

INDIA MATTERS

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Volume 05 | Issue 06 | 2021

INDIA - GCC
BUSINESS
CONFERENCE AT
EXPO 2020

EXPATRIATE WILLS
IN THE UAE
INDIQTIVE



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CONTENTS

India@Expo2020

- 04 India - GCC Business Conference at Expo 2020
- 06 India - Mauritius Business Forum: Session on Opportunities in Doing Business with India
- 06 The future of Cities Perspectives on use of Technology

Legal Consultant

- 12 Expatriate Wills In The UAE



Business & Economy

- 14 Hamples at India Innovation Hub

Snapshot

- 16 Snapshot of Consular services provided by CGI, Dubai in the month of November 2021

Travel & Tourism

- 18 Padharo Mharo Desh - Rajasthan

Photo Gallery

- 22 Photos from month November 2021

Quiz

- 24 INDIQTIVE

FOREWARD

FOREWARD



From Consul General's Desk
Dr. Aman Puri

Dear Reader,

India Pavilion wore a festive look with special Diwali themed decor and events. Dubai sky glittered with spectacular fireworks across its iconic landmarks. We are thankful to the Expo 2020 Dubai authorities for marking Diwali as the first 'notable day' celebration with special Diwali themed kaleidoscopic projections and special performances by leading Indian artists.

Rajasthan week at India Pavilion saw signing of 24 MoUs in sectors such as tourism, logistics, petroleum, agri & food processing, e-waste recycling & energy, IT, real estate etc. And Telangana showcased a special delegation of women entrepreneurs and startups from the state.

May the spirit of Diwali that signifies victory of light over darkness, good over evil, and knowledge over ignorance prevail upon all of us.

I hope you will enjoy reading this edition!

Happy reading!



INDIA-GCC BUSINESS CONFERENCE AT EXPO 2020 DUBAI

Opportunities of building business technology corridors between India and GCC. Eminent speakers from Financial & Business Sectors of GCC Countries and India deliberated on the burgeoning business ecosystem between the countries at the conference. Padmashree Mr. Vikramjit Singh Sahney, Chair, Federation of Indian Chambers of Commerce

& Industry (FICCI) - India Arab Council & Chairman, Sun International, expressed that the Gulf region provides innumerable opportunities for the RE, Health sector and start-ups of India. Indian enterprises are reigniting business & economic relations with the GCC by strengthening strategy cooperation. Ms. Haura Al Wahaibi, Director of Investment Promotion, Ministry of Investment, Oman, shared that the Sultanate has

introduced 50+ new investment opportunities, where the attention of Indian companies is strongly welcomed, for strengthening commercial ties. Dr. Aman Puri, Consul General of India in Dubai & Deputy Commissioner-General, expressed that the UAE has shown immense resilience by bringing all the countries together at Expo 2020 Dubai to drive economic revival after the pandemic.



Businesswomen from India & GCC deliberated on Business Partnership Opportunities at the India-GCC Business Conference.

INDIA - MAURITIUS BUSINESS FORUM: SESSION ON OPPORTUNITIES IN DOING BUSINESS WITH INDIA

Dignitaries and Business heads deliberated on India's stance amongst the hottest business destinations in the world.

Mr. Ganapathi Ramachandran, Chairman, Trigyn Technologies and Member, Federation of Indian Chambers of Commerce and Industry (FICCI) shared that FY20 has seen US\$ 662 Million worth of export and bilateral trade between India and Mauritius, during the forum. Mr. Janesh Kain, Deputy High Commissioner, Indian High Commission, Mauritius expressed that the retail sector in Mauritius has huge potential and is interested in getting Indian investments. Dr Yousouf Ismaël, Secretary-General, The Mauritius Chamber of Commerce and Industry - MCCI said that the governments of both countries have signed the agreement of CECPA to facilitate economic exchange and trade between India and Mauritius.



