



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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Mr Hulusi, who organised the trip and FlyCreative CMD Mr VS Abdulkareem felicitated Sultan Sheikh Seyyid Muhammed Saki El Huseyni (KS) in Delhi on way to Sirhind pilgrimage.



Sultan Sheikh Seyyid Muhammed Saki El Huseyni (KS)

Ucbey Turizm organises India Islamic tours in association with FlyCreative Online Ltd.

MUMBAI: India Imam Rabbani Hz. students, representatives of the Naqshbandi Sufi tradition in Turkey, grandsons of the Prophet Hz. Muhammad (pbuh), EsSeyyid Muhammed Saki El Huseyni, carried out an India Islamic Tour with a group of 54

people with his followers.

The person who lives in the Menzil village of Adiyaman, Turkey, has around one million students and followers worldwide. The name of the foundation they established is SERHENDI FOUNDATION and it is attributed to the

Ucbey Turizm, Turkey, organises tours in association with FlyCreative Online Ltd for ground handling in India destination.

village of Imam Rabbani Hz. The foundation services include food, shelter, clothing and other assistance to the poor people. The education schol-

arships and scientific studies of the students are included. They expressed satisfaction with the visit to India, thanked those who attended the service.

Ucbey Turizm thanked FlyCreative team management, the translators, hoteliers, fleet service personnel for their cooperation and support to conveniently organise the itinerary programmes and successfully arranging the trip.

Importance of critical illness insurance plans for expatriates in GCC nations

In a rapidly evolving world where health risks continue to rise, securing financial protection against unforeseen medical emergencies has become a necessity, especially for expatriates living in Kuwait. Critical illness insurance serves as a vital safety net, providing peace of mind and financial security when faced with life-altering medical diagnoses.

All about critical illness insurance

Critical illness insurance is a specialised policy that provides a lump-sum payout upon the diagnosis of severe medical conditions, such as cancer, heart attack, stroke, kidney failure or major organ transplants. (Up to 40+ illnesses

can be covered). This payout can be used for various purposes, including medical treatments, recovery expenses, debt repayment or supporting loved ones during the recovery phase. **WHY EXPATS NEED CRITICAL ILLNESS INSURANCE?**

1. Financial Security Against High Healthcare Costs. While most of GCC offer world-class healthcare services, treatment for critical illnesses can be prohibitively expensive. As expatriates are often not entitled to subsidised healthcare, they bear the full brunt of medical expenses. A critical illness policy bridges this gap, ensuring that medical costs do not deplete savings or lead to financial distress.



By Eng. Afsar Ali. Z (Risk Management Specialist, Insure & Secure Insurance Brokerage Company (A Zain Company), Kuwait. Phone: 00965-69056649, 0091 -8925646660)

2. Limited Employer Coverage: Many employers provide basic health insur-

ance for their employees, but these policies often exclude coverage for critical illnesses. Even when included, the benefits may not be sufficient to cover the long-term costs associated with severe medical conditions. A standalone critical illness policy complements existing coverage, offering comprehensive financial protection.

3. Income Replacement During Recovery: A critical illness not only brings hefty medical bills but can also impact an individual's ability to work, resulting in loss of income. For expats, this can be particularly challenging as they may have financial obligations back home, such as mortgages, education expenses or family sup-

port. The lump-sum payout from a critical illness policy can act as an income replacement, ensuring stability during the recovery period.

4. Peace of Mind for the Family: Living far from home, expats often worry about the impact of a health crisis on their family. A critical illness policy alleviates this concern by ensuring that their loved ones are financially secure, even in the face of adversity. The coverage allows families to focus on recovery rather than financial worries.

5. Tailored Plans for Expatriate Needs: Leading insurance providers offer critical illness plans specifically designed to meet the needs

(Cont. on page-2)

Higher interests on NRI deposits till March next

MUMBAI: NRIs looking to open a fixed deposit account in India can consider choosing an FCNR Account. This account enables them to deposit and save money earned in foreign currency while living abroad.

Reserve Bank of India has stated that the interest rate ceiling on Foreign Currency Non-Resident Account FCNR(B) deposits has been raised to overnight Alternative Reference Rate (ARR) plus 400 basis points for maturities between one year and less than three years.

