

White Paper INDIA-UAE

BILATERAL TRADE

A Strategic Partnership for Global Economic Growth

2025



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From the Desk of the CEO

Dear Readers,

There are moments in business and in history when collaboration evolves into something much more profound. As I look back on the evolution of India-UAE relations, I'm reminded that we are not merely witnessing a trade partnership; we are actively shaping one of the most forward-looking economic alliances of the 21st century.

What began as ancient maritime exchanges has matured into a resilient partnership defined by trust, innovation, and strategic foresight. The signing of the Comprehensive Economic Partnership Agreement (CEPA) was not just a policy milestone, it was a statement of intent. It signaled that both India and the UAE are ready to lead, together, in an increasingly complex and interconnected global economy.

At Inductus Global, we've had the privilege of being at the heart of this transformation. We've seen firsthand how bilateral trade has grown more dynamic, how sectors like logistics, renewable energy, and digital commerce are becoming the new bridges between our nations. But perhaps most importantly, we've seen relationships deepen, not just across boardrooms, but across borders and cultures.

This white paper is both a reflection and a projection. It captures the momentum we've built, while laying out a vision for where we must go next. From fintech to clean energy, from advanced manufacturing to digital trade corridors, our potential is limited only by the ambition we dare to pursue.

To every policymaker, entrepreneur, and partner reading this: our journey has just begun. Let's remain bold in our thinking, agile in our execution, and united in our purpose.

Because when India and the UAE dream together and deliver together, the world pays attention.

With warm regards and renewed optimism,

Mr. Alouk Kumar,
CEO & Founder, Inductus Group



Executive Summary

The bilateral trade relationship between India and the UAE has undergone a transformative phase since the Comprehensive Economic Partnership Agreement (CEPA) was enacted in May 2022. Over the past three years, trade has nearly doubled, reaching 83.7 billion in FY 2023-24, up from 83.7 billion in FY 2023 - 24 and up from 43.3 billion in FY 2020-21.

The UAE is now India's third-largest trading partner and second-largest export destination, with non-oil trade accounting for over 50% of total trade at 57.8 billion on track to meet the 57.8 billion on track to meet the 100 billion target by 2030. Key sectors driving this growth include smartphones (18.5 billion), while initiatives like Bharat Mart in Dubai and digital payment integrations (RuPay-JAYWAN, UPI-AANI) further strengthen economic ties.

Looking ahead, the India-UAE partnership is set to expand into renewable energy, IT, and logistics, supported by frameworks like the India-Middle East-Europe Economic Corridor (IMEC) and local currency trade settlements (rupee-dirham) to reduce dollar dependency. The success of CEPA—evident in \$19.87 billion of preferential exports facilitated through 240,000 Certificates of Origin—demonstrates its role as a global benchmark for trade agreements.

With sustained momentum, the two nations are well-positioned to deepen economic integration, fostering long-term resilience in an evolving global trade landscape. This whitepaper provides a data-driven analysis of the partnership's achievements and future pathways, drawing on insights from official trade reports, industry analyses, and government publications.



Introduction

The bilateral trade relations between India and the United Arab Emirates (UAE) have been built on a strong foundation of historical ties, cultural affinity, and strategic economic cooperation. Diplomatic relations between the two nations were formally established in 1972, and over the decades, both countries have deepened their engagement across multiple sectors, including trade, investment, energy, technology, and defense.

The signing of the Comprehensive Economic Partnership Agreement (CEPA) in 2022 marked a pivotal moment, significantly boosting bilateral trade by reducing tariffs, easing market access, and fostering economic collaboration. As of 2023, the UAE stands as India's third-largest trading partner, with bilateral trade exceeding \$84 billion, reflecting the robust nature of their economic alliance (Source: Ministry of Commerce & Industry, Government of India).

Historically, trade between India and the UAE dates back centuries, rooted in maritime commerce, particularly the exchange of spices, pearls, and textiles. The ancient trade routes connecting India's western ports with the Arabian Peninsula facilitated not only economic transactions but also cultural exchanges that have shaped the socio-economic fabric of both nations.

Over the years, this bond has evolved into a modern trade relationship, with the UAE serving as a gateway for Indian exports to the Middle East, Africa, and Europe. Key sectors such as petroleum products, gold, jewelry, machinery, and food commodities continue to dominate the trade landscape, while growing investments in renewable energy, digital economy, and logistics underscore the forward-looking partnership.

This whitepaper aims to analyze the evolving trade dynamics between India and the UAE, highlighting key trends, opportunities, and challenges.

It seeks to provide insights into the impact of CEPA, trade diversification strategies, and emerging sectors of cooperation. Additionally, the report will evaluate how policy initiatives, infrastructural developments, and strategic investments can further strengthen bilateral trade. By leveraging credible sources such as government reports, trade associations, and financial institutions, this whitepaper will serve as a comprehensive resource for policymakers, business leaders, and stakeholders looking to optimize trade relations between the two economic powerhouses.



Historical Evolution of India-UAE Trade Relations

The trade relationship between India and the United Arab Emirates (UAE) is one of the oldest and most dynamic in the world, rooted in ancient maritime exchanges and strengthened by modern economic partnerships. From barter trade in spices and pearls to a \$100 billion bilateral trade target under the Comprehensive Economic Partnership Agreement (CEPA), this relationship has evolved significantly.





Early Trade Interactions and Historical Linkages

Ancient and Medieval Trade (3000 BCE – 18th Century)

- **Indus Valley and Mesopotamian Trade (3000 BCE):** Archaeological evidence suggests that the Indus Valley Civilization (Meluhha) traded with Magan (UAE and Oman) and Dilmun (Bahrain). Goods such as ivory, carnelian, spices, and textiles were exchanged via maritime routes.
- **Sumerian and Roman Trade:** The discovery of a direct sea route from the Red Sea to India (1st century BCE) by Hippalus boosted trade between India and the Arabian Peninsula, with UAE ports acting as key transit hubs.
- **Medieval Period:** Arab traders from the Gulf frequented Indian ports like Surat, Calicut, and Cambay, exchanging dates, pearls, and horses for Indian textiles, spices, and rice.

Colonial and Post-Colonial Era (19th – Mid-20th Century)

- **British Influence:** The Trucial States (precursor to UAE) maintained trade links with British India, particularly in pearl diving and textiles.
- **Post-Independence (1947-1971):** After India's independence and before UAE's formation in 1971, trade was limited but gradually expanded with the discovery of oil in the UAE.



Evolution of Trade Agreements and Economic Partnerships

Formalization of Diplomatic and Trade Ties (1970s-1990s)

- **1971:** The UAE was formed, and India was among the first to recognize it, establishing diplomatic relations in 1972.
- **1975:** A cultural agreement was signed, laying the foundation for deeper economic ties.
- **1980s-1990s:** The UAE's oil boom and India's economic liberalization (1991) accelerated trade, with Dubai emerging as a regional trading hub.

Strategic Economic Expansion (2000-2014)

- **2004:** India and the Gulf Cooperation Council (GCC) initiated a Free Trade Agreement (FTA), though it remained incomplete.
- **2008-09:** The UAE became India's largest trading partner in West Asia, with bilateral trade reaching \$48.26 billion.
- **2011-2014:** Trade peaked at \$75.44 billion (2012-13) before declining due to global economic slowdowns.

