



Focus Sector: **Financial Services**

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Consolidated FDI Policy 2020

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Consolidated FDI Policy 2020



सत्यमेव जयते

Department for Promotion of Industry and Internal Trade
Ministry of Commerce and Industry
Government of India



Consolidated FDI Policy 2020

**Department for Promotion of Industry and Internal
Trade Ministry of Commerce and Industry
Government of India
Consolidated FDI Policy
(Effective from October 15, 2020)
More information on: [FDI Policy 2020](#)**

NEWS FLASH

1 Power consumption in India increased by 7.8% to reach 50.15 billion units (BU) in the first half of November 2020, indicating increase in economic activities.

Power consumption increased by 4.4% in September this year to 112.24 BU after a period of six months, compared to 107.51 BU in the same month last year. In October of this year, India's power consumption increased by almost 12% to 109.53 billion units (BU), compared to 97.84 BU in the same month last year.

2 Amazon India has launched "STEP", a performance-based benefits programme to help accelerate growth of 7,00,000 sellers on its platform. All sellers on Amazon.in will earn "Standard" benefits until March 31, 2021, beginning on December 1, 2020, and will be eligible for 'Basic', 'Advanced', 'Premium' and others based on their success from January 1 to March 31, 2021, effective April 1, 2021.

3 Mobile phone exports in India are expected to reach a record of US\$ 1.5 billion in 2020, of which 98% are expected to be smartphones. From January

to September 2020, a total of 12.8 million cell phones were exported from India, according to the research firm TechArc. Out of the total, 10.9 million were smartphones.

4 India has emerged as a net exporter of agri-machinery to the advanced countries such as the US, the UK, Germany, and Italy, according to Engineering Export Promotion Council (EETPC) India. India exported agri-machinery worth US\$ 782.93 million to the United Kingdom, North America, Eastern Europe, the EU, Africa, ASEAN, and SAARC in 2019-2020.

5 Consumer spending worth US\$ 270.7 billion is projected to move from cash to cards and digital payments in India by 2023. With newer players introducing their payment deals and growing acceptance of 'Buy Now Pay Later' programmes, she said, customer service and convenience are bound to dramatically improve.

6 The fast-moving consumer goods (FMCG) sector has showed signs of recovery in the September

quarter, increased by 1.6% on year-on-year basis. The growth in the fast-moving consumer goods (FMCG) sector mirrored the positivity seen in the overall macroeconomic scenario as the economy opened up and lockdown restrictions relaxed. Businesses reopening with the pandemic reaching manageable levels supported the recovery.

7 Indian services sector was witnessed sustained growth in November 2020 due to growth in the business activity and the first increase in employment in nine months.

8 Artificial intelligence has the potential to add ~US\$ 500 billion to economy, according to Google India. The company has allocated US\$ 10 billion to extend India's digital footprint, a top official said.

9 In the month of November 2020, Indian Railways loading was 109.68 million tonnes which is 9% higher compare to last year's loading for the same period (100.96 million tonnes). In this period Indian Railways earned Rs. 10657.66 crore (US \$ 1.44 billion) from freight loading which is also Rs. 449.79 crore (US\$ 60.69 million) (4%) higher compare to last year's earnings for the same period (Rs. 10207.87 crore or US\$ 1.38 billion).

Production Linked Incentive (PLI)- GOI

Production Linked Incentive (PLI)



Incentive	Target Segments	Outlay
4% - 6% Production Linked Incentive for a period of 5 years	Mobile Phones and Electronic Components	~INR 40,995 Cr (\$5.5 Billion)
Application Date	Tenure	
Initial Phase of Applications upto 31.07.2020	5 Years Base Year: FY 2019-20	

- Minimum Thresholds of Investment and Production per Company for eligibility
- Ceiling on Annual and Total Incentive per Company
- Incentives applicable from 01.08.2020

Production Linked Incentive Scheme (PLI) for Large Scale Electronics Manufacturing offers a production linked incentive to boost domestic manufacturing and attract large investments in mobile phone manufacturing and specified electronic components, including Assembly, Testing, Marking and Packaging (ATMP) units. The scheme shall extend an incentive of 4% to 6% on incremental sales (over base year) of goods manufactured in India and covered under target segments, to eligible companies, for a period of five (5) years subsequent to the base year as defined.

For more information kindly visit: <https://www.meity.gov.in/esdm/pli>

NEWS ARTICLES

FDI equity inflows into India cross \$500 billion milestone: Economic Times

Foreign direct investment (FDI) equity inflows into India crossed the USD 500 billion milestone during April 2000 to September 2020 period, firmly establishing the country's credentials as a safe and key investment destination in the world. According to the data of the Department for Promotion of Industry and Internal Trade (DPIIT), the inflows during the

period stood at USD 500.12 billion.

About 29 per cent of the FDI came through the Mauritius route. It was followed by Singapore (21 per cent), the US, the Netherlands, Japan (each 7 per cent), and the UK (6 per cent).

India received USD 144.71 billion from Mauritius and about USD 106 billion from Singapore during the period under review.

The other big investors have been from Germany, Cyprus, France and Cayman Islands.