This decision was announced during the

RBI's monetary policy meeting to entice foreign currency deposits from abroad. These new rates will remain in effect until March 2025, marking a significant increase from the previous limit of ARR + 200 basis points. The central bank has elevated the interest rate ceilings on FCNR(B) deposits to attract more capital inflows.

"In order to attract more capital inflows, it has been decided to increase the interest rate ceilings on FCNR(B) deposits. Accordingly, with effect from today (Dec 6, 2024), banks are permitted to raise fresh FCN-

R(B) deposits of one year to less than three years maturity at rates not exceeding ARR plus 400 bps and deposits with maturity between three and five years at rates not exceeding ARR plus 500 bps. This relaxation will be available till March 31, 2025," RBI noted in its policy statement.

NRIs looking to open a fixed deposit account in India, can consider choosing an FCNR Account. This account enables them to deposit and save money earned in foreign currency while living abroad. "This is an opportunity for NRIs to invest in India," Gover-

nor Shaktikanta Das said during the media interaction. RBI has said: "It has been decided to increase the interest rates ceiling on fresh FCNR(B) deposits raised by the banks with effect from Dec 06, 2024 as under:

Period of Deposit Ceiling rate one year to less than three years Overnight Alternative Reference Rate for the respective currency/ Swap plus 400 basis points

Three- years-above up to and including five Overnight Alternative Reference Rate for the respective currency/ Swap plus 500 basis points

In FCNR accounts, funds are held in foreign currency to mitigate exchange rate risks. Both the principal amount and interest can be repa-

triated, and the interest earned is exempt from taxes in India. By maintaining the account in a foreign currency, your funds are shielded from currency fluctuations throughout the deposit term. Most banks book FCNR deposits in the following currencies in US dollars, pounds sterling, euro, Japanese yen, Australian dollars, and Canadian dollars.

Premature withdrawal: No interest is payable, if the deposit is withdrawn before one year. No premature penalty for the deposit withdrawn after completion of one year. However, interest shall be paid at the rate applicable for the period deposit has remained with the bank. Interest will be paid at the rate available on the date of deposit.

Importance of critical...

(Cont. from page-1)

of expatriates. These plans often include flexible coverage options, worldwide treatment benefits and the ability to choose between local and international medical providers, making them ideal for expats who may frequently travel or prefer treatment in other countries.

CRITICAL ILLNESS INSURANCE: A VITAL INVESTMENT: For expatriates, critical illness insurance is not just a policy; it is an investment in their health, future and financial stability. The rising prevalence of lifestyle diseases, coupled with the unpredictable nature of medical emergencies, underscores the importance

of having this coverage.

How to Choose the Right Plan?: When selecting a critical illness insurance plan, expats should consider:

- **Comprehensive Coverage:** Ensure the policy covers a wide range of critical illnesses.
- **Adequate Sum Insured:** Choose a coverage amount that aligns with potential medical costs and personal financial responsibilities.
- **Global Treatment Options:** Opt for plans that offer the flexibility to seek treatment internationally if needed.
- **Affordable Premiums:** Compare premium

costs to find a balance between affordability and comprehensive benefits.

- **Reputation of the Insurer:** Work with reputed insurance providers with a proven track record in the region.

Conclusion: For the vibrant expatriate community critical illness insurance is more than a financial tool—it is a lifeline that ensures health crises do not derail their financial goals or well-being. In a land of opportunities, where expats strive to build a better future for themselves and their families, securing this essential coverage is an indispensable step toward a worry-free life.

Australia launches new visa leading to permanent residency

CANBERRA: Australia's skilled visa programme changed on Dec 7, 2024.

The key changes include a new Skills in Demand (SID) visa and a modernised skilled occupation list called the Core Skills Occupation List (CSOL). The Skills in Demand (subclass 482) visa has replaced the Temporary Skill Shortage (TSS) visa. The SID permits most visa holders to remain in Australia for up to four years. It provides

a streamlined approach for both migrants and firms who require more trained personnel to expand their enterprises.

Skills in Demand visa holders have a clear pathway to permanent residence. This will give certainty to both migrants and employers.

Key insights for international students and foreign workers before they plan to immigrate to Australia in 2025.