Mr. Paritosh Gupta, Member, Federation of Indian Chambers of Commerce and Industry (FICCI) - Africa Council and CEO, Kukuza Project Development Corporation

Mr. Shakeel Jaulim, Director of the Mauritius Pavilion, at the Expo 2020 Dubai, expressed that Mauritius presents a plethora of financial and business opportunities, during his presentation on the Trade and Business Opportunities in Mauritius, at the India-Mauritius Business Forum. Mr. Paritosh Gupta, Member, Federation of Indian Chambers of Commerce and

Industry (FICCI) - Africa Council and CEO, Kukuza Project Development Corporation, shared that India will bring about private capital and partnerships in a framework that Mauritian Government approves, to facilitate trade, during his presentation on India - Mauritius Business Opportunities, at the India-Mauritius Business Forum.

THE FUTURE OF CITIES PERSPECTIVES ON USE OF TECHNOLOGY

Esteemed speakers deliberated on emerging technologies that will build cities for the future which are smart and sustainable, at the panel discussion on The Future of Cities: Perspectives on use of Technology at the India Pavilion, Expo 2020 Dubai. Mr. Kunal Kumar, Joint Secretary & Mission Director of Smart Cities Mission of Ministry of Housing and Urban Affairs, expressed that Smart Cities run with the key mission of innovation and affordable excellence



for the community, at the session. Mr. Andrea Petti, Managing Director-IMEA Region, PTV Group (Germany) spoke about the sustainability and mobility impacts of urban development. Mr. Ashish Khare, General Manager and Global Head- IoT and Smart Cities, Wipro Limited expressed his pleasure to be a part of the panel discussion.





URBAN AND RURAL DEVELOPMENT WEEK

31 OCTOBER - 06 NOVEMBER, 2021

With a population of 1.3 billion and growing, India's cities and villages will determine the course of the country's economy. The country is connecting its villages to its cities to ensure balanced development and a self-sufficient economic ecosystem

LADAKH

29 OCTOBER - 04 NOVEMBER, 2021

Ladakh Week had series of events showcasing opportunities across focus sectors like sustainable infrastructure, connectivity, food processing and tourism in Ladakh. The inaugural session for Ladakh Week was addressed by Mr Saugat Biswas, IAS, Divisional Commissioner/Secretary, Industries & Commerce – Union Territory of Ladakh. A special session titled “Pashmina, Apricot & Zero Waste Food Processing Intervention” was organised by the Administration of Ladakh and FICCI jointly, where in the participants discussed about the development and available opportunities in Ladakh for joint collaborations with the GCC countries. The UT showcased its business attractiveness, tourism potential along with its rich cultural heritage to the global audience during its two-week participation at EXPO 2020 Dubai.

TELANGANA

05 NOVEMBER - 11 NOVEMBER, 2021

The Telangana Week was also crucial to showcase the women entrepreneurs and startups from the state. India also showcased its tech prowess at the Expo 2020 Dubai with the launch of the world's first AC helmet from the India Pavilion during the state's week. Designed and manufactured by India's award-winning tech and safety start-up Jarsh Safety, the helmet is primarily made for the outdoor workforce and field executives.

EXPATRIATE WILLS IN THE UAE

- Ashish Mehta (Founder and Managing Partner of Ashish Mehta & Associates).

A ‘Will’ is meant to record the last wishes of a person in terms of succession over his assets, guardianship of his minor chil-

dren (if any) and any other wishes to be fulfilled, post his death. For enforceability, a Will must be signed by the person making the

same (i.e., the testator), and depending on the applicable laws, must also be registered/ attested by the competent authorities.

IMPORTANCE OF WILLS :

For any expatriate living and holding assets in a foreign country or in multiple jurisdictions, the importance of making a ‘Will’ cannot be undermined. When a person passes away without leaving behind a Will (i.e., dies intestate), the applicable laws of succession take effect in the due course, and the deceased person’s assets are dealt with, per such applicable laws by the authorities. For example, for suc-

cession to assets of a Hindu individual dying intestate in India, the provisions of the Hindu Succession Act of 1956 shall invariably apply. But for an expatriate dying intestate, in a foreign country, this process may get complicated due to differences in laws of succession applicable in his host country with those of his own. The heirs and successors of the deceased expatriate must then

pursue legal proceedings to formally prove their rights on the assets and properties of the deceased expatriate. The probate proceedings as such are time consuming, and most often cause financial hardships for the heirs and successors. However, a formally prepared and legally enforceable Will helps to salvage the rights and interests of the dependents and beneficiaries of a deceased person per his wishes.