Since 2015-16, FDI inflows have

been recording significant growth. In that fiscal, the country received USD 40 billion FDI, an increase of 35 per cent over the previous year. In 2016-17, 2017-18, 2018-19 and 2019-20, the investments stood at USD 43.5 billion, USD 44.85 billion, USD 44.37 billion and USD 50 billion, respectively.

The key sectors which attracted the maximum of these inflows include services segment, computer software and hardware, telecommunications, trading, construction development, automobile, chemicals, and

and pharmaceuticals.

"Indian FDI journey began with enactment of FEMA (that replaced the draconian FERA) in 1999. Looking back, the half-trillion dollar FDI in India is an indication of foreign investor's firm belief in India's strong economic fundamentals, stable political outlook and sustained economic growth which generated returns for investors even during the global recession of 2007-08," Nischal Arora, Partner- Regulatory, Nangia Andersen India said.

He said as the country cautiously steps into the next decade under the shadow of the ongoing pandemic, it is imperative that the government continues its measures to attract FDI in the manufacturing and high-end technology sectors.

Rajat Wahi, Partner, Deloitte India, said FDI equity inflows crossing USD 500 billion "is indeed a great milestone, and continues to show the trust and faith that the global investors have in India's growing economy".

This growth is a strong reflection of the market potential of India coupled with the steady state of market reforms that India has undertaken since 2000, including opening up of various sectors of the economy to 100 per cent FDI over the last 5 years, he said.

When asked about what more steps the government can take to give a leg-up to increase FDI, Wahi said while the overall market potential of India will always be high, given the large population, many other factors like ease of doing business, land, labour laws, tax rates, availability of talent, logistic , and political stability also play .

important role in attracting FDI to any country.

"While we have improved significantly across many of these areas over the last decade, and especially over the last 5 years, there is still a long way to go for us to be able to compete with countries like China and other markets like Vietnam, Thailand, and Malaysia," he added.

However, Gunjan Shah, Partner, Private Equity, Merger & Acquisitions & General Corporate, Shardul Amarchand Mangaldas, said: "I would not attribute this (crossing USD 500 billion mark) to increased investor confidence in the Indian market. There is a lot of liquidity around the world right now and the real test would be to see if a higher proportion of that is being deployed in India."

Shah said clarity on regulatory and tax issues could help increase FDI and the government should also consider further liberalisation of capital intensive industries like banking and insurance.

Ministry of Commerce and Industry and Ministry of AYUSH decides to set up an AYUSH Export Promotion Council: PIB

The Ministry of Commerce and Industry and the Ministry of AYUSH have decided to work together to set up an Export Promotion Council to boost AYUSH exports. This decision was taken recently in a joint review of AYUSH trade and Industry by Mr. Piyush Goyal, Minister of Commerce and Industry and Mr. Shripad Naik, Minister of AYUSH. It was also

decided in the review that the entire AYUSH sector will work together to achieve price and quality competitiveness to boost AYUSH exports. The review was held through video conference on 4th December 2020, which was attended by nearly 50 industry and trade leaders from the AYUSH Sector. More than 2000 stake-holders of the AYUSH Sector also attended the e-event through live streaming on virtual platforms.

Secretary AYUSH initiated the discussions with a presentation on the action taken on the recommendations of the previous meeting by the Ministry of AYUSH. He also briefed about the various other initiatives taken by the Ministry of AYUSH to mitigate the COVID19 situation and to promote AYUSH industry. He spoke about the emerging opportunities for promotion of AYUSH sector and listed a few hurdles that deserved attention.

In the open forum that followed, officials from Ministry of Commerce and Industry, RIS, BIS and Invest India and AYUSH industry representatives shared their thoughts. The efforts put in by the Ministry of AYUSH to take AYUSH- based solutions to the public in the wake of COVID19 came in praise from all.

Mr. Shripad Naik highlighted the growing global interest in AYUSH- based solutions for disease resistance and treatment during the difficult times of the Covid -19 pandemic. He stated that trade and commerce in the AYUSH Sector needed to upscale quickly in order to meet the growing demands from India and abroad, and to serve the larger number of people who are now looking up to these systems for maintaining their health. He also recollected various steps taken by the Ministry during the pandemic to add protection to the

people from the dreaded Corona virus. He told the participants that the AYUSH immunity protocols and the National Clinical Management Protocol for Covid 19 for Ayurveda and Yoga were timely interventions which provided relief to large sections of the population. The emerging evidence of a correlation between the low Covid -19 mortality rates and largescale adoption of AYUSH prophylactic solutions by the population is significant for the public health practice in the country.

Mr. Piyush Goyal, praised the frontline role played by the AYUSH Sector in the fight against Covid -19. The protection offered by the AYUSH systems to the common people during the pandemic time neutralised the scepticism that many people had about the efficacy of the medicines and products offered by these systems. He assured that AYUSH will figure appropriately in the "Brand India" activities being presently undertaken. He underlined the need for the industry and the Government to work together in various aspects of branding and promotion.

Govt plan to set up bio-gas plants will boost bamboo production: IBF; IBEF

According to the IBF, the government's proposal to set up 5,000 compressed bio-gas plants by 2023-24 will improve the production of bamboo in the country and encourage the industry as the commodity can be used to produce gas.