The Skills in Demand (Cont. on page-3)

Alberta seeks to hire foreign workers from UAE

EDMONTON: Alberta is looking to lure workers from the United Arab Emirates (UAE) as part of a 2025 international recruitment mission, according to documents and emails shared with CBC News. It's a move that's raising concerns among labour leaders in the province.

In a Nov 5 email, obtained by the federal NDP and shared with CBC News, an immigration partnerships advisor with Alberta Immigration and Multiculturalism outlined steps for participating employers interested

in joining the mission, advising of two employer information sessions scheduled for later in the month.

A separate one-page document was shared with CBC News by Local 424 of the International Brotherhood of Electrical Workers, which represents more than 4,000 electricians in Alberta and the Northwest Territories.

It outlined the international talent mission, tentatively scheduled for the end of Feb or for early March 2025.

The document outlines

the rationale of the mission:

It's an opportunity to "attract skilled workers who live temporarily in the UAE."

Alberta can access the "large pool of migrant workers in the UAE who are extensively vetted before being able to work there, which can result in having high-quality interview candidates."

The fact that "there is a high level of English proficiency in the UAE." The Alberta government said it would support venue arrangements, promotion of job opportuni-

ties, interview logistics, informational workshops and travel recommendations for employers.

Local 424, which was organised 96 years ago, includes electricians who do construction maintenance. When it learned of the Alberta government's plans to attract skilled workers, the union sought to learn more. "We were a little bit confused why the government would be doing such a trip," Scott Crichton, a spokesperson with the group, told CBC News.

"If there are issues related to meeting skilled

labour demands, we want to be part of that conversation. We want to be involved with any consultation the government does ... we have a lot of electricians ready to go to work."

Foreign worker cuts could improve youth unemployment rate, says Alberta jobs minister. In late Nov, they reached out to Prairies Economic Development Canada, the federal department that promotes economic growth in Alberta, Manitoba and Saskatchewan, sharing concerns about the mission.

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Beyond oil: Saudi's \$2.5t mining revolution

RIYADH: Saudi Arabia is investing heavily in its mining sector to diversify its economy away from oil and capitalise on the growing demand for critical minerals.

The Kingdom's untapped mineral resources are now estimated to be worth \$2.5 trillion, a significant increase from previous estimates. Through strategic investments and partnerships, Saudi Arabia aims to become a global hub for the supply of minerals essential for the green energy transition.

For the last year or so, Saudi Arabia has taken major steps beyond its traditional oil sector, investing heavily in the exploration and development

of its extensive domestic mineral resources. This effort is two-pronged. On the one hand, the country wants to develop its own mineral resources in the long term. On the other hand, it hopes to strike foreign partnerships with countries like the US, some African nations and India to become a global mineral hub.

The overall aim is to slowly move away from its oil-dependent economy and capitalise on the growing global demand for transition minerals, specifically lithium, cobalt and nickel. Such mineral resources are critical for the shift from fossil fuel-dependent economies to more sustainable, carbon-neutral systems.

By leveraging its abundant mineral resources and strategic initiatives, the mining sector in Saudi Arabia is poised to become a cornerstone of economic diversification and sustainable development. That is, if everything goes according to plan. Media reports indicate that mining now plays a central role in Riyadh's strategy to reduce oil dependency, with a focus on utilising its significant reserves of phosphate, gold, copper and bauxite. The reports claim that Saudi Arabia holds considerable amounts of minerals necessary for the energy transition, such as aluminum, copper and rare earth elements.

FOREX RATES
As on 9th December, 2024 (In rupees)

Currency	Buying	Selling
US Dollar	85.12	84.28
British Pound	108.47	107.31
Euro	90.23	88.57
Japanese Yen	56.90	56.19
Swiss Franc (CHF)	97.18	95.37
Canadian Dollar	60.41	59.24
Australian Dollar	54.69	53.66
Norwegian Krone	7.64	7.50
Swedish Krona	7.81	7.66
New Zealand Dollar	49.69	48.84
Hong Kong Dollar	10.99	10.78
Singapore Dollar	63.73	62.45
Saudi Arabian Riyal	22.77	22.33
United Arab Emirates	23.28	22.83

Australia launches new visa....

(Cont. from page-2) visa has three streams:

Core Skills stream: Most SID visa holders will use this stream to meet targeted workforce needs.