THE APPLICABLE LAWS OF THE UAE:

In the UAE, the laws regarding personal matters like succession, inheritance and guardianship (inter alia) are set forth under the **Federal Law No 28 of 2005 on Personal Status (the “Personal Status Law”)**, as amended from

IN MATTERS OF SUCCESSION AND INHERITANCE:

- Matters pertaining to inheritance or “heritage” are to be governed by the laws applicable of the deceased person’s native state at the time of his death.
- Where an expatriate dies intestate and without any heirs his assets at the time of his death shall automatically be transferred to the State. (i.e., the UAE).

time to time. Additionally, certain provisions of the Federal Law No 5 of 1985 on the Issuance of the **Civil Transactions Law** (the “Civil Transactions Law”) also applied to the aforesaid matters. Certain changes were introduced

- Where an expatriate had made a will, UAE laws would only apply if the same was so specified in the will of the deceased expatriate. Otherwise, the laws of his native country would be applicable.

GUARDIANSHIP, CUSTODY, TUTELAGE

The objective matters related to guardianship, custody, tutelage, and other objective systems to protect persons lacking capacity, are to be governed by the laws

to the Personal Status Law and the Civil Transactions Law by the **Federal Decree Law No (29) of 2020 (“FDL 29/2020”)**. The amended position of the laws is described here in after.

of the native state of the person whose protection is required. Indian expatriates living in the UAE, shall now be subject to the personal laws of India, as far as matters of inheritance, succession and guardianship inter alia are concerned. However, to avoid unnecessary time and cost implications of probate, it is important and advisable for non-Muslim Indian expatriates living in the UAE, to register their Wills, especially if they hold assets in the country.

THE OPTIONS FOR REGISTRATION:

OFFICES OF THE NOTARY PUBLIC:

Expatriates in the UAE may approach offices of the Notary

Public under the courts of competent jurisdiction in various Emirates, for registration of their Wills, under the applicable provi-

sions of the Personal Status Law and the Civil Transactions Law, in respect of their UAE estate only. Non-Muslim expatriates intend-

ing to register their Wills with a Notary Public, must prepare the same in English and Arabic (bilingual format), and subsequently execute the same before the Notary Public who shall then attest the same upon being satisfied with the contents and due process. Upon registration by the Notary Public, the Will becomes legally binding.

GUARDIANSHIP, CUSTODY, TUTELAGE

The Dubai International Financial Centre (DIFC) Courts of Dubai provides ‘Will Services’ whereby registration and probate services are available for non-Muslims in the UAE. The Wills registered at the DIFC Courts allows non-Muslim expatriates to include all of their assets wherever located in the world. The Wills may be registered solely in the English language based on the applicable laws of the DIFC (more specifically – the DIFC Wills and Probate Registry Rules). The DIFC Courts offers five types of Wills for registration, namely – full

will, guardianship will, property will, financial assets will, and business owners will. A testator intending to make provisions for all of his assets worldwide, guardianship for his/her minor children, shares in business, financial assets etc may opt for full will. Otherwise, depending on his/her requirements, a testator may opt for other kinds of Wills. Comparatively, one may find DIFC Courts Wills Services to be on the higher side in terms of costs, but looked at from a benefits perspective, the costs may be justified. For instance, a DIFC Will upon registration is kept in the DIFC Court Registry’s electronic system for (at least) 120 years from the date of birth of the testator or for 10 years from the Grant, whoever is the sooner. As a result, there are lesser chances of dispute as to the authenticity of a Will and ensures an expedited Probate processing. These days, at the DIFC Courts, Wills are executed and registered virtually in the presence of the testator, the authorised official from the

Registry and two witnesses.

ADGM Courts – Notary Public and Wills Office: The Abu Dhabi Global Markets (ADGM) Courts also has its own Notary Public and Wills Office. The services provided here are limited in scope as of now inasmuch as it provides “non-Muslim Wills service for all ADGM registered entities and their employees”.

Attestation Services of the Indian Missions in the UAE: Non-Muslim Indian expatriates residing in the UAE may also elect to register their Wills at the Indian Missions of the UAE i.e., the Embassy of India at Abu Dhabi and the Consulate General of India at Dubai. The services as of now are provided by IVS Global – the authorised service provider, at its centres at Dubai and Abu Dhabi.