Mr. Suresh Prabhu, Chairman, and former Union Minister of the India Bamboo Forum (IBF),

said he will collaborate with all stakeholders in the bamboo value chain, including farmers, harvesters, and entrepreneurs, so they can access the benefits of the government's programme.

The compressed bio-gas (CBG) generation process from biomass, such as bamboo and any agricultural waste, is a two-step process in which the waste is processed with a special bacterial solution that creates a gas that is then filtered and compressed for use in vehicles as fuel.

Oil Minister Mr. Dharmendra Pradhan said India will see a Rs. 2 lakh crore (US\$ 27.09 billion) investment in building up 5,000 plants to generate biogas and crop waste by 2023-24.

IBF founder member Mr. Pasha Patel said, "the forum is proposing to launch a major nationwide bamboo plantation drive to ensure that the agricultural community gets its rightful share of this market."

IBF founder member and Director, Konkan Bamboo and Cane Development Centre (KONBAC), Mr. Sanjeev Karpe, said, "the government plan has the potential to provide the bamboo industry with a much-needed impetus as the announcement would further encourage farmers to grow the commodity."

He said, "This decision of establishing 5,000 CBG plants can build sustainable market for more than 35 lakh acres of bamboo plantation. The gas produced at CBG plants can be used as fuel to power automobiles. Biofuels have the potential to reduce fuel import bill by Rs 1 lakh crore (US\$ 13.55 billion)." The forum was launched by Mr. Prabhu in October to improve the bamboo industry by promoting

entrepreneurship, research, and trade in high-quality bamboo products in a sustainable way.

India net exporter of agri-machinery equipment to some advanced countries: EEPC; Financial Express

"India's export of agricultural machinery during 2019 -20 was USD 1024.58 million witnessing a positive trade balance of USD 708.3 million," the EEPC said in the statement quoting Minister of state for Agriculture and Farmers Welfare, Parshottam Rupala.

India has emerged as a net exporter of agri-machinery to some of the advanced countries like the US, the UK, Germany and Italy, an engineering export body said on Monday. Engineering Export Promotion Council (EEPC) India vice chairman Arun Garodia said in a statement, tractors are the largest component of the agri-machinery exports from the country, accounting for 66 per cent of the shipments.

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FOCUS SECTOR

Financial Services

India has a diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial services firms and new entities entering the market. The sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds and other smaller financial entities. The banking regulator has allowed new entities such as payment banks to be created recently, thereby adding to the type of entities operating in the sector. However, financial sector in India is predominantly a banking sector with commercial banks accounting for more than 64% of the total assets held by the financial system.

The Government of India has introduced several reforms to liberalise, regulate and enhance this industry. The Government

and Reserve Bank of India (RBI) have taken various measures to facilitate easy access to finance for Micro, Small and Medium Enterprises (MSMEs). These measures include launching Credit Guarantee Fund Scheme for MSMEs, issuing guideline to banks regarding collateral requirements and setting up a Micro Units Development and Refinance Agency (MUDRA). With a combined push by Government and private sector, India is undoubtedly one of the world's most vibrant capital markets. In 2017, a new portal named 'Udyami Mitra' was launched by Small Industries Development Bank of India (SIDBI) with an aim to improve credit availability to MSMEs in the country. India has scored a perfect 10 in protecting shareholders' rights on the back of reforms implemented