Comprehensive Strategic Partnership (2015-Present)

- **2015:** PM Narendra Modi's UAE visit (first in 34 years) upgraded ties to a Comprehensive Strategic Partnership 4.
- **2018:** MoU on Technical Cooperation in Rail Sector and proposal for an underwater rail tunnel (2000 km) linking UAE and India 1.
- **2022:** CEPA signed (effective May 2022), aiming for \$100 billion in non-oil trade by 2027 28.
- **2023:** Local Currency Settlement System (Rupee-Dirham trade) launched to reduce dollar dependency 611.
- **2024:** Bilateral Investment Treaty (BIT) signed, with UAE committing \$75 billion in Indian infrastructure

Key Milestones in Bilateral Trade Relations

Over the years, India and the UAE have achieved several significant milestones in their trade and economic relationship:

- **1975:** Establishment of the India-UAE Joint Commission for Economic and Technical Cooperation.
- **1992:** UAE becomes one of India's top trading partners as bilateral trade surpasses \$1 billion.
- **2003:** The UAE emerges as India's second-largest trading partner.
- **2017:** Signing of the India-UAE Comprehensive Strategic Partnership Agreement to enhance economic collaboration.
- **2022:** The signing and implementation of the Comprehensive Economic Partnership Agreement (CEPA), aiming to increase bilateral trade to \$100 billion within five years.
- **2023:** Bilateral trade reaches \$84 billion, making the UAE India's third-largest trade partner (Source: Ministry of Commerce & Industry, Government of India).
- **2024 and Beyond:** The two nations continue to explore deeper trade integration, with expanding cooperation in sectors such as renewable energy, fintech, logistics, and digital trade.

The India-UAE trade relationship has transformed from ancient barter exchanges to a modern, diversified economic partnership driven by energy, technology, and strategic collaboration. The CEPA (2022) and BIT (2024) mark a new era, with both nations aiming for \$100 billion in trade by 2027. Future prospects include deeper integration in renewable energy, fintech, and the India-Middle East-Europe Economic Corridor (IMEC), reinforcing their role as key global trade partners



Overview of India-UAE Economic Landscape

The economic relationship between India and the United Arab Emirates (UAE) is built upon the strong economic fundamentals of both nations. India, as one of the world's fastest-growing major economies, and the UAE, as a leading global trade and logistics hub, share a dynamic partnership driven by strategic investments, trade agreements, and complementary economic priorities.





1. India's Economic Landscape

GDP, Growth Rate, and Economic Outlook

- **GDP & Growth Rate:** India's GDP growth has moderated in recent quarters, with 6.4% growth in FY 2024-25, down from 8.2% in the previous year. The UN forecasts 6.6% growth in 2025, driven by strong private consumption and investment
- **Economic Resilience:** Despite global headwinds, India remains a key driver of global growth, supported by:
 - Robust services exports** (up 21.3% YoY).
 - Manufacturing resilience**, particularly in electronics, pharmaceuticals, and engineering goods.
 - Capital market stability**, with domestic institutional investors (DIIs) cushioning foreign outflows.
- **Future Projections:** Deloitte expects 6.5%-7.3% growth in FY 2025-26, contingent on global trade stability and domestic reforms

Key Industries and Sectors Driving India's Economy

Several industries drive India's economic growth, contributing significantly to GDP and employment:

- **Information Technology & Digital Economy:** India's IT sector contributes over 7.4% to GDP, with exports surpassing \$200 billion in FY 2023 (Source: NASSCOM).
- **Manufacturing & Industrial Production:** With the "Make in India" initiative, India aims to increase the manufacturing sector's GDP contribution from 17% to 25% by 2030.
- **Agriculture & Food Processing:** Employing nearly 43% of the workforce, agriculture contributes about 18% to GDP, with India being a top exporter of rice, spices, and dairy.
- **Pharmaceuticals & Healthcare:** India is the world's largest producer of generic medicines, exporting pharmaceuticals worth \$25 billion annually.
- **Renewable Energy:** With an ambitious target of achieving 500 GW of renewable energy capacity by 2030, India is emerging as a leader in solar and wind energy.

India's Role in Global Trade

India is a major player in global trade, ranking among the top 10 exporters worldwide. In FY 2023, India's total merchandise exports stood at \$451 billion, with the UAE being a key trading partner.

- **Trade Agreements:** India is pursuing FTAs with the UK, EU, Australia, and GCC to boost exports to \$1 trillion by 2030.
- **Emerging Trade Corridors:** The India- Middle East- Europe Economic Corridor (IMEC) enhances connectivity with the UAE and Europe.
- **Challenges:** Geopolitical tensions, dumping risks (e.g., steel, plastics), and inflation (5.2% in Dec 2024) pose risks.





2. UAE's Economic Landscape

GDP, Growth Rate, and Diversification Strategies

- **GDP & Growth Rate:** The UAE's GDP is projected to grow by 4%-5% in 2025, driven by non-oil sectors and foreign investments.
- **Vision 2030:** Aims to reduce oil dependency, with non-oil sectors contributing 70% of GDP by 2030.
- **Economic Reforms:**
 - Digital economy push**, including paperless trade and fintech collaborations with India.
 - Tax incentives & free zones** attract global businesses.

Role of Oil & Non-Oil Sectors in UAE's Economy

Historically, oil and gas have been the backbone of the UAE's economy, contributing around 30% to GDP. However, the country has made substantial progress in diversifying its economy:

- **Oil & Gas:** The UAE remains a top OPEC oil producer, with proven oil reserves of 111 billion barrels and a daily production capacity of 4 million barrels.
- **Real Estate & Construction:** Contributing over 13% to GDP, the UAE's infrastructure and mega-projects, including Expo 2020 and smart city initiatives, are driving economic growth.
- **Tourism & Hospitality:** With over 14.5 million international visitors in 2023, Dubai and Abu Dhabi are global tourism hotspots.
- **Financial Services & Fintech:** The UAE is a regional leader in fintech innovation, with Dubai International Financial Centre (DIFC) and Abu Dhabi Global Market (ADGM) fostering startup ecosystems.
- **Renewable Energy & Sustainability:** UAE aims to achieve 50% clean energy by 2050, with major investments in solar and hydrogen projects.

UAE as a Global Trading Hub and Re-Export Destination

- **Trade with India:** UAE is India's 3rd-largest trading partner, with \$68.4 billion bilateral trade (2021)
- **CEPA Benefits:**
 - 80% UAE tariff lines duty-free** for Indian exports (textiles, gems, pharmaceuticals)¹.
 - \$15B services trade target** by 2027, covering IT, tourism, and finance.
- **Geopolitical Advantage:** UAE's strategic location facilitates India's access to Africa, Europe, and MENA markets.

The UAE's trade-friendly policies, including 100% foreign ownership in free zones, zero corporate tax (until 2023, now set at 9% for businesses exceeding AED 375,000), and advanced logistics infrastructure, further strengthen its position as a global trade and investment destination.



Major Sectors in Bilateral Trade

The India-UAE bilateral trade relationship is multifaceted, spanning traditional sectors like energy and gems to emerging areas such as technology and infrastructure. The Comprehensive Economic Partnership Agreement (CEPA), implemented in May 2022, has further strengthened trade ties, reducing tariffs and enhancing market access. Below is an in-depth analysis of the key sectors driving this economic partnership.





Energy Trade (Oil & Gas)

The UAE is a critical energy partner for India, supplying around 8-10% of India's crude oil imports (Ministry of Petroleum & Natural Gas, 2023). Key aspects include:

- **Oil Supply & Strategic Reserves:** The UAE's ADNOC has been a long-term supplier, with India storing 5.86 million barrels of crude in the UAE's strategic reserves (IEA, 2023).
- **Renewable Energy Collaboration:** Both nations are investing in solar and hydrogen energy. The \$2 billion UAE-India Hydrogen Alliance aims to develop green hydrogen supply chains (IRENA, 2023).
- **LNG Trade:** UAE's Dolphin Pipeline supplies natural gas to India, with discussions on expanding LNG terminals (PPAC, 2023).



Gems & Jewellery

India is the world's largest diamond processor, while the UAE (particularly Dubai) serves as a global trading hub.