Other Options: The FDL 29/2020 has provisions for each Emirate to have its own “Non-UAE National Will” registry. Such registries are currently under development.

POINTS TO BE NOTED:

- **Common Terms:** A testator is the one who makes the Will; ‘executors’ are the ones responsible for execution of the instructions made in the Will; and beneficiaries are the ones who are given a benefit out of the testator’s estate per the Will. Estate means all of the testator’s assets. ‘Probate’ means the official proving of a Will after the testator’s demise at the court of competent jurisdiction.
- **Jurisdiction:** As noted above,

there are multiple ways in which one may register his/her Will in the UAE. However, it may be noted that all such Wills may not suffice all requirements of a testator. For instance, a ‘Notary Public Will’ would only cover one’s UAE estate whilst the DIFC Will is meant to cover one’s global estate.

- **Multiple Wills:** If a testator has already made a Will before, and wishes to make another Will in the UAE, he

must look out for overlapping provisions, especially with respect to any particular asset and preferably record his reasons for making the second Will.

- **Applicable Laws:** Wills registered in jurisdictions (like DIFC) can cover a testator’s worldwide assets. However, it is always prudent for testators to first check if the Will shall suffice for all the jurisdictions where the assets are situated.

CONCLUSION:

Apart from its legal implications, matters like succession and inheritance as well as guardianship of one’s minor children also hold great sentimental significance for any individual. Everyone wishes for one’s hard-earned assets and legacy to pass on to one’s loved ones in accordance with one’s own personal laws. In the current legal framework, expatriates have a number of options to take care of such requirements. Most importantly, the progressive leadership of the UAE deserves admiration for having realised this requirement of the nation’s substantial expatriate population and accordingly addressing the problems as necessary.

HAMPLES AT INDIA INNOVATION HUB

Entrepreneurship is a lonely journey, but we are thankful to the team at India Pavilion for giving us an opportunity to showcase Hamples at India Innovation Hub, an initiative of India Pavilion at Dubai Expo2020. We were also given a platform to pitch Hamples to the industry experts & investors during Elevate program. It helped us in the journey to raise our pre-seed capital from KSA based investors. It is a well thought initiative by Indian Government to provide a platform to uplift the startups community & to boost the ecosystem of startups in and around India. Hamples is direct to consumer, digital sampling.

An eCommerce format of Free Samples & Mini-Trial Packs for users to Try Before They Buy. Hamples provides a launchpad for brands to Try_Vertise (trial based advertisement) & also target their future consumers by region, demographics, lifestyle, personal interests, and other attributes. The platform is designed to make targeted, at-home sampling accessible, affordable, and measurable for brands while helping them drive trial and awareness, collect first-party data, generate consumer ratings, reviews, social mentions & shares, and also unlock consumer qualitative & quantitative insights. Since our launch in May'21,

we have executed digital sampling campaigns for more than 150 brands (including Unilever, Procter & Gamble, Britannia, Henkel, IFFCO, PepsiCo, Swiss Image, Costume National, and more) and have delivered 500,000 sample units across UAE.

Wife & Husband startup, Hamples, is the first of its kind try before you buy concept launched in the region. Hamples is incubated by in5 Tech and is selected as Top 10 Smartpreneur by Dubai Startup Hub, an initiative by the Dubai Chamber of Commerce and Industry to foster and support entrepreneurship, for the sixth cycle of its Dubai Smartpreneur Competition.