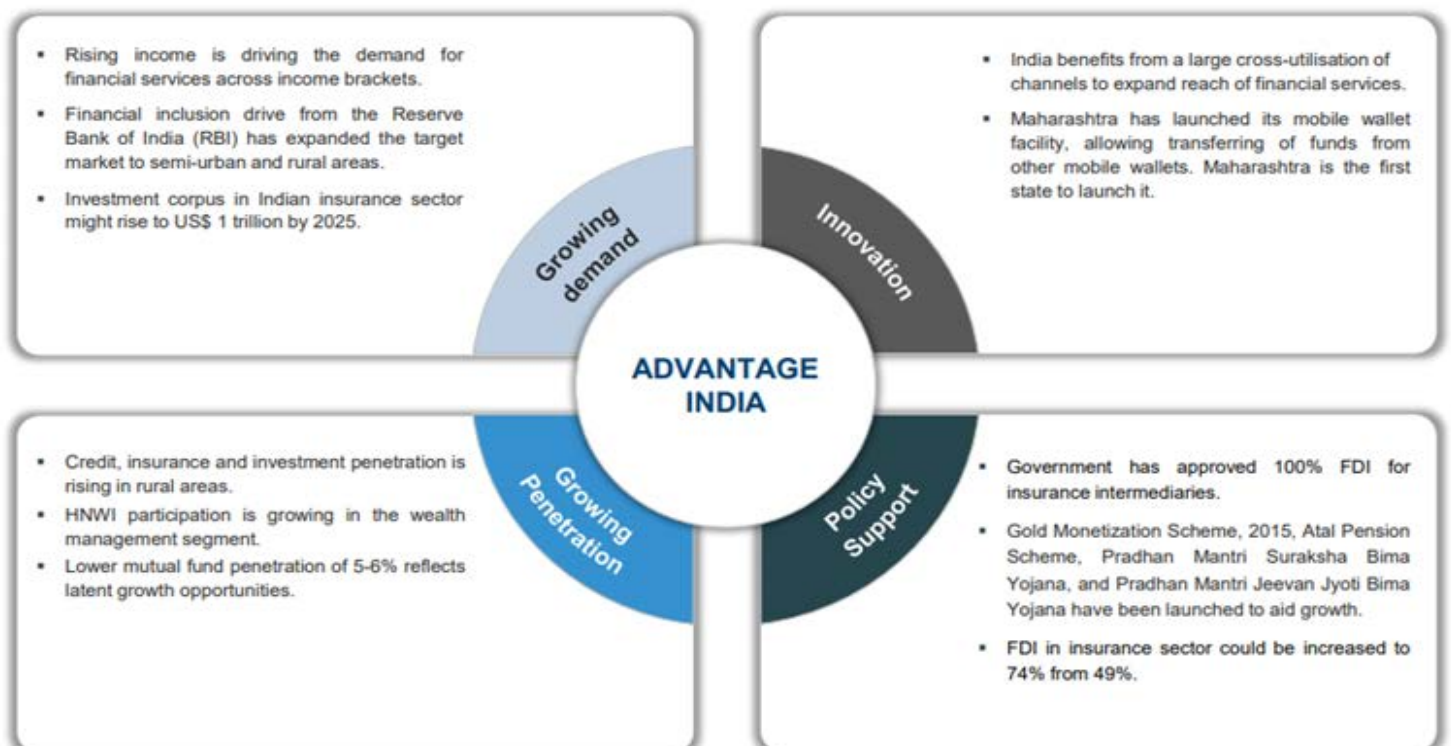
by Securities and Exchange Board of India (SEBI).

Market size:

Mutual Fund industry's AUM grew from Rs 10.96 trillion (US\$ 156.82 billion) in October 2014 to Rs 23.93 trillion (US\$ 339.55 billion) in April 2020. Inflow in India's mutual fund schemes via the Systematic Investment Plan (SIP) route reached Rs 82,453 crore (US\$ 11.70 billion) in 2019. Equity mutual funds registered a net inflow of Rs 8.04 trillion (US\$ 114.06 billion) by end of December 2019.

Another crucial component of India's financial industry is the insurance industry. Insurance industry has been expanding at a fast pace. The total first year premium of life insurance companies reached Rs 2.59 lakh crore (US\$ 36.73 billion) in FY20.

ADVANTAGE INDIA



Along with the secondary market, the market for Initial Public Offers (IPOs) has also witnessed rapid expansion. In 2019, US\$ 2.5 billion was raised across 17 IPOs.

Furthermore, India's leading bourse, Bombay Stock Exchange (BSE), will set up a joint venture with Ebix Inc to build a robust insurance distribution network in the country through a new distribution exchange platform.

Investments/Developments:

- In August 2020, PAG agreed to acquire 51% of the wealth management and capital markets business of Edelweiss Financial Services for Rs 2,244 crore (US\$ 305.2 million)

- In September 2020, People's Bank of China made an equity investment in Bajaj Finance to acquire less than 1%. Value of Unified Payments Interface (UPI) transactions was valued at Rs 2.06 lakh crore (US \$ 29.22 billion) in March 2020, recording 1.25 billion transactions.

- In March 2020, ClearTax, an online tax filing platform, acquired GST software and services business of Karvy Data Management Services for an undisclosed amount.

- In April 2020, Axis Bank acquired an additional 29% stake in Max Life Insurance.

- Turnover from derivatives segment reached Rs 3,453.9 lakh crore (US\$ 49.41 trillion) in FY20 and stood at US\$ 5.09 trillion in FY21 (till May 2020).

- In 2019, FPI investment in Indian equities touched a five-year high of Rs 101,122 crore (US\$ 14.47 billion).

- Total value of private equity (PE)/venture capital (VC) investment grew 44% over past three years in value terms to reach US\$ 48 billion in 2019.

Government Initiatives:

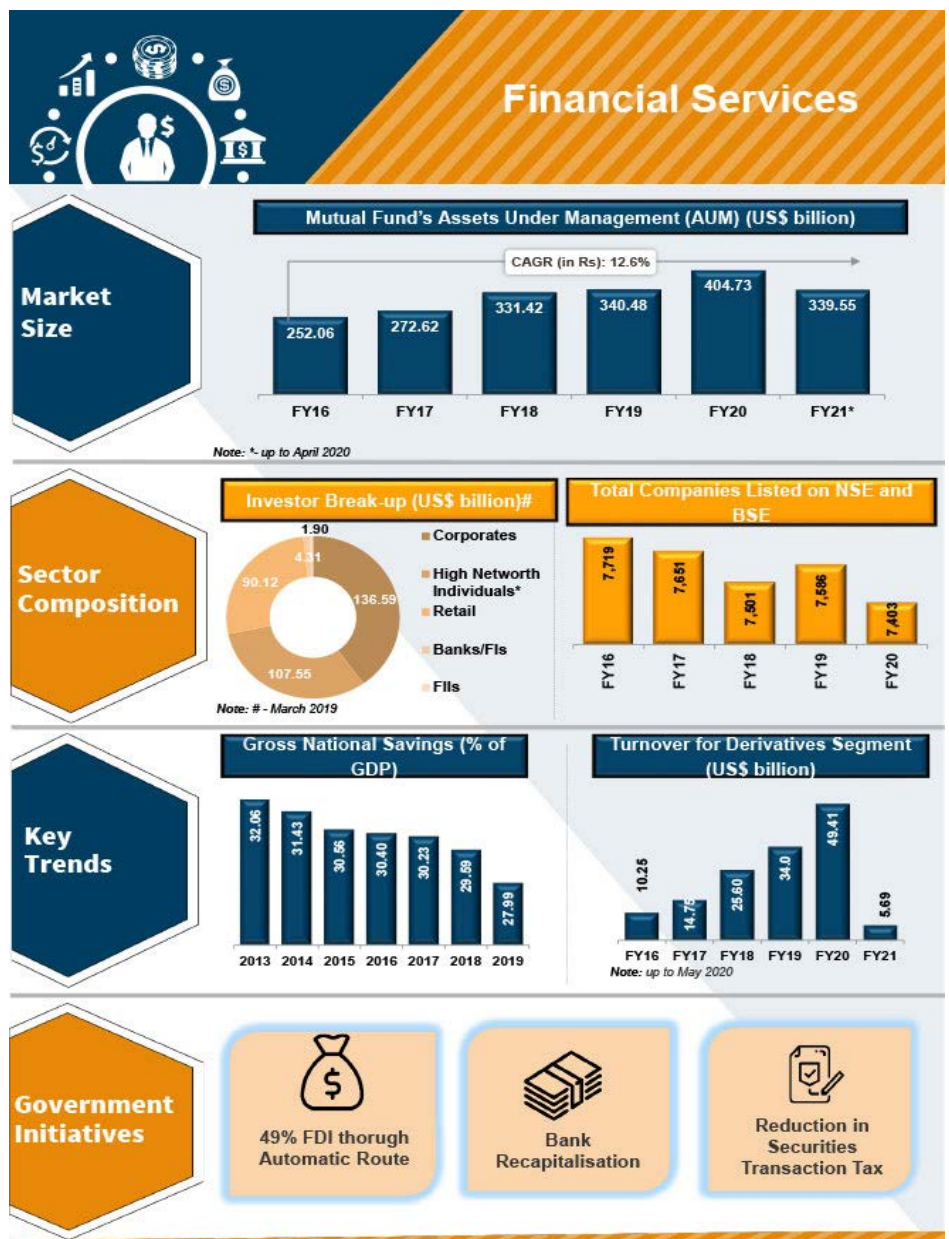
- In November 2019, Government allocated Rs 10,000 crore to set up AIFs for revival of stalled housing projects.

- Under the Interest Subvention Scheme for MSMEs, Rs 350 crore (US\$ 50.07 million) was allocated under Union Budget 2019 20 for 2% interest subvention for all GST registered MSMEs on fresh or incremental loans.

- Bombay Stock Exchange (BSE) introduced weekly futures and options contracts on Sensex 50 index from October 26, 2018.

- The Government of India launched India Post Payments Bank (IPPB) to provide every district with one branch, which will help increase rural penetration. As of August 2018, two branches out of 650 branches were already operational.

- In September 2018, SEBI asked for recommendations to strengthen rules which will enhance the overall governance standards for issuers, intermediaries or infrastructure providers in the financial market.





INDIAN STATE ECONOMIC PROFILE

RAJASTHAN

Rajasthan, the largest (area-wise) state in India, is in the northwest part of the subcontinent. It is surrounded on the north and the northeast by Punjab, Haryana, and Uttar Pradesh, on the east and southeast by Uttar Pradesh and Madhya Pradesh, and on the southwest by Gujarat.

The state has an agricultural economy with nine agro-climatic zones and various types of soil that help during the cultivation of crops. It is among the largest mineral-producing states in India. Around 81 varieties of minerals are available in the state and 57 minerals are produced on a commercial scale in the state. It also contributes significantly to production of dimensional and decorative stones, such as marble, sandstone, and granite etc.

The state is one of the leading tourist destinations in India. Historic palaces, especially those in Jaipur and Udaipur, offer opportunities to expand the luxury tourism segment, with increasing number of tourists visiting wildlife sanctuaries and desert locations. The Gross State Domestic

(GSDP) of Rajasthan is estimate to expand at a Compound Annual Growth Rate (CAGR) of 10.63% (in Rupee terms) between 2015-16 and 2020-21.

In 2019-20, the services sector contributed 46.63% to the state's GSDP at current prices, followed by industries (27.81%) and agriculture (25.53%).

In 2019, 100 investment intentions were filed in the state with total investment of Rs. 10,108 crore (US\$ 1.45 billion). As of February 2020, the state was home to three operational Special Economic Zone (SEZs), four notified SEZs, one SEZ with an in-principle approval and five SEZs with formal approvals.