- **Diamond & Gold Trade:** India imports rough diamonds from the UAE, processes them, and re-exports polished gems. The UAE accounts for ~35% of India's gem & jewelry exports (GJEPC, 2023).
- **CEPA Impact:** The agreement eliminated 5% customs duty on Indian jewelry exports, boosting trade (DGCIS, 2023).
- **Dubai's Role:** The DMCC (Dubai Multi Commodities Centre) facilitates Indian traders with tax benefits and logistics infrastructure.



Pharmaceuticals & Healthcare

India is the 3rd largest pharmaceutical exporter to the UAE, supplying ~\$700 million worth of medicines annually (PharmaExcil, 2023).

- **Regulatory Harmonization:** CEPA simplifies drug approvals, aligning UAE's regulations with India's CDSCO.
- **Vaccine & Research Collaborations:** UAE's G42 partnered with Indian firms for COVID-19 vaccine production (WHO, 2023).
- **Medical Tourism:** Over 1 million Indian medical tourists visit UAE annually (FICCI, 2023).



Food & Agricultural Commodities

India is a leading food supplier to the UAE, contributing to its food security strategy.

- **Key Exports:** Rice (Basmati & non-Basmati), spices, fruits, and vegetables account for \$3.2 billion in exports (APEDA, 2023).
- **Food Security Initiatives:** UAE's National Food Security Strategy 2051 relies on Indian agricultural imports.
- **Logistics Improvements:** India's ICD (Inland Container Depot) network and UAE's Jebel Ali Port enhance supply chain efficiency.



Technology & Startups

The UAE is a major investor in India's tech ecosystem, while Indian IT firms support UAE's digital transformation.

- **UAE Investments in Indian Startups**

\$2.5 billion invested in Indian startups (2020-23) (Tracxn, 2023).

Major sectors: FinTech (Paytm, Razorpay), EdTech (Byju's), HealthTech (Practo).

- **Indian IT in UAE**

TCS, Infosys, and Wipro lead UAE's smart city projects (Dubai Silicon Oasis, NEOM).

- **Joint Innovation Hubs:** UAE-India Startup Bridge fosters cross-border collaborations (DPIIT, 2023).

Infrastructure & Real Estate



Indian firms contribute to UAE's construction boom, while UAE sovereign funds invest in Indian infrastructure.

- **Indian Construction Companies in UAE**

L&T, Shapoorji Pallonji, and Tata Projects execute \$10+ billion projects (MEED, 2023).

- **UAE Investments in India**

ADIA & Mubadala invest in Indian roads, ports, and renewable energy (NIIF, 2023).

- **Smart Cities Collaboration**

Joint ventures in GIFT City (Gujarat) and Dubai South.

The India-UAE trade relationship is evolving beyond hydrocarbons into technology, food security, and infrastructure. CEPA has accelerated growth, with bilateral trade reaching \$85 billion in 2022-23 (Commerce Ministry, India). Future collaborations in green energy, digital finance, and supply chain resilience will further deepen this strategic partnership.



India-UAE Comprehensive Economic Partnership Agreement (CEPA)

The India- UAE Comprehensive Economic Partnership Agreement (CEPA) is a landmark trade agreement that has significantly transformed bilateral trade relations between the two nations. It catalyzes economic growth, strengthening investment ties and enhancing market access across key industries.





Background and Signing of CEPA

The India-UAE Comprehensive Economic Partnership Agreement (CEPA) is a landmark trade deal signed on February 18, 2022, and implemented on May 1, 2022. This agreement represents one of India's fastest-negotiated trade pacts, concluded in just 88 days, reflecting the strong economic and strategic ties between the two nations.

The UAE is India's third-largest trading partner, while India is the UAE's second-largest export destination. CEPA was designed to deepen economic integration, enhance bilateral trade, and foster investment flows.

Objectives of the Agreement

The primary objectives of CEPA include:

- **Enhancing bilateral trade** by reducing tariffs and non-tariff barriers.
- **Diversifying trade** beyond hydrocarbons, focusing on pharmaceuticals, textiles, gems & jewelry, agriculture, and services.
- **Boosting investments** in key sectors such as logistics, renewable energy, and technology.
- **Strengthening supply chain resilience** by leveraging India's manufacturing capabilities and the UAE's strategic trade hub status.
- **Supporting small and medium enterprises (SMEs)** through preferential market access and easier compliance norms.

Key Negotiation Areas and Frameworks

CEPA negotiations covered a broad spectrum of trade and investment aspects, including:

- **Tariff elimination and reduction:** Lowering or removing import duties on a wide range of goods.
- **Market access for services:** Easing restrictions in banking, healthcare, and technology sectors.
- **Investment protection and dispute resolution:** Strengthening investor confidence through clear regulatory frameworks.
- **Customs cooperation:** Reducing delays and improving trade efficiency.

This agreement aligns with the UAE's Economic Vision 2030 and India's Atmanirbhar Bharat (Self-Reliant India) initiative, reinforcing their roles as key players in global trade.





Provisions and Benefits of CEPA

Tariff Reductions and Elimination

One of the most significant provisions of CEPA is the elimination of tariffs on 90% of Indian exports to the UAE. This includes:

- **Jewelry and gems:** Immediate removal of 5% import duty on Indian gold jewelry exports.
- **Textiles and apparel:** UAE eliminated duties on 80% of Indian textile exports, enhancing India's competitiveness.
- **Pharmaceuticals:** India gained immediate market access for generic medicines, streamlining regulatory approvals.
- **Agricultural goods:** Preferential tariffs for key exports like rice, tea, and spices.

Market Access Expansion

CEPA has created new business opportunities for Indian service providers in:

- **Financial services:** Indian banks and fintech firms are expanding operations in the UAE.
- **IT and digital transformation:** Enhanced collaboration in cloud computing, cybersecurity, and AI solutions.
- **Healthcare and education:** India's world-class medical and educational institutions now have greater presence in the UAE market.

Trade Facilitation and Ease of Doing Business

CEPA simplifies cross-border trade through:

- **Digital customs clearance** and trade documentation to reduce costs.
- **Mutual recognition of standards and certifications** for products.
- **Easier business visas** for professionals and entrepreneurs.





Impact Assessment of CEPA on Bilateral Trade

Increase in Trade Volume Post-CEPA Implementation

Since the implementation of CEPA in May 2022, India-UAE trade has witnessed remarkable growth:

- **Total bilateral trade surpassed \$85 billion in FY 2022-23**, reflecting a 16% increase from the pre-CEPA period (Source: Ministry of Commerce & Industry, India).
- **Indian exports to the UAE grew by 12%**, driven by gems & jewelry, electronics, and food products.
- **UAE's non-oil exports to India increased by 11%**, reinforcing mutual trade benefits.

Sectoral Impact: Manufacturing, Agriculture, Services, and SMEs

Manufacturing

- **Automobile exports to the UAE surged by 20%**, benefiting from lower tariffs.
- **Electronic goods exports** grew due to reduced trade barriers.

Agriculture

- **Rice exports increased by 15%**, securing the UAE's food supply needs.
- **Spices, fruits, and dairy products** saw expanded market access.

Services

- The **IT sector witnessed a 25% rise** in UAE investments in Indian startups.
- Indian fintech and blockchain firms gained a **stronger foothold in the UAE's financial markets**.

SMEs (Small and Medium Enterprises)

- **More than 10,000 Indian SMEs** benefited from CEPA, leveraging lower tariffs and simplified trade procedures.
- **UAE's commitment to invest \$75 billion in Indian infrastructure** has opened new opportunities for SME participation.

Case Studies of Businesses Benefiting from CEPA

Tanishq (Jewelry Brand)

After CEPA, Tanishq expanded its retail presence in Dubai, leveraging duty-free access to gold jewelry exports.