INVEST INDIA
NATIONAL INVESTMENT PROMOTION
& FACILITATION AGENCY

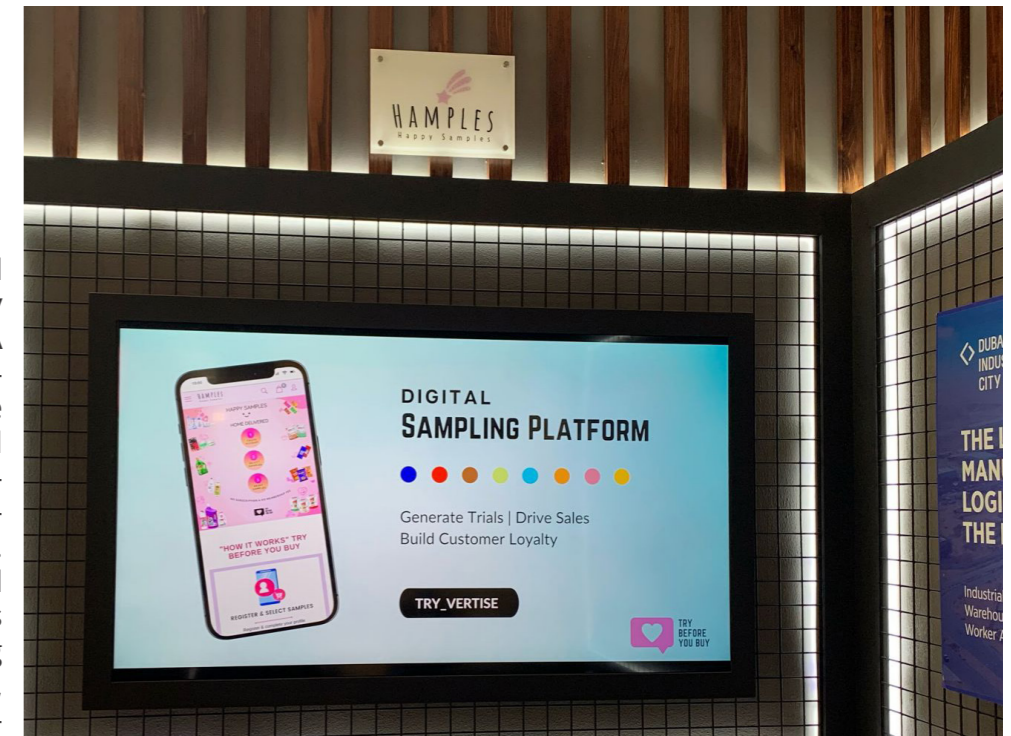
Aditi & Gaurav Oberoi started their entrepreneurial journey 14 years ago from their MBA college library. After successfully launching their first online venture in 2007, they decided to impart digital marketing education to corporates & professionals from across the world. Since then they have mastered the subject and trained various businesses on Digital Marketing & Transformation, E-commerce, and Social Media. Gaurav, an engineer & a Harvard alumnus, is a

rational thinker and his logical approach is often complimented by Aditi's creative thinking. During covid lockdown, they created, operated & managed 25+ eCommerce stores for Alshaya Group brands including Boots, The Body Shop, The Beauty Edits, Muji etc. It took them a few years before they decided to transition from an established services business to launch a consumer-facing scalable venture. As they say, entrepreneurs never settle, they always challenge their perceptions and raise the bar. They both seem to be living

up to this and have brought together all their expertise & learnings to launch Hamples. Gaurav has closely worked with clients from diverse industries to develop their brand marketing strategy, deliver marketing training & coach senior management, audit brand communication processes and oversee millions of dollars of media budget.

He is a risk taker who believes in learning by doing. His logical reasoning often compliments his rational thinking to support him in his decisions. Gaurav is lately developed his interest in Neuromarketing. While he is nurturing his knowledge about the topic, he has started consulting brands on building user behavioral tracking, building brand loyalty etc.

Aditi started her entrepreneurial journey with a Luxury Destination Wedding planner portal in 2007. Later as a community manager for Google Business Group & Women on the web initiative, Aditi has creatively helped startups and businesses in India to think Digital & launch their businesses. Her people-centric approach compliments her creativity to optimize & simplify the processes. Aditi earned her master's in business administration (MBA) in Marketing and has enriched her knowledge by working on her startups. Her core competencies include Brand Positioning, Content Strategy, Social Media Marketing.



Gaurav Oberoi & Aditi, Hamples at India Innovation Hub



Gaurav Oberoi, Hamples at India Innovation Hub

NOVEMBER 2021

17311 Passports Issued

803 Visas Issued

53 OCI Cards

10663 Attestation Services

1091 Birth Registrations

207 ECs Issued

122 Death Registered

544 Consular cases

33 Marriages Registered

157 Labour Cases Registered

68 Death Compensation Cases

28 Destitute Housemaid Cases Provided Assistance

16 Medical Cases

34 Air Ticket Issued

07 Mortal remains sent to India at Govt. cost

159 Helpline enquiries responded

**Snapshot of
Consular services
provided by CGI, Dubai
in the month of
November 2021**

RAJASTHAN

12 NOVEMBER - 18 NOVEMBER, 2021

The Rajasthan Week inaugural session was attended by its key ministers like Shri Shanti Kumar Dhariwal, Minister for Urban Development & Housing, Shri Parsadi Lal Meena, Minister for Industry & Shri Arjun Singh Bamaniya, Minister of State for Industry, Government of Rajasthan along with other senior government officials.