According to the Department for Promotion of Industry and Internal Trade (DPIIT), FDI inflow in Rajasthan stood at US\$ 2.04 billion between April 2000 and March 2020.

The policy environment has been favorable for the establishment of industrial units. A single window clearance system (SWCS) for investment approvals is operational in the state and the

Bureau of Investment Promotion (BIP) was set up to focus on investment above US\$ 2.2 million. Rajasthan stands sixth among Indian states in rankings based on ease of doing business and reforms implementation as per a study by the World Bank and KPMG.

Total merchandise export from Rajasthan were US\$ 7.06 billion in FY19. Merchandise export during FY20 (till December 2019) reached US\$ 4.97 billion.

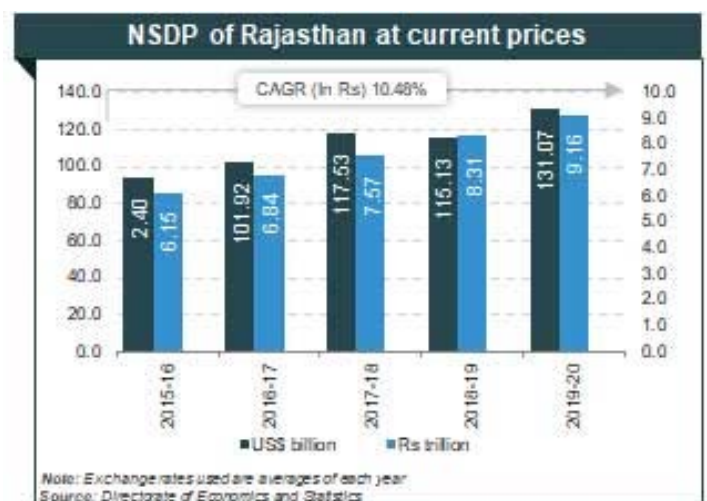
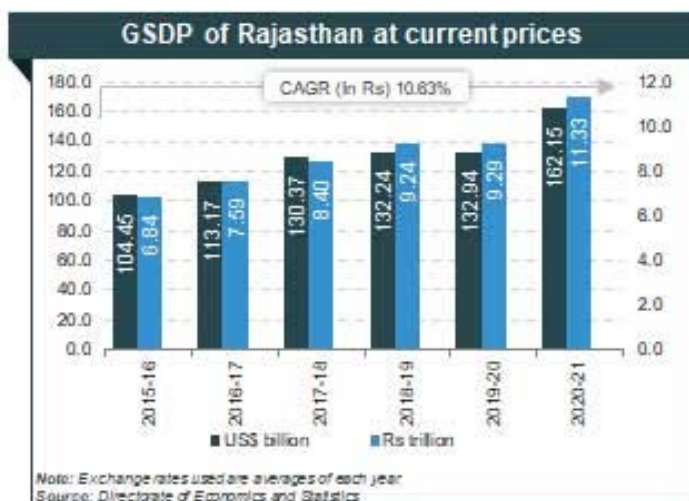
Key Sectors:

-Tourism is one of the key sectors in the state. In 2019, 52.22 million domestic tourists and 1.60 million foreign tourists visited Rajasthan.

-Mining and Mineral Processing is another key sector for the state. Export of Zinc and Products made of Zinc reached US\$ 187.33 million during April-December 2019.

-The state is the leading producer of cement grade limestone in India. Production of limestone during 2018-19 reached 76.46 million tonnes.

-Food grain production was estimated to have reached 24.98 million tonnes in 2019-20.



INDIAN TRADE FAIRS/ WEBINARS

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TOURISM

Haryana



The name Haryana means the abode of God. It is a blend of two Sanskrit words 'Hari' which means God and 'ayana' meaning home. It is a land where guests are treated equal to god.

Haryana represents the face of modern India. The one which is heralding the future yet prides itself of being rooted in its magnificent culture. Today Haryana is positioned among one of the wealthiest and most economically developed regions in South Asia.

Haryana is a vivid kaleidoscope of diverse landscapes, showcasing magnificent archaeology and celebrating art and culture. A state that has transcended on a journey and preserved the best of both worlds – the footprints of the bygone era and futuristic vision.

From being referred to as 'heaven on earth' in ancient Sanskrit texts to being the bedrock of Indus valley civilization, Haryana has one of the most unique histories. This land has also witnessed historical battles, including the famous battles at Panipat and has lent canvas for the epic battle of Mahabharata at Kurukshetra.

Today Haryana stands tall with its achievements in agriculture, industrialization and flourishing art and culture. Rich in history, monuments,

heritage, flora and fauna, human resources and tourism with well developed economy, national highways and state roads, Haryana is a journey worth experiencing.

Places to Visit:

Kurukshetra

A sprawling city dotted with temples, sacred tanks and pilgrimage sites, Kurukshetra, in Haryana, is rooted in history. It is said to be the battleground of the epic war between Pandavas and Kauravas as mentioned in the epic Mahabharata. It boasts its rich heritage and past glory in various majestic temples and holy tanks like Brahma Sarovar and Sannihit Sarovar. Named after king Kuru, an ancestor of the Pandavas and Kauravas, Kurukshetra has been a silent witness to many great events through the course of the history.

