpus of Rural Infrastructure Development Fund (RIDF) set up in NABARD. Rs 15,000 crore for Long Term Rural Credit Fund; Rs 45,000 crore for Short Term Co-operative Rural Credit Refinance Fund; and Rs 15,000 crore for Short Term RRB Refinance Fund.
• Yoga to be included within the ambit of charitable purpose under Section 2(15) of the Income-tax Act.
• No change in rate of personal income tax.
• Corporate tax has been proposed to be reduced from 30 percent to 25 percent.
• Concealment of income/evasion of income in relation to a foreign asset
to be made a predicate offence under PML Act, 2002.

- Evasion of tax in relation to foreign assets to have a punishment of rigorous imprisonment up to 10 years, be non-compoundable, have a penalty rate of 300% and the offender will not be permitted to approach the Settlement Commission.

- Fiscal Deficit targets for 2016-17 and 2017-18 set to 3.5% and 3.0% of GDP respectively.

For more details on Budget please logon to http://indiabudget.nic.in/budget.asp

Establishment of Clean Ganga Fund: River Ganga, with her tributaries, which has been a life-sustaining force and a source of physical and spiritual connect in India for millennia, is in a severe state of degradation in several stretches. The situation warrants vigorous and sustained human intervention to regain its lost glory. Government of India have taken many initiatives to rejuvenate this river. However, the task, being humongous in nature, it is unthinkable to achieve the objective without the support of the people from all walks of life. Of late, a large number of people, at home and overseas, have evinced keen interest to resurrect the bygone glory of the river Ganga. Therefore, in order to harness this formidable force, Government of India has recently established the “Clean Ganga Fund (CGF)” in which Resident Indians / Institutions / Corporations, NRIs and PIOs are eligible to contribute by means of donations, adoption of ghats, piloting new technologies, conducting research, involvement in creating public awareness, plantation of trees or in any other way they wish for rejuvenation of the river.

Donations may be remitted through a cheque / DD drawn in favour of “Clean Ganga Fund” or transmitted through electronic transfer directly to the account no: 34213740838 at State Bank of India (SBI), New Delhi Main Branch (SWIFT code: SBININBB104, IFSC code : SBIN0000691) which has been created for this purpose. An online platform in association with SBI Epay has also been developed for ease of donations by individuals. For more details please visit : www.nmcg.nic.in and www.cleangangafund.com

All Indians in UAE are requested to participate in this worthwhile project in any manner that you would consider appropriate.

Mangalyaan: India’s maiden mission to Mars, Mangalyaan, has successfully completed six months in the Red Planet's orbit on 24th March 2015. Mangalyaan, which cost Rs 450 crore, is the cheapest inter-planetary mission till date in the world. It is also a shining example of the ‘Make in India’ initiative.

Indian culture & Science : Consulate General of India (CGI), Dubai has launched two new cultural initiatives to promote Indian culture and science in UAE- “Indradhanush: Colours of Indian culture” and “Manthan: Indian Science Lecture Series”.

www.cleangangafund.com
Under “Indradhanush”, CGI, Dubai is organizing cultural performances, once a month, in the Consulate Auditorium. Performances range from classical dance and music to dance-drama to cinematic songs. The first performance under “Indradhanush” was held on 31st January, 2015 by Ustad Maqbool Khan and his son Zeeshan Khan who rendered beautiful compositions of Hindustani classical music. Under “Manthan: India Science Lecture Series”, lectures on achievements of India in the field of science will be organised by Consulate General of India. The first lecture was held on 17th January 2015 by Dr. M. Radhakrishna Pillai, Director of Rajiv Gandhi Centre for Biotechnology.

Similarly, the Embassy also keeps organizing various activities on its own and at times in association with other Organisations of Indians in UAE.

All the events organised by the Embassy and CGI, Dubai are notified on their respective facebook pages: 

All Indians in UAE are requested to follow Embassy and Consulate on facebook for all the latest news/announcements and are encouraged to participate in large numbers in the events being organized from time to time.

**Upcoming Event**

**Art at India House:** Sketches, Scribbles, Drawings by K.G. Subramanyam will be displayed at India House, Embassy of India, Abu Dhabi from Friday, 10 April 2015 to Tuesday, 14 April 2015, from 10:30 am to 6:30 pm. Those interested may call Embassy (Telephone no. 02 4447729) for prior appointment.