The Rajasthan Week concluded on a successful note with 18 Letter of Intents (LoI) and 24 Memorandum of Understanding (MoU), involving an investment of around INR 40,000 crore, in sectors such as tourism, logistics, petroleum, agri & food processing, e-waste recycling & energy, IT, real estate etc.





PADHARO MHARO DESH

Rajasthan is a mineral-rich state and has a diversified economy having agriculture, mining and tourism as its main engines of growth.

Rajasthan, The Land of Kings, is a land of grit, determination and resilience. The grandeur of Rajasthan lies not in the outward appearance of its formidable forts towering above the surface of the desert sand but in the foundations that remain buried underneath; it lies in the subterranean realm of the non-visible, the intangible. Rajasthan's grandeur lies in its resilience and its expression of humanity's indomitable spirit that strives to sustain itself and create order out of chaos. Historically, the story of Rajasthan stretches back to the dawn of human civilization. Stone Age tools dating from 5,000 to 200,000 years have been found in the Bundi and Bhilwara districts of the state. Geographically, Rajasthan is the largest state in India, occupying

over 60 per cent of the Thar Desert. The vast stretches of the seemingly interminable desert sand have witnessed humanity's Promethean attempts to assert its identity in the face of overwhelming odds. Areas of what is now Rajasthan were a part of the Indus Valley Civilization (3300 BCE - 1300 BCE). Kalibangan, in Hanumangarh district, had been a major site of the Indus Valley Civilization. It has witnessed humanity's embryonic efforts to sustain itself, being home to the world's oldest ploughed agricultural field. Rajasthan, the region where humankind learnt to harness the power of the sun, well over a millennia ago, is today home to the world's largest solar farm. Having witnessed humanity's earliest steps towards sustaining itself, Rajasthan is presently witnessing its assertive march towards creating a sustainable future for all.

RAJASTHAN CONTRIBUTES ABOUT 11.2 PER CENT AND 3.3 PER CENT SHARE IN INDIA'S FOREIGN AND DOMESTIC TOURIST ARRIVALS RESPECTIVELY.

A tourism heavyweight of India, Rajasthan, with its magnificent forts and numerous colour-coded cities, has something to offer to everyone a mark of its legendary warmth and hospitality. Blessed with monumental forts, palatial hotels, golden sand dunes and sublime desert cape, Rajasthan's rich history and syncretic culture are mirrored in its myriad folklore, its architectural wonders and its welcoming way of life. The state is steeped in rich artistic and cultural traditions. Dance forms like the Ghoomar dance from Udaipur and the Kalbeliya dance of Jaisalmer coupled with the vibrant folk music of the region enthuse the cultural life of Rajasthan. Rajasthan's architecture captures the confluence of cultures, ideas, traditions and techniques. This is

visible in the numerous forts and palaces dotting the state. Famed for some of the finest hotel properties in India, Rajasthan has the highest number of heritage hotels in the country. It is no wonder that Rajasthan has consistently been labelled as one of the Preferred Tourist Destinations in India. Tourism's contribution to the State's GDP is 13.4 per cent, much higher than the world average of 9 per cent. The sector has witnessed a further 220 investment MoUs signed worth more than US\$ 1.38 billion.