Specialist Skills stream: This stream

towards permanent residence.

Benefit from a work experience requirement that is one year less than the TSS. SID applicants must have one year of work experience in their nominated occupation or related field. Have the same English language requirement as the TSS medium-term stream. The Core Skills Occupation



will help drive innovation and job creation.

Labour Agreement stream: This stream will be replaced by an Essential Skills stream which is under development.

With a SID visa, you: Have a pathway to permanent residence as any work with an approved employer counts

List (CSOL) replaces multiple existing skilled occupation lists that were previously used for the Temporary Skill Shortage (TSS visa). The CSOL has more than 450 occupations in sectors such as construction, cyber security, agriculture and health.

Kerala nurses defraud Kuwaiti bank of Rs 700cr

KOCHI: Hundreds of nurses from Kerala have allegedly defrauded a bank in Kuwait of nearly Rs 700 crore before leaving the Gulf country. As many as 1,425 nurses from the state availed large loans from Gulf Bank, "wilfully" defaulted repayment and migrated to Canada, Australia and European countries.

So far, cases have been registered in Kerala based on complaints filed by Kuwaiti national Mohammed Abdul Vasey, Deputy General Manager, Gulf Bank, against 10 persons who took loans while working with the Ministry of Health (MoH) and exited the country without repaying the loan.

According to advocate Thomas J Anakkallumkal, who is represent-

ing the bank in Kerala, "Most of these nurses had taken loans earlier and promptly repaid them. However, when the demand for medical practitioners boomed in Europe, Australia and Canada, they took huge loans from the bank and migrated to greener pastures. Then they stopped the loan repayments." The bank has identified 1,425 nurses from Kerala involved in the fraud. As they were not in Kuwait, the bank could not initiate any further action, Thomas said.

Mohammed arrived in Kerala last month and met the state police chief before filing a complaint. "The company identified 10 loan defaulters who are currently in Kerala. The police have registered FIRs against them. One

of the nurses returned to Kerala, purchased a luxury apartment in Kochi, and works at a hospital here. We are in the process of identifying more nurses. More FIRs will follow," Thomas said.

Police have registered cases against Shafeek Ali of Kalamassery, who allegedly defaulted Rs 1.25 crore, DelnaThankachan of Vadayampady (Rs 93.10 lakh), Biju-Moonjely of Anappara (Rs 98.40 lakh), Rita Shibu of Aimury (Rs 1.22 cr), RaghulRetheshan of Muvattupuzha (Rs 1.21cr), Robin Mathew of Nellimattom (Rs 63.24 lakh), Sindhya Alex of Varapuzha (Rs 70.07 lakh), Deepak Gopi of Nayarambalam (Rs 1.16 crore) and Keerthimon of Kumarakom (Rs 1.10cr).



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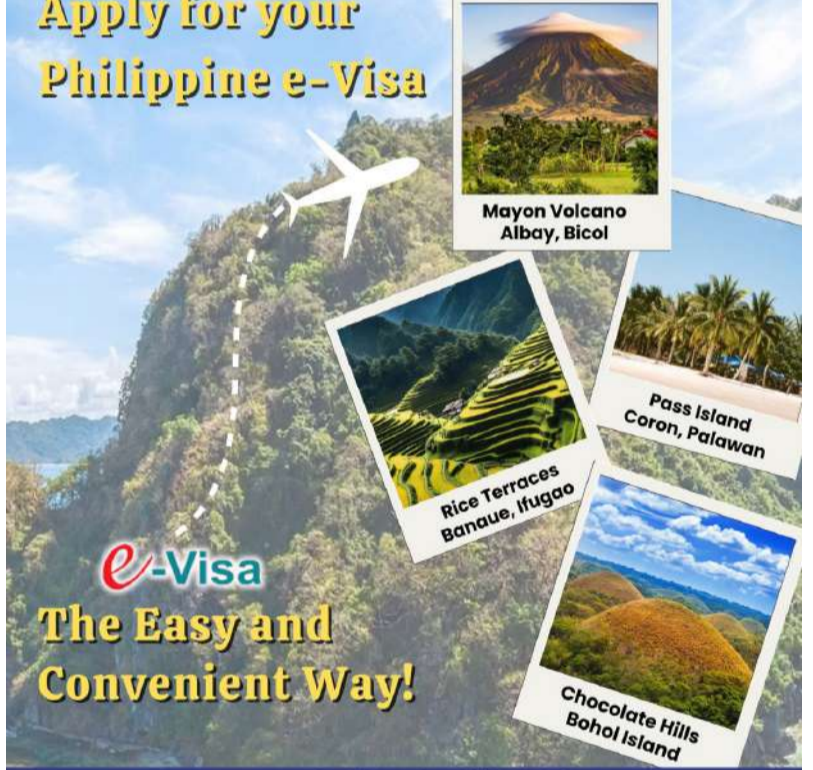