Sun Pharma (Pharmaceuticals)

Gained faster approvals for generic drug exports, reducing market entry delays.

Lulu Group (Retail & Food Processing)

Expanded procurement of Indian food products for UAE supermarkets, ensuring food security.

The India- UAE CEPA has emerged as a game-changer in bilateral trade relations, unlocking new economic opportunities, reducing trade barriers, and fostering deeper collaboration across multiple industries.

With strong policy frameworks and a commitment to economic integration, CEPA is poised to strengthen India-UAE economic ties further, making them a model for global trade partnerships in the 21st century.

Investment and Economic Collaboration

Investment flows between India and the UAE have played a crucial role in strengthening their economic partnership. The UAE is one of the top foreign investors in India, while Indian businesses have a strong presence in the UAE's retail, healthcare, and technology sectors.

The two countries are also collaborating on large-scale infrastructure projects, fintech advancements, and renewable energy initiatives, enhancing their long-term economic integration.





UAE's Investments in India

The UAE has emerged as one of India's leading foreign investors, with significant capital inflows into infrastructure, real estate, logistics, and renewable energy. The UAE's sovereign wealth funds and major corporations have played a pivotal role in financing large-scale projects, aligning with India's economic development goals.

Key Investment Sectors

- **Infrastructure & Real Estate:** UAE investors have actively participated in India's urban development projects, including smart cities and industrial corridors. Emaar Properties, a Dubai-based developer, has invested in high-profile projects such as the Emaar India residential and commercial developments.
- **Logistics & Ports:** DP World, a global logistics giant, operates multiple ports and free trade zones in India, including facilities in Mumbai, Cochin, and Mundra, enhancing India's trade connectivity.
- **Fintech & Digital Economy:** The UAE has shown growing interest in India's fintech sector, with collaborations in digital payments and blockchain technology.
- **Renewable Energy:** Mubadala Investment Company and Masdar have invested in India's solar and wind energy projects, supporting the country's 500 GW renewable energy target by 2030.

Major UAE Investors & Sovereign Wealth Funds

- **Abu Dhabi Investment Authority (ADIA):** One of the world's largest sovereign wealth funds, ADIA has invested in Indian infrastructure, real estate, and private equity.
- **DP World:** A key player in India's port and logistics sector, with investments exceeding \$2.5 billion.
- **Mubadala Investment Company:** Active in renewable energy and technology sectors, with strategic stakes in Indian startups and green energy projects.
- **Emaar Properties:** Significant investments in Indian real estate, including commercial and residential projects.





India's Investments in UAE

Indian businesses have expanded aggressively into the UAE, capitalizing on its strategic location as a global trade and financial hub. Key sectors attracting Indian investments include retail, pharmaceuticals, technology, and hospitality.

Key Investment Sectors

- **Retail & Consumer Goods:** Companies like Lulu Group, Reliance Retail, and DMart have established a strong presence in the UAE's retail sector.
- **Pharmaceuticals:** Indian pharma giants such as Sun Pharma, Dr. Reddy's, and Cipla have set up manufacturing and distribution centers in the UAE.
- **Technology & Startups:** Indian IT firms (TCS, Infosys, Wipro) and startups have expanded operations in Dubai's tech-free zones like DIFC and Dubai Internet City.
- **Hospitality & Tourism:** Indian hotel chains (Taj, Oberoi, OYO) have invested in UAE's luxury and budget hospitality segments.

Indian Companies Expanding in the UAE

- **Lulu Group:** Operates hypermarkets across the UAE, with investments exceeding \$2 billion.
- **Reliance Industries:** Partnered with UAE's TA'ZIZ for a \$2 billion chemical project in Ruwais.
- **Adani Group:** Collaborating with UAE's IHC (International Holding Company) for renewable energy and port projects.



Special Economic Zones (SEZs) and Joint Ventures

SEZs in both countries have been instrumental in facilitating trade and investment:

- **UAE's Jebel Ali Free Zone (JAFZA):** Hosts over 800 Indian companies, serving as a gateway for Indian exports to Africa and Europe.
- **India's Gujarat International Finance Tec-City (GIFT City):** Attracts UAE-based financial institutions for fintech and banking collaborations.

India-UAE Joint Ventures in Key Industries

- **Energy Sector:** Abu Dhabi National Oil Company (ADNOC) and Indian Oil Corporation (IOC) collaborate in oil-refining and petrochemical projects.
- **Defense & Aerospace:** Joint ventures in defense manufacturing under the India-UAE Comprehensive Economic Partnership Agreement (CEPA).
- **Food Security:** UAE's Al Dahra Holding partners with Indian agri-firms for food supply chain investments.

The India-UAE investment corridor is a cornerstone of their bilateral trade relationship, driven by sovereign wealth funds, private sector participation, and strategic joint ventures. With the CEPA (2022) further strengthening economic ties, both nations are poised to deepen collaboration in emerging sectors like green energy, digital finance, and advanced manufacturing.

Logistics, Supply Chain, and Connectivity

Efficient logistics and supply chain networks play a crucial role in strengthening India-UAE trade relations. Given the strategic geographical positioning of both nations, connectivity through maritime trade, air cargo, and digital commerce has significantly boosted bilateral trade.

With increasing investments in logistics infrastructure, trade facilitation measures, and digital transformation, both India and the UAE are enhancing the efficiency and cost-effectiveness of cross-border trade.





Maritime and Port Connectivity

Maritime trade forms the backbone of India-UAE commerce, accounting for over 60% of bilateral trade volume. The UAE's strategic location along key global shipping routes, combined with India's rapidly expanding port infrastructure, has facilitated seamless cargo movement.

Major Ports Facilitating India-UAE Trade

- **Jebel Ali Port (UAE)**

The largest port in the Middle East and the 9th busiest globally, handling over 13.5 million TEUs annually.

A critical transshipment hub for Indian exports to Africa, Europe, and the Americas.

DP World's investments in Indian ports (e.g., JNPT, Mundra) enhance direct connectivity.

- **Indian Ports Handling UAE Trade**

Jawaharlal Nehru Port Trust (JNPT, Mumbai): handles ~55% of India's containerized cargo, with direct shipping links to Jebel Ali.

Mundra Port (Adani Group): The largest private port in India, contributing significantly to India-UAE trade in petroleum, chemicals, and textiles.

Chennai Port: A key gateway for South India, facilitating trade in automobiles, electronics, and textiles with the UAE.

Role of Shipping Alliances & Trade Routes

Major shipping lines (MSC, Maersk, CMA CGM) operate dedicated routes between India and UAE.

The India- Middle East- Europe Economic Corridor (IMEC), announced during the G20 Summit (2023), aims to strengthen maritime logistics.





Air Cargo and Aviation Connectivity

The India- UAE aviation corridor is among the busiest in the world, with over 1,000 flights per week between the two nations. Air connectivity is crucial for high-value and time-sensitive cargo, including pharmaceuticals, perishables, textiles, and e-commerce shipments.

UAE as a Major Aviation Hub for India

- **Key UAE Airlines Facilitating Trade**

Emirates SkyCargo: One of the largest air freight operators, handling a significant share of India's pharmaceutical and perishable exports.

Etihad Cargo: Strong presence in e-commerce, healthcare logistics, and express shipments between India and the UAE.

Flydubai and Air Arabia: Expanding low-cost cargo services for Indian SMEs and traders.

- **Key Indian Airlines Facilitating Trade**

Air India Cargo & IndiGo CarGo: Strengthening India's presence in express logistics and temperature-sensitive cargo.

SpiceXpress: Partnering with UAE logistics hubs to boost air cargo trade.