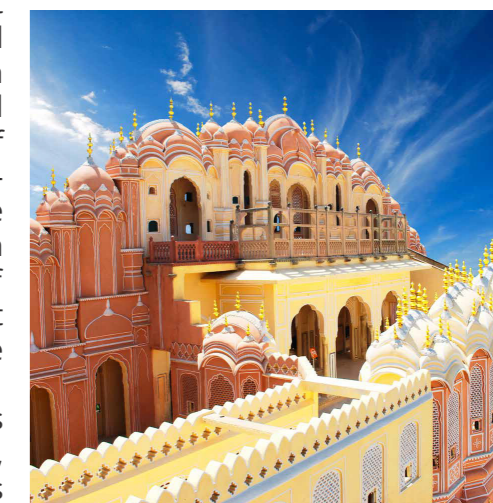
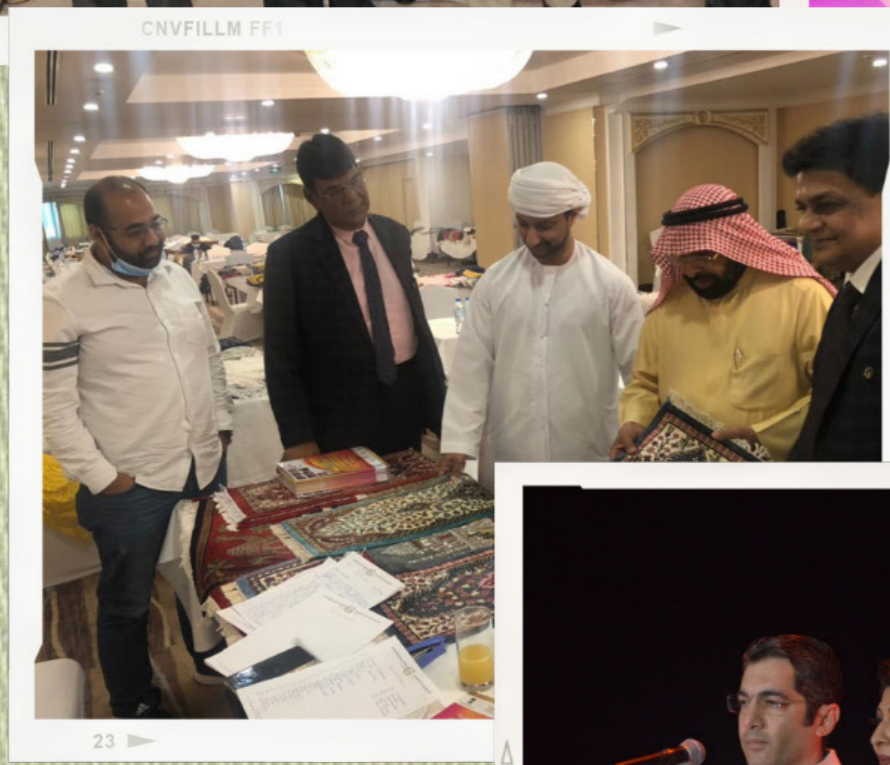
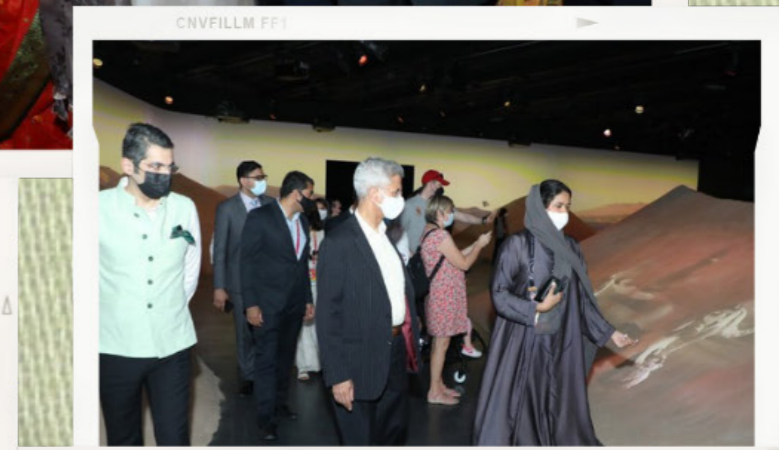