Panchkula

Panchkula is a well planned city in the Panchkula district, Haryana. It forms a part of the tri- city area i.e. Panchkula, Chandigarh and Mohali. The city hosts the Chandimandir Cantonment which is the headquarters of the Western Command of the Indian Army.

The city is well designed with systematic layout, wide roads adorned with beautiful trees and

buildings that compliment the modern outlook of the planning.

Jind

Jind is a city which is known as the heart of Haryana. It is one of the oldest districts of Haryana and holds historical and mythological importance. It is believed that here a Jayanti Devi Temple was built in honour of Jayanti Devi (The Goddess of Victory) by Pandavas. Slowly the town was developed around the temple hence the name Jaitapuri turned Jind. Another legend is that the Sikh Maharaja Ranjeet Singh named this city after on the name of his youngest queen "Maharani Jind kaur" as this city was under the erstwhile Patiala Riyasat.

Bhiwani

Bhiwani, a city of nearly 300 temples is also known as 'mini Kashi' of India. Bhiwani is a city and a municipal council in Bhiwani district. Bhiwani name is believed to have come from goddess Gauri Bhawani, Lord Shiva's wife. According to another legend, the city got its name from the name of a Queen of a Rajput King Neem, named "Bhani". Historically, Ain-e-Akbari also has references of Bhiwani, as it was one of the important centres of commerce during the Mughal period.

Ambala

Ambala is located on the border with the Indian state of Punjab and Chandigarh. Ambala has two sub-areas: Ambala Cantonment (Ambala Cantt) and Ambala City, which has earned it a name of the "Twin City". Ambala is also known for its large Indian Army and Indian Air Force presence within its cantonment area which was established in the year 1843. The cantonment houses the '2 corps', one of the three strike corps of Indian Army and is of immense strategic importance.

Sonipat

Sonipat, also spelled as Sonapat, has ancient significance as it is believed that it was founded as Swarnaprastha (meaning Swarna=Gold; Prastha=Place "Golden City") by five Pandava brothers during the time of Mahabharata. As per another legend, this place belongs to Raja Soni, the thirteenth descendent of Arjuna, one of the Pandava brothers.

Panipat

District Panipat has a very glorious place in the history of India. It is said that, at the time of battle of Mahabharata, the five villages which were demanded by the Pandavas from Duryodhana, "Panipat" was also one of them. Later on it was christened as Panipat. Three major battles were fought here, which lend Indian history a new look.

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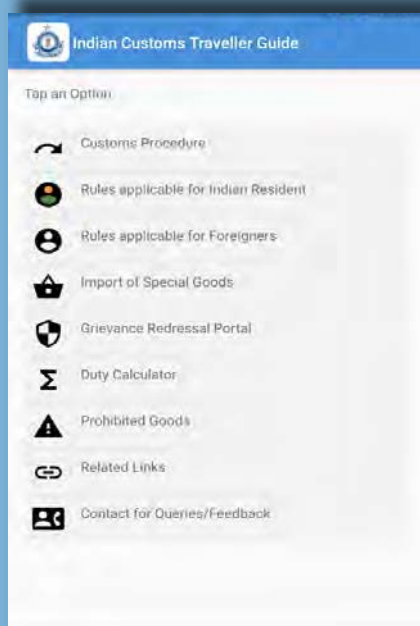
GUIDE FOR TRAVELLERS - BAGGAGE RULES



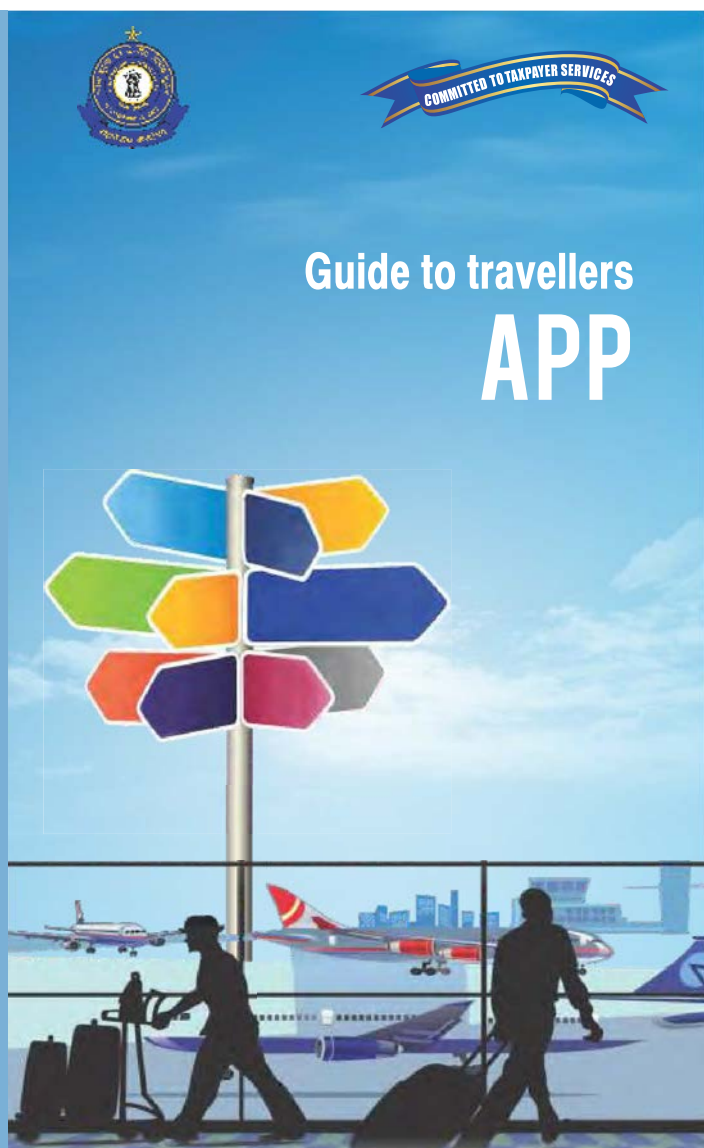
The Central Board of Excise and Customs (CBEC) has launched mobile app "Indian Customs- Guide to Travellers" for dissemination of information about Customs Baggage Rules, 2016.