Growth in Air Cargo Trade and Logistics Collaboration

Increase in perishables exports: The UAE is a top destination for Indian fruits, vegetables, dairy, and seafood transported via air cargo.

Dedicated cargo hubs in UAE: Dubai International Airport and Abu Dhabi Airport have developed specialized cold-chain and pharma logistics facilities for Indian exporters.

CEPA-driven air cargo expansion: Reduction in customs duties and faster customs clearance under CEPA has boosted air freight efficiency.





Digital Trade and E-Commerce Collaboration

The rapid growth of digital trade and cross-border e-commerce has opened new avenues for India-UAE economic cooperation. The UAE's role as a global logistics hub makes it an ideal gateway for Indian e-commerce companies to access the GCC, Africa, and European markets.

Expansion of Digital Trade Partnerships

UAE's Dubai CommerCity is the first dedicated e-commerce free zone, attracting Indian D2C (Direct-to-Consumer) brands.

India-UAE FinTech collaborations are enabling seamless digital payments and cross-border remittances.

UAE's integration of India's Unified Payments Interface (UPI): Strengthening digital trade and business transactions.

Cross-Border E-Commerce Opportunities Between India and UAE

Amazon UAE and Noon.com: Expanding partnerships with Indian MSMEs and manufacturers.

DHL, Aramex, and Emirates Post: Enhancing logistics for Indian e-commerce sellers shipping to the UAE.

Growth of 'Make in India' brands: Indian apparel, electronics, and wellness products are gaining traction in UAE's online marketplaces.

India-UAE logistics, supply chain, and connectivity form the backbone of bilateral trade, facilitating seamless goods movement, cost efficiency, and market access. With CEPA eliminating trade barriers, investments in maritime and air cargo infrastructure, and advancements in digital trade, the two nations are set to strengthen their position as global trading powerhouses.

The continued expansion of port connectivity, aviation networks, and e-commerce logistics will ensure that India and the UAE remain highly integrated and competitive partners in global trade.



Government Policies & Strategic Initiatives

India and the UAE have fostered strong bilateral trade relations through a range of government policies, strategic economic initiatives, and institutional mechanisms. Both nations have implemented trade facilitation policies, investment-friendly frameworks, and sector-specific incentives to promote economic collaboration.





India's Trade Policies

The Indian government has introduced several initiatives to promote exports, attract foreign investment, and enhance industrial production. These policies aim to strengthen India's role in global trade and increase economic engagement with the UAE.

Production Linked Incentive (PLI) Schemes

The PLI scheme, launched by the Indian government, aims to boost domestic manufacturing and exports across key industries, including electronics, pharmaceuticals, automobiles, and renewable energy. The UAE has emerged as a key market for Indian PLI-supported products, particularly in electronics, automotive components, and pharmaceuticals.

- **Impact on India-UAE trade:** UAE-based businesses are investing in Indian manufacturing under PLI incentives, strengthening trade in high-tech and value-added goods.
- **Key beneficiaries:** Sectors such as solar PV modules, mobile phones, and pharmaceuticals have gained traction in UAE's growing market.

Make in India and Export Promotion Councils

- The Make in India initiative promotes foreign investment and domestic manufacturing. UAE-based firms are investing in Indian infrastructure, real estate, and industrial sectors.
- India's Export Promotion Councils (EPCs), such as the Gems & Jewellery Export Promotion Council (GJEPC) and Pharmaceutical Export Promotion Council (Pharmexcil), have played a key role in expanding Indian exports to the UAE.

These policies have strengthened India's industrial base and contributed to higher export growth, particularly in engineering goods, textiles, and agro-products, which are in high demand in the UAE.





UAE's Economic Vision 2030

The UAE's Economic Vision 2030, led by Abu Dhabi's long-term economic strategy, aims to reduce dependence on oil revenues and promote a diversified, knowledge-based economy. The policy focuses on innovation, technology, infrastructure development, and free zones, making the UAE an attractive hub for Indian investments and trade expansion.

Diversification Away from Oil (Knowledge Economy & Innovation)

- The UAE is investing heavily in non-oil sectors such as financial services, technology, healthcare, and renewable energy.
- Indian IT firms, FinTech startups, and healthcare providers are benefiting from the UAE's focus on digital transformation and smart cities.
- Strategic sectors for India-UAE collaboration: Artificial Intelligence (AI), space technology, and renewable energy (solar, hydrogen).

Free Zones and Business-Friendly Policies for Indian Firms

The UAE offers over 40 free trade zones (FTZs), which provide 100% foreign ownership, tax exemptions, and simplified business regulations.

- **Dubai Multi Commodities Centre (DMCC)** facilitates India's gems & jewelry trade with global markets.
- **Jebel Ali Free Zone (JAFZA)** serves as a key hub for Indian re-exports to Africa and Europe.
- **Abu Dhabi Global Market (ADGM)** and **Dubai International Financial Centre (DIFC)** attract Indian financial institutions and FinTech startups.

These initiatives have boosted the ease of doing business for Indian firms and encouraged cross-border trade and investment flows between the two countries.





Bilateral Institutional Mechanisms

India and the UAE have established multiple bilateral forums to facilitate trade discussions, investment cooperation, and economic diplomacy.

High-Level Joint Task Force on Investments (HLJTF)

- Established in 2013, this task force identifies investment opportunities, resolves regulatory bottlenecks, and promotes bilateral economic cooperation.
- The India-UAE Strategic Partnership Agreement has further strengthened investment ties in infrastructure, energy, logistics, and FinTech.
- The task force has facilitated UAE investments in Indian projects, including sovereign wealth fund commitments in highways, ports, and smart cities.

UAE-India Business Council (UIBC)

- UIBC plays a pivotal role in policy advocacy, business networking, and investment facilitation.
- It connects Indian and Emirati businesses, promoting sector-specific trade delegations and investment summits.
- The UIBC actively supports SME partnerships, helping Indian startups and businesses expand into the UAE market.

Through these government-backed initiatives and bilateral mechanisms, India and the UAE have strengthened economic cooperation, investment flows, and trade expansion.

India and the UAE's trade policies and strategic initiatives have created a robust framework for economic collaboration. While India's PLI schemes and Make in India drive export growth, UAE's Economic Vision 2030 promotes diversification and foreign investments. Bilateral task forces and business councils further enhance trade facilitation and investment cooperation.