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GULF FAQs

Need Golden Visa holders renew yearly health insurance?

I am a Golden Visa holder in Dubai. Is it mandatory for me to renew my insurance and that of my family's every year?

Pursuant to your query, the provision of Dubai health insurance law is applicable.

In the emirate of Dubai, a sponsor is obligated to provide health insurance if they are not covered by an employ-

Insurance in the Emirate of Dubai.

A sponsor must :

1. Enrol the persons he sponsors where such persons are not provided with health insurance by an employer;

2. Bear the cost of health insurance enrolment for the persons he sponsors and not charge such cost to beneficiaries;

3. Ensure that the

agency cases for each person he sponsors who does not have health insurance as stipulated in this law;

5. Provide the persons he sponsors with a health insurance card;

6. Produce a health insurance policy when issuing or renewing the residence or visit permits of the persons he sponsors; and

7. Perform any other obligations determined pursuant to relevant resolutions issued by the DHA”

In accordance with the aforementioned provision of the law, the sponsor shall be required to mandatorily obtain health insurance for himself and his family members, even though he or she is a Golden Visa holder.

Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai



er and bear the cost of this enrolment without charging the beneficiaries. This is in accordance with the Article 11 of the Law No. (11) of 2013 Concerning Health

health insurance of the persons he sponsors is valid throughout their residence or visit;

4. Bear the cost of health services and medical intervention in emer-

Dubai hospital equipment seized to settle staff's unpaid salaries

A Dubai court has ordered the seizure of equipment at a healthcare facility to pay off creditors and unpaid staff, including doctors and nurses. The Dubai Court-mandated seizure follows a site inspection conducted in March this year by a court-appointed executor, who catalogued all medical equipment and furniture at the clinic.

Items seized include advanced diagnostic tools such as X-ray machines, automated analysers and bronchoscopy equipment worth millions of dirhams. Even basic essentials, like patient beds, infusion pumps and blood pressure monitors, were confiscated. Among the most valuable assets was a catheterisation cardiac

system worth Dh1.7 million.

The court's enforcement action came after the hospital failed to settle significant debts owed to creditors and unpaid staff. With the facility unable to meet its obligations, the court approved the confiscation of assets to recover dues. The decision has drawn mixed reactions from the hospital's employees many of whom had endured months without pay. "For too long, the hospital failed us," said a former physician. "Justice has finally been served." A nurse added: "I struggled to pay rent and bills. This is bittersweet — it's the end of a workplace, but also a chance for us to be compensated."

GCC unified visa policy to boost tourism

RIYADH: The Middle East is experiencing a significant transformation in its tourism sector, driven by the proliferation of low-cost airlines and the implementation of unified visa systems. These developments are making travel more accessible and affordable, thereby attracting a diverse array of tourists and stimulating regional economies.

The introduction of a unified tourist visa for GCC member states marks a historic shift in the region's approach to tourism. This Schengen-style visa will allow travellers to visit Saudi, UAE, Qatar, Bahrain, Oman and Kuwait with a single per-

mit, simplifying cross-border travel.

BENEFITS OF THE UNIFIED VISA SYSTEM:
Streamlined Travel: Tourists can explore

up from 39.8 million in 2022.

This initiative aligns with the tourism goals of each member state, creating a unified strategy to position the region as a top global travel destination.

Expansion of Low-Cost Airlines in the Middle East: The rise of low-cost carriers (LCCs) has been instrumental in reshaping the Middle East's aviation landscape. Airlines such as Wizz Air, Air Arabia and flynas have expanded their networks, offering budget-friendly options that appeal to a broad customer base. For instance, Wizz Air's establishment of operations

in Abu Dhabi in 2019 has significantly transformed the region's budget travel market, providing exceptionally low fares and a wide range of point-to-point travel options.