The application has been launched to inform traders, exporters and importers about Customs Baggage Rules, 2016.

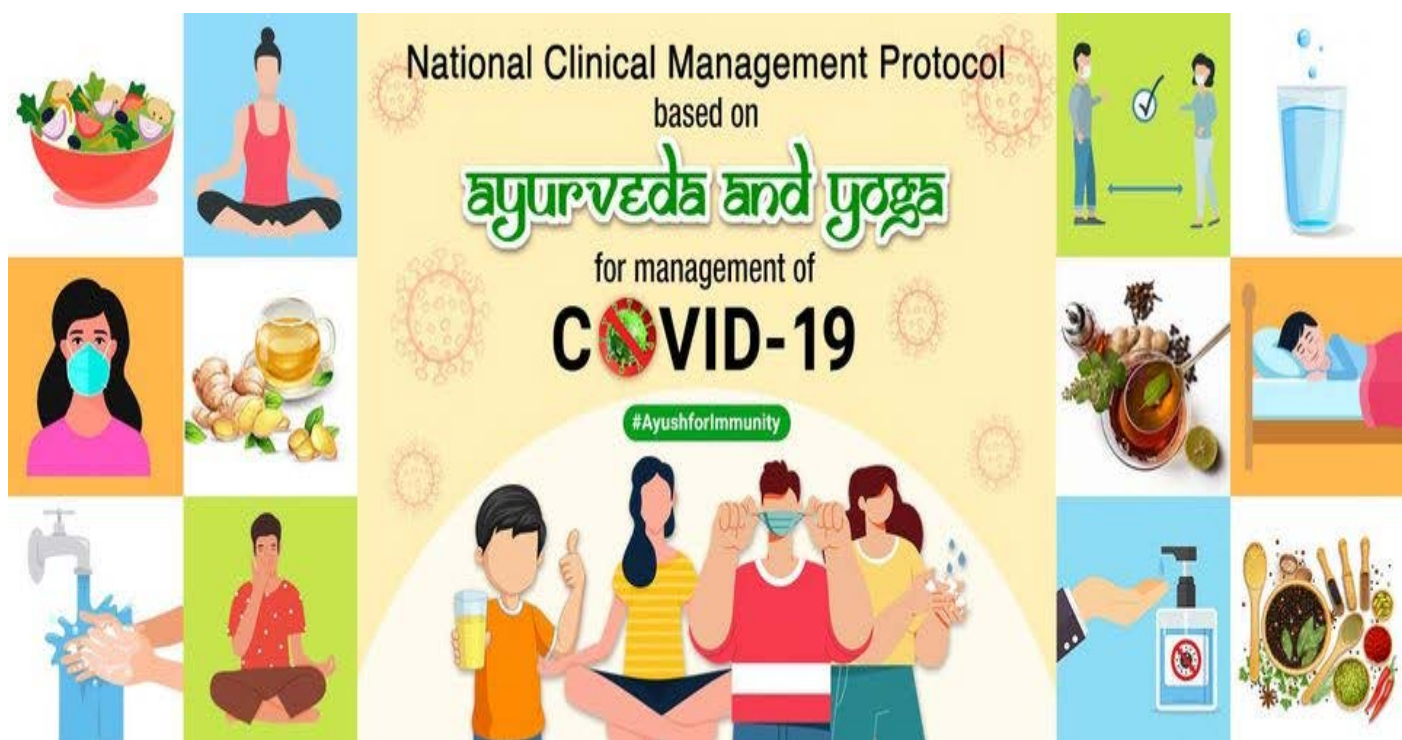
It has been developed by Bengaluru Customs and is available on Android Play store, Apple Store and Windows Store.



CENTRAL BOARD OF EXCISE & CUSTOMS



AYURVEDA FOR HEALTH



More information on: [National Clinical Management Protocol](#)

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- Mr. Rishi Tripathi, Third Secretary in this Embassy has been designated as Officer to look after welfare of Indian Students in Austria and Montenegro.
- His contact details are: 0043 1 505 866 and ccl.vienna@mea.gov.in

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