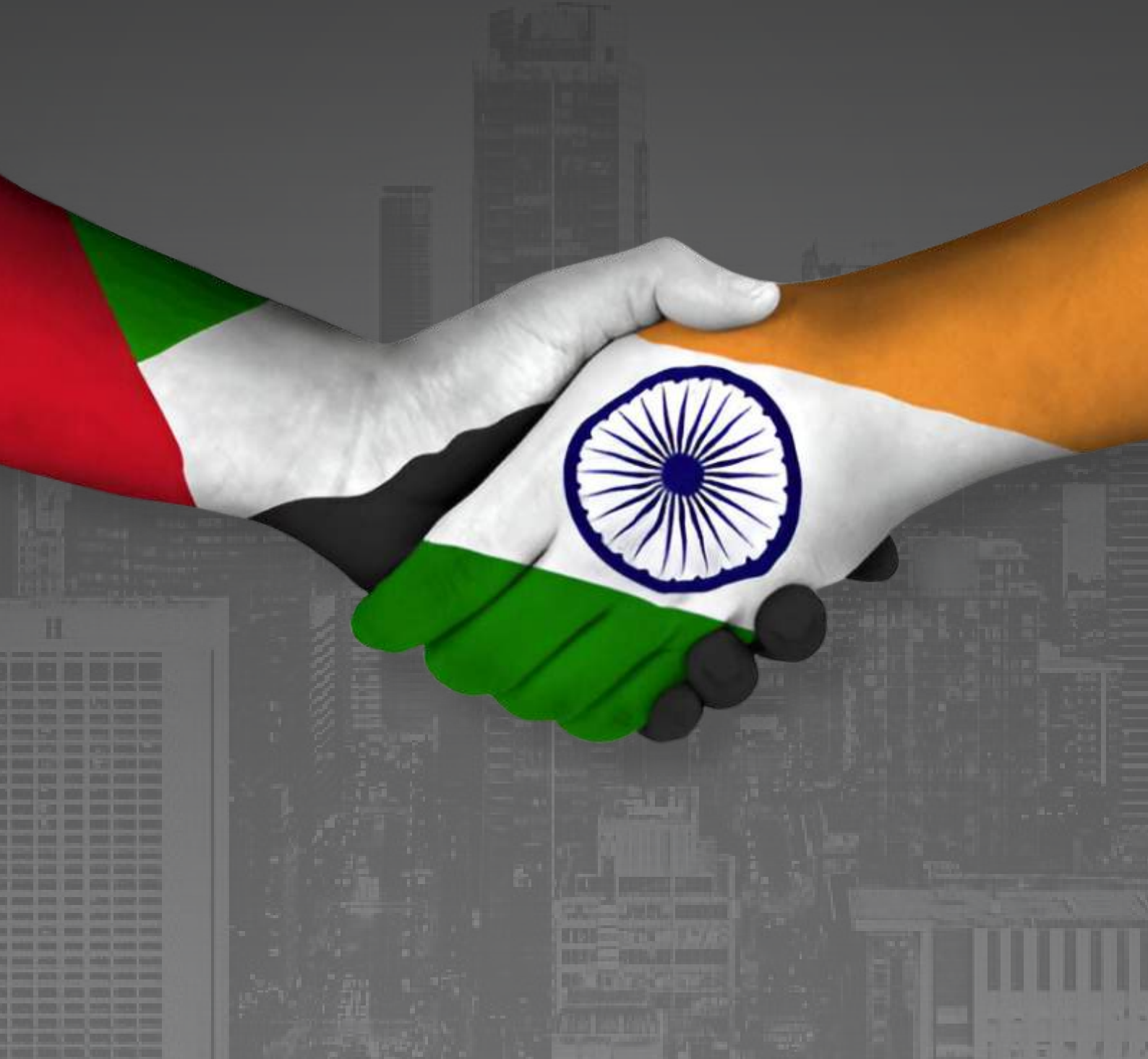
With the implementation of CEPA, expansion of free trade zones, and increased government-led trade initiatives, India and the UAE are set to become leading strategic trade and investment partners in the global economy.



Challenges in India-UAE Trade

The trade relationship between India and the United Arab Emirates (UAE) has grown significantly over the years, with both nations being key strategic partners. The UAE is India's third-largest trading partner, with bilateral trade reaching \$85 billion in FY 2022-23.

Despite strong bilateral ties and a comprehensive economic partnership agreement (CEPA), several challenges persist in the trade dynamics.





Non-Tariff Barriers and Regulatory Hurdles

While India and the UAE have made significant strides in reducing tariff barriers through CEPA, non-tariff barriers (NTBs) continue to pose substantial challenges. Some of the major NTBs affecting trade include:

- **Strict Product Certification and Compliance Requirements:** Indian exporters face stringent certification requirements for food products, pharmaceuticals, and consumer goods. Compliance with UAE's Emirates Authority for Standardization and Metrology (ESMA) regulations can be cumbersome and costly.
- **Sanitary and Phytosanitary (SPS) Measures:** Agricultural and processed food exports from India must comply with strict SPS norms, leading to delays and additional costs. According to the Agricultural and Processed Food Products Export Development Authority (APEDA), Indian agricultural exports to the UAE were valued at \$2.2 billion in 2022, with a significant portion facing compliance challenges.
- **Bureaucratic Procedures and Customs Clearance Delays:** Despite digitization efforts, procedural inefficiencies in customs clearance sometimes hinder the seamless flow of goods. Reports indicate that customs clearance can take anywhere from 24 to 72 hours, impacting perishable exports.
- **Sector-Specific Restrictions:** Certain industries, such as telecommunications and finance, face regulatory constraints in the UAE, limiting Indian companies' market penetration.

Competition from Other Trade Partners (China, EU, etc.)

India faces stiff competition in the UAE market from other global trading partners, particularly China and the European Union (EU). Key challenges in this area include:

- **China's Dominance in Manufacturing and Infrastructure:** China remains the UAE's largest trading partner, with bilateral trade surpassing \$107 billion in 2022, significantly outpacing India. Chinese products, particularly in electronics and machinery, are often more competitive in price and availability.
- **EU's Strong Market Presence:** The EU has a strong foothold in the UAE, with total trade reaching \$50 billion in 2022, particularly in high-value sectors such as aerospace, pharmaceuticals, and luxury goods.
- **Cost and Quality Comparison:** Indian exporters often struggle to match the price competitiveness and quality standards set by Chinese and European manufacturers.
- **Technological and Innovation Gaps:** India needs to enhance its R&D and innovation capabilities to compete effectively with technologically advanced products from other regions. According to the World Intellectual Property Organization (WIPO), India ranks 40th in the Global Innovation Index, lagging behind many European nations.





Geopolitical Risks and Economic Diversification Strategies

The dynamic geopolitical landscape and the UAE's economic diversification policies also influence trade relations. Some critical aspects include:

- **Regional Political Instability:** The ongoing tensions in the Middle East, including conflicts in neighboring regions, impact trade routes and supply chain security. The Red Sea shipping crisis and disruptions in the Strait of Hormuz can significantly affect trade costs and timelines.
- **Shifting UAE Trade Policies:** The UAE has been actively pursuing economic diversification under its 'Vision 2030' strategy, reducing its reliance on traditional trade partners and focusing on emerging industries like artificial intelligence, renewable energy, and advanced manufacturing. UAE's investment in non-oil sectors increased by 21% in 2022, indicating a shift in economic priorities.
- **Impact of Global Sanctions and Policy Changes:** The UAE's evolving foreign policy and alignment with global trade regulations, including adherence to US and EU sanctions on certain countries, can indirectly affect India-UAE trade.
- **Fluctuating Oil Prices and Economic Volatility:** Since a significant portion of the UAE's economy is tied to oil, any fluctuations in oil prices affect trade demand, foreign exchange liquidity, and investment flows between the two countries. Oil accounts for nearly 30% of the UAE's GDP, and any price instability directly impacts trade volumes.

Logistics and Trade Facilitation Issues

Efficient logistics and trade facilitation are crucial for smooth bilateral trade. However, some challenges persist:

- **High Shipping Costs and Transit Delays:** Despite improved connectivity, high shipping costs and occasional delays in transshipment processes impact trade competitiveness. According to the World Bank, the average shipping cost from India to the UAE is 15-20% higher compared to shipments from China.
- **Port Congestion and Infrastructure Bottlenecks:** While the UAE has world-class port facilities, inefficiencies at Indian ports sometimes lead to delays in exports. Reports indicate that Indian port congestion results in additional costs of \$200-\$300 per container.
- **Complex Documentation Requirements:** Trade documentation processes, including letters of credit, certificates of origin, and customs declarations, remain complex and time-consuming for Indian exporters. A World Bank study ranks India 63rd in ease of doing business, citing documentation inefficiencies as a major hurdle.
- **Supply Chain Disruptions:** Global supply chain disruptions, such as those caused by the COVID-19 pandemic, have highlighted vulnerabilities in the India-UAE trade corridor. A 2023 trade report estimated that pandemic-related disruptions led to a 20% decline in Indian exports to the UAE during peak lockdown periods.