These airlines have introduced new routes connecting the Middle East with Europe and Asia, facilitating greater mobility and fostering cultural and economic exchanges. Wizz Air, for example, plans to launch new low-cost flights between Europe and the Middle East, including routes from London Gatwick to Jeddah and Milan to Abu Dhabi, utilizing the Airbus A321XLR aircraft.

Each GCC country is leveraging these advancements to enhance its tourism offerings:

Saudi Arabia: The Kingdom has introduced an eVisa system for GCC

residents and is investing heavily in mega-projects like NEOM and AIUla.

UAE: Dubai and Abu Dhabi continue to lead in global tourism rankings with attractions like Expo City Dubai and Louvre Abu Dhabi.

Qatar: Following the success of the 2022 FIFA World Cup, Qatar is focusing on luxury and cultural tourism.

Bahrain: Known for its heritage sites and Formula 1 events, Bahrain is enhancing its connectivity through affordable flights.

Oman: With its natural landscapes and cultural heritage, Oman is targeting adventure and eco-tourism.

Kuwait: The country is investing in tourism infrastructure to diversify its economy and attract global visitors.



Glossaries – NRIs, OCIs, PIOs & Non-resident accounts

Who are Non-Resident Indians (NRIs)?

Indian citizens or persons of Indian descent who live outside of India for work, business or education are known as non-resident Indians (NRIs). Indian citizens residing overseas are granted the legal status of non-resident Indians (NRIs) by their government. For example, under the Foreign Exchange Management Act (FEMA) 1999, “X” would be legally classified as an NRI if he or she spends more than 182 days in a foreign country during a fiscal year. Many Indian laws and regulations use the NRI category. This category finds application in areas such as taxation, banking and real estate transactions. A person who has left the country in search of work is also referred to as an NRI. An NRI is also another name for a person who is staying overseas on business.

Non-resident Indians (NRIs), Overseas Citizens of India (OCIs), and Persons of Indian Origin (PIOs) are the three main groups of Indian Nationals who live overseas.

Who are PIOs?

A Person of Indian Origin (PIO) is any person who is an Indian by birth or descent and resides overseas. An ID card was previously issued to those who held passports from nations other than China, Bhutan, Afghanistan, Bangladesh, Pakistan, Nepal and Sri Lanka. However, on January 15, 2015, the Indian government discontinued the PIO Card Scheme and combined it with the OCI Card Scheme.

Who are OCIs?

OCI is an acronym for Overseas Citizens of India. People of Indian descent who have obtained foreign citizenship but still possess an OCI card issued by the Indian government fall into this category. OCI holders do not have the same



status as NRIs, despite the fact that they enjoy many benefits in India. OCI is an individual of Indian descent who lives abroad, with the exception of Bangladesh and

that they stay in India for no more than 182 days during the previous fiscal year.

NRIs' Benefits and Rights Under Indian law, NRIs have a number of rights

money overseas, deposit their earnings in India, and repatriate money to their home countries with the help of these accounts. **Investment Opportunities:** Mutual funds, stocks, bonds and fixed deposits are just a few of the investment options available to NRIs in India. With some limitations depending on the kind of investment, they can also invest in Indian companies and real estate. In addition, their investments may yield higher interest rates than those in their home country. **Tax benefits:** As long as the income is taxed in the nation where it was earned, non-resident In-

under the constitution.

Education: NRIs and their kids are given special reservation in Indian education. Additionally, the MEA provides a scholarship programme for children of Persons of Indian Origin (PIOs) and Non-Resident Indians (NRIs). **Travel:** Non-resident Indians (NRIs) can enter India without a visa or authorisation. NRIs are eligible to cast ballots and contest in elections.