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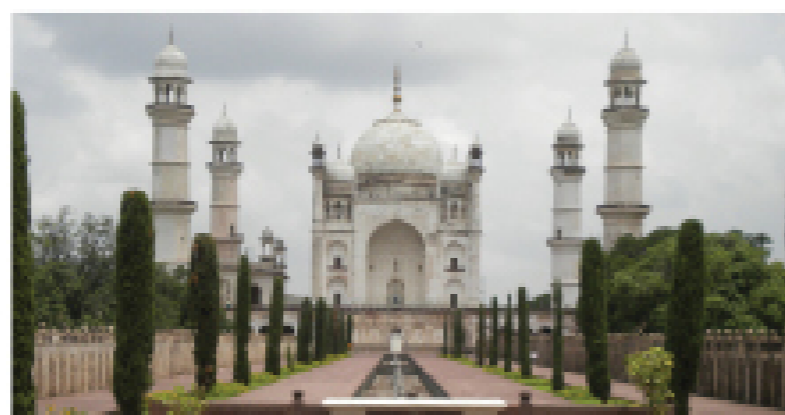
KNOWING INDIA

This quiz is compiled by **Murali Krishnan Sankaran**.

India is one of the oldest civilizations in the world with a kaleidoscopic variety and rich cultural heritage. As the largest democracy in the world, it has achieved all-round socio-economic progress since Independence. Yet, there is so much to know about Incredible India – this quiz attempts to help you discover more about our great motherland!

1

Bearing a striking resemblance to the Taj Mahal, this monument is also called Dakkhani Taj (Taj of the Deccan). It is a tomb located in Aurangabad, Maharashtra, built by Mughal emperor Aurangzeb's son Azam Shah in the memory of his mother. Name this majestic structure.



2

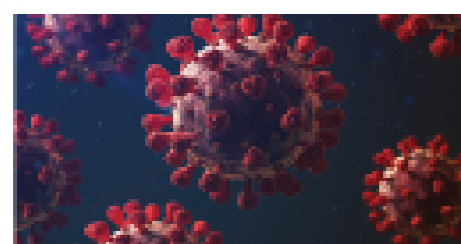
The Ministry of Health & Family Welfare in India had launched in NOVEMBER 2021, a campaign titled 'Har Ghar Dastak' or 'Knock Every Door', especially in rural areas to enthuse and motivate people towards what?

3

The Dadasaheb Phalke Award is India's highest award in the field of cinema and is presented annually at the National Film Awards ceremony by the Directorate of Film Festivals, an organisation set up by the Ministry of Information and Broadcasting. Which Indian actor has been conferred with 51st Dadasaheb Phalke Award recently?



4



Name of the first indigenous drug to treat COVID-19 being developed in India?

5

'Dharma Guardian' is an annual joint military Exercise conducted between the Armed Forces of India and which country?

6

In late NOVEMBER, foreign ministers from India along-with three other nations came together to form what they called an "international forum for economic cooperation." Dubbed as 'New QUAD', India participated in the first meeting of the foreign ministers of which three countries?



7

India recently started its first-ever Naval joint exercise called the Al-Mohed Al-Hindi with a GCC country. The exercise comprised several coastal and sea-based exercises between the two navies and reflects the growing defense ties between the two countries in the midst of rapidly changing developments in the Gulf region. Which Country are we talking about?

8

The first consignment of 3.1 million litres of high quality non-harmful Nano Nitrogen liquid fertiliser from India was sent to this nation recently to boost cultivation as part of the strategy to make farming 100% organic. Which country received this consignment?



10

National Aerospace Laboratory, India's first and largest aerospace research firm, rolled out a new generation two-seater advanced flying trainer completely made of composite material, a first for India a year ago. This is an ideal aircraft for Commercial Pilot Licensing (CPL) due to its low cost and low fuel consumption. What is the name of this indigenous flying trainer?



Featured here is the Changthangi, a breed of goat native to the high plateau of Ladakh. The intense cold of the region causes the goats to grow a thick undercoat. In the spring or moulting season, the goats naturally shed their undercoat which regrows in winter – this is harvested to produce an ultra-thin fibre used to produce a warm and soft variety of cloth. Name the product.

ANSWERS

1. Bharat A Mahatma
2. To make up record dose of COVID-19 vaccination and ensure that globally the under population of India is fully vaccinated
3. Pakistan
4. Pakistan
5. USA, UAE and Israel
6. Japan
7. Saudi Arabia
8. Sri Lanka
9. Thailand
10. Tejas



EXPO
2020
DUBAI
UAE



india
Openness. Opportunity. Growth

75
Azadi Ka
Amrit Mahotsav

OFFICIAL PARTICIPANT

For the latest news, information and ticket updates,
visit: www.indiaexpo2020.com