While the India-UAE trade relationship remains robust, addressing these challenges is critical for sustaining and enhancing bilateral trade. Policymakers and businesses must work together to streamline regulatory processes, improve infrastructure, invest in technological advancements, and mitigate geopolitical risks. Strengthening trade facilitation mechanisms and fostering innovation will enable India to maintain its competitive edge in the UAE market, ensuring long-term trade growth and economic cooperation.

If these challenges are addressed effectively, bilateral trade could surpass the \$100 billion mark in the coming years, solidifying India's position as a key trade partner for the UAE.

Opportunities for Future Growth

The India-UAE Comprehensive Economic Partnership Agreement (CEPA) has significantly enhanced bilateral trade, setting the foundation for deeper economic collaboration. As both nations seek to maximize the potential of this strategic partnership, several key areas present substantial opportunities for future growth. These include expanding CEPA to new sectors, enhancing digital trade and e-commerce collaborations, strengthening maritime and air connectivity, and fostering joint ventures in manufacturing and industrial zones.





Expanding CEPA to New Sectors

While CEPA has already facilitated tariff reductions and trade enhancements across multiple sectors, there is immense potential to broaden its scope to include emerging industries such as:

- **Renewable Energy:** India and the UAE have committed to ambitious sustainability goals, and collaboration in solar and hydrogen energy production can bolster energy security and climate resilience.
- **Healthcare and Pharmaceuticals:** Mutual recognition of regulatory standards and enhanced market access can boost pharmaceutical exports from India while facilitating investments in healthcare infrastructure in the UAE.
- **Artificial Intelligence and Fintech:** With India's growing tech ecosystem and the UAE's position as a financial hub, deeper cooperation in AI-driven financial services and digital banking can enhance cross-border transactions.
- **Education and Skill Development:** Establishing academic exchange programs, vocational training centers, and research collaborations can create a skilled workforce aligned with both economies' evolving needs.

Expanding CEPA to these sectors will ensure comprehensive economic integration and further solidify India-UAE trade relations.



Enhancing Digital Trade and E-Commerce Collaborations

The digital economy is rapidly transforming global trade, and India and the UAE stand to benefit from strengthening e-commerce and digital trade partnerships. Key opportunities include:

- **Cross-Border E-Commerce Platforms:** Facilitating seamless digital trade by integrating e-commerce marketplaces, allowing SMEs from both nations to access wider customer bases.
- **Digital Payment Systems:** Strengthening fintech collaborations to improve digital payment gateways and cross-border remittances, reducing transaction costs.
- **Data Localization and Cybersecurity Standards:** Developing mutually recognized data protection frameworks to ensure safe and efficient data transfers.
- **Blockchain for Trade Facilitation:** Leveraging blockchain technology to enhance transparency, reduce paperwork, and improve efficiency in trade documentation.

By strengthening digital trade infrastructure, both nations can drive innovation-led economic growth and improve trade efficiencies.



Strengthening Maritime and Air Connectivity

Efficient logistics and supply chain infrastructure are crucial for sustaining trade momentum. Strengthening maritime and air connectivity between India and the UAE will enhance trade flows and reduce transit times. Key initiatives include:

- **Developing Green Shipping Corridors:** Establishing sustainable and low-carbon shipping routes between major ports such as Jebel Ali, Mundra, and Nhava Sheva.
- **Enhancing Air Cargo Capacity:** Expanding air freight corridors for high-value and time-sensitive goods, such as perishables, pharmaceuticals, and electronics.
- **Integrated Logistics Hubs:** Establishing joint logistics parks and free trade zones to facilitate streamlined movement of goods and improve inventory management.
- **Port Infrastructure Modernization:** Investing in smart port solutions, including AI-driven cargo management and automation for faster clearance processes.

These improvements will enhance India-UAE trade competitiveness and position both countries as key nodes in global supply chains.



Joint Ventures in Manufacturing and Industrial Zones

India and the UAE can strengthen industrial collaboration by promoting joint ventures in priority sectors, such as:

- **Defence and Aerospace:** Encouraging UAE investments in India's defence manufacturing sector under the 'Make in India' initiative.
- **Automobile and Electric Vehicles (EVs):** Joint production of electric vehicles and automotive components to cater to both domestic and export markets.
- **Agri-Processing and Food Security:** Establishing UAE-backed food processing units in India to ensure a stable food supply chain.
- **Smart Manufacturing and Industry 4.0:** Encouraging technological partnerships in robotics, IoT, and AI-driven manufacturing processes.

Developing dedicated industrial zones and special economic zones (SEZs) with simplified regulations will attract investment and drive economic diversification.

The India- UAE bilateral trade relationship is poised for exponential growth, with multiple avenues for deeper collaboration. Expanding CEPA to new sectors, strengthening digital trade frameworks, enhancing connectivity, and fostering joint ventures in manufacturing will not only increase trade volumes but also create sustainable and resilient economic partnerships.

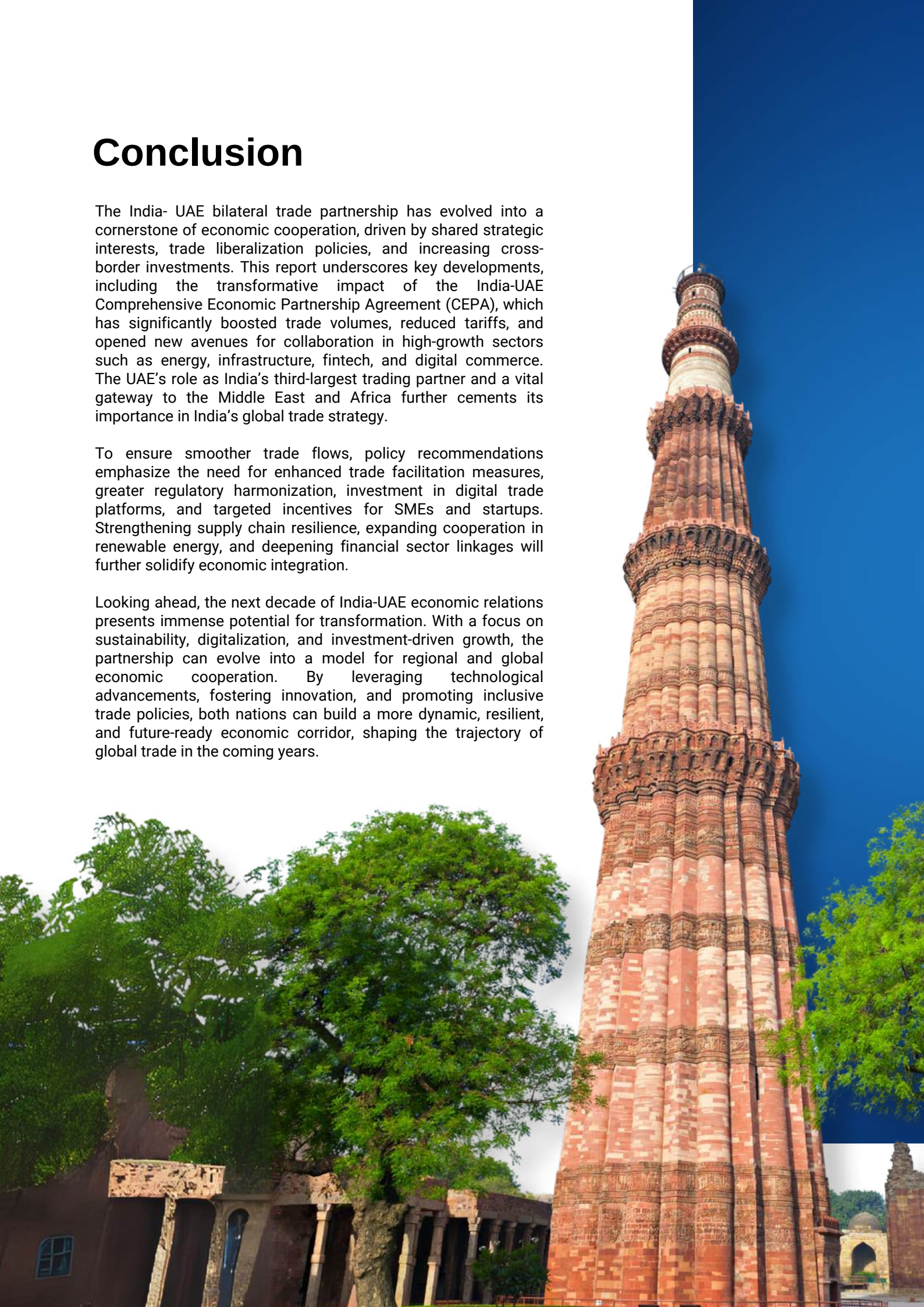
As both nations continue to align their economic visions, these initiatives will play a pivotal role in shaping the future of India- UAE trade relations.