LIMITATIONS ON NRIS: NRIs are subject to a number of legal restrictions in addition to their many advantages:

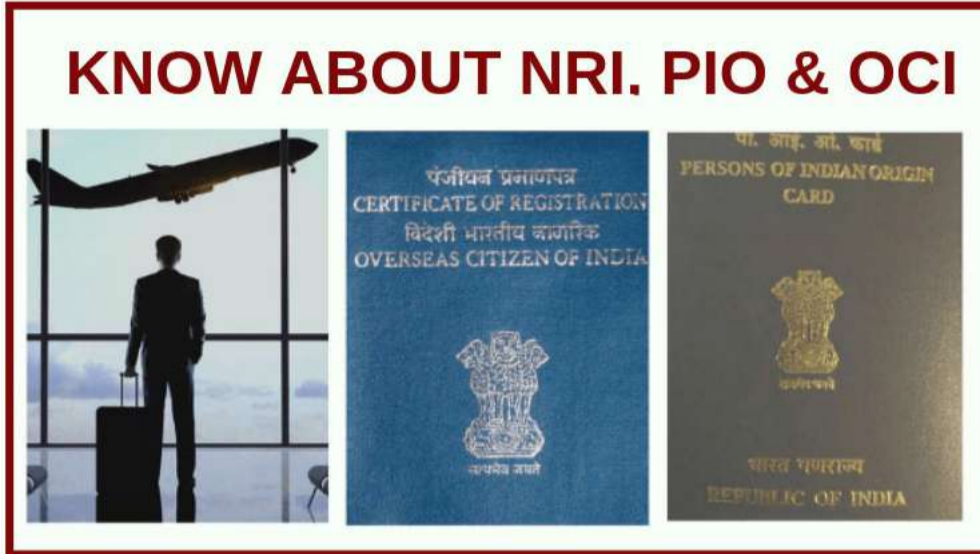
VOTING RIGHTS: Unless they are physically present in India during the election, NRIs are not eligible to vote in Indian elections. They are not able to vote by absentee ballot or remotely.

Public Office: NRIs are not permitted to occupy any of the government's positions, including political ones. The purpose of this restriction is to guarantee that such positions are held exclusively by Indian citizens who are residents of India.

Revenue from Agriculture: Non-resident Indians (NRIs) are able to invest in agricultural land, but they are not allowed to buy it unless they have a specific permit. NRIs are subject to additional restrictions on land ownership in some Indian states.

TYPES OF NON-RESIDENT ACCOUNTS: Only Persons of Indian Origin (PIOs), Overseas Citizens of India (OCIs) and Non-resident Indians (NRIs) are eligible for non-resident accounts. As an NRI, PIO or OCI, you can open a variety of bank accounts, but the most popular ones are a Non-Resident External Account (NRE), a Non-Resident Ordinary Account (NRO) and a Foreign Currency Non-Resident Account (FCNR).

(To be continued)



Pakistan.

Standards for Classification as an NRI

To find out if someone is eligible to be an NRI, the Indian Income Tax

and advantages even though they reside overseas. Among them are the following: **Property Ownership:** Except for agricultural proper-

There are a lot of reasons to travel. Some people travel for work, while others do so for leisure. While some people travel to escape from life, others do so to further their education. Some people travel for work-related reasons as well. Whether it is for work, entertainment, education, or job searching, travel is a great way to learn a lot of things in life. Travel gives us the opportunity to experience a wide range of things and discover the world beyond our wildest dreams, regardless of the reason. There are many acronyms and jargon used in the travel and tourism and overseas manpower recruitment industries. SKILLS GURU hopes this glossary will be useful to those who are not familiar with it.

Act specifies certain requirements. Based on the length of stay in India during the applicable fiscal year, these criteria are as follows: **Duration of Stay Outside India:** If a person spends more than 182 days outside of India during the fiscal year, they are classified as an NRI. This is the main standard by which NRI status is decided.

RESIDENTIAL STATUS: A person is considered an NRI if they have spent more than 182 days outside of India in the previous year or who have spent more than 60 days in India in a single year but more than 182 days abroad in the previous four years are classified as Non-resident Indians (NRIs). It is also very important

ty, NRIs are allowed to purchase real estate in India. **Bank Accounts:** Non-Resident Ordinary (NRO), Foreign Cur-

dians (NRIs) may be exempt from paying Indian taxes on income earned outside of India. **Access to fundamental rights:**



rency Non-Residential (FCNR), and NRE accounts can all be opened by NRIs. They can send

NRIs are entitled to the same basic rights as Indian citizens, including the right to remedies