Conclusion

The India- UAE bilateral trade partnership has evolved into a cornerstone of economic cooperation, driven by shared strategic interests, trade liberalization policies, and increasing cross-border investments. This report underscores key developments, including the transformative impact of the India-UAE Comprehensive Economic Partnership Agreement (CEPA), which has significantly boosted trade volumes, reduced tariffs, and opened new avenues for collaboration in high-growth sectors such as energy, infrastructure, fintech, and digital commerce. The UAE's role as India's third-largest trading partner and a vital gateway to the Middle East and Africa further cements its importance in India's global trade strategy.

To ensure smoother trade flows, policy recommendations emphasize the need for enhanced trade facilitation measures, greater regulatory harmonization, investment in digital trade platforms, and targeted incentives for SMEs and startups. Strengthening supply chain resilience, expanding cooperation in renewable energy, and deepening financial sector linkages will further solidify economic integration.

Looking ahead, the next decade of India-UAE economic relations presents immense potential for transformation. With a focus on sustainability, digitalization, and investment-driven growth, the partnership can evolve into a model for regional and global economic cooperation. By leveraging technological advancements, fostering innovation, and promoting inclusive trade policies, both nations can build a more dynamic, resilient, and future-ready economic corridor, shaping the trajectory of global trade in the coming years.



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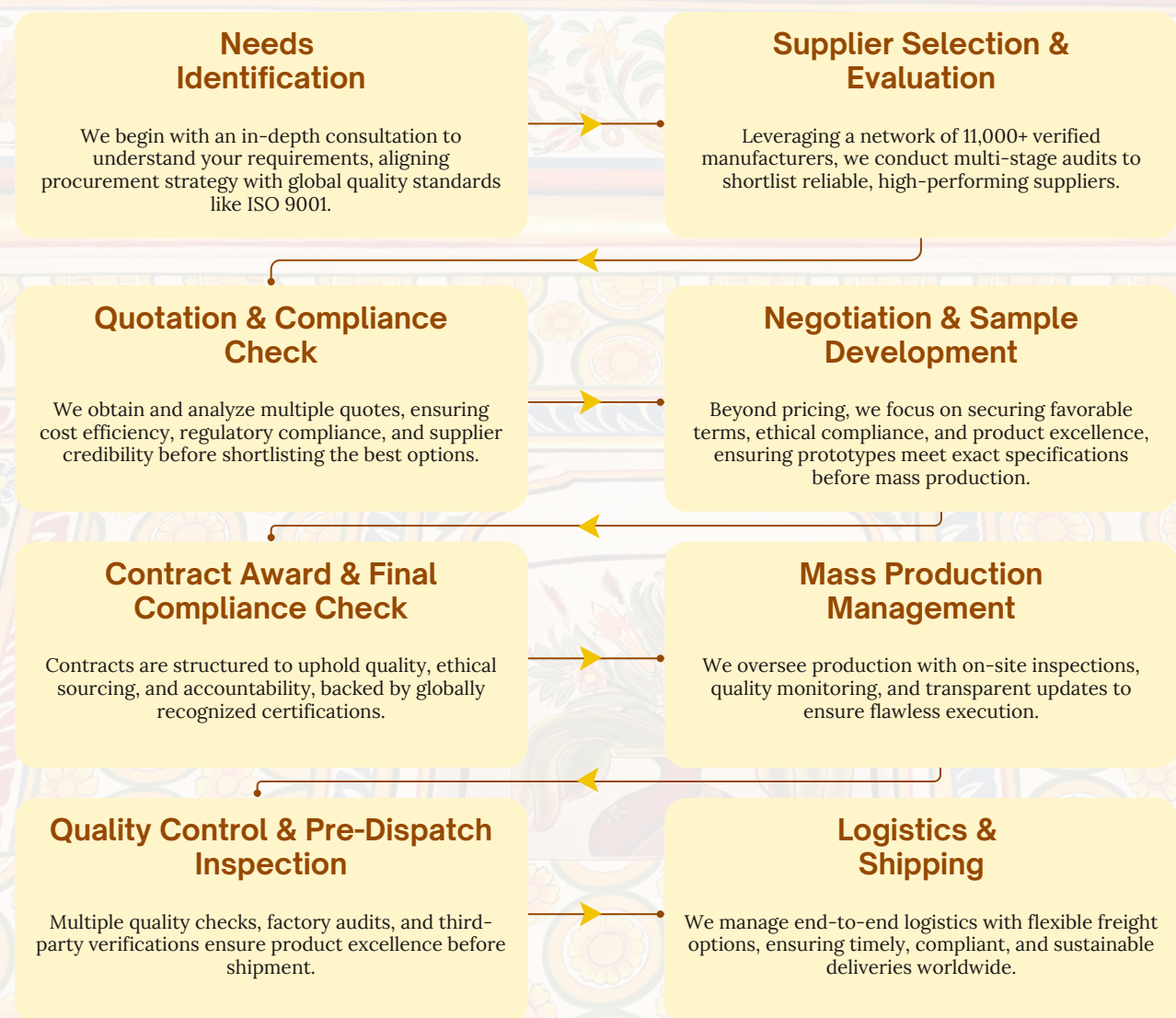
Glossary

- **ADGM** - Abu Dhabi's financial free zone
- **ADIA** - UAE's sovereign wealth fund
- **ADNOC** - UAE's national oil company
- **APEDA** - Indian agricultural export authority
- **BIT** - Bilateral investment treaty
- **CEPA** - Comprehensive trade partnership agreement
- **DGCIS** - Indian trade statistics agency
- **DIFC** - Dubai's financial free zone
- **DMCC** - Dubai commodities trading hub
- **DP World** - Global ports operator
- **EPC** - Export promotion council
- **EPR** - Producer waste responsibility policy
- **ESMA** - UAE product standards body
- **FDI** - Foreign direct investment
- **FTA** - Free trade agreement
- **GCC** - Gulf cooperation council
- **GJEPC** - Gems/jewelry export council
- **HLJTF** - Bilateral investment task force
- **IEA** - International energy agency
- **IMEC** - India-Europe trade corridor
- **IRENA** - International renewable energy agency
- **JAFZA** - Jebel Ali free zone
- **NTBs** - Non-tariff trade barriers
- **PLI** - Manufacturing production incentive
- **PPAC** - Indian petroleum statistics agency
- **RuPay-JAYWAN** - Cross-border payment system
- **SMEs** - Small medium enterprises
- **SPS** - Food safety standards
- **SUPs** - Banned single-use plastics
- **TEU** - Shipping container measurement
- **UIBC** - UAE-India business council
- **UPI-AANI** - Instant payment network
- **WIPO** - Global IP organization



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