OFFICIAL SOURCES ONLY · EDITION OF 16 OCTOBER 2026

DUBAI FOR INDIAN FREELANCERS

Permits, visas, tax on both sides, housing and family: what the official UAE and Indian government pages say about moving to Dubai to work for yourself.

181 CLAIMS · 175 OFFICIAL PAGES · 140 DOUBLE-SOURCED

FREE ONLINE: DUBAIREALESTATEIQ.COM/GUIDES/MOVE-TO-DUBAI

SOURCES CHECKED
16 OCTOBER 2026
UAE · INDIA

CONTENTS

01	What freelancing legally means in the UAE	4
02	Licence options: free zone or mainland	5
03	Visa routes for a freelancer	10
04	Arriving and getting residence	13
05	Tax and money in the UAE	16
06	Your tax status in India	21
07	Indian bank accounts and money rules	25
08	Renting a home	27
09	Health insurance and bringing family	30
10	Driving, schools and daily life	32
11	Leaving India properly	34
§	Sources and gaps	36

BEFORE YOU START

HOW TO READ THIS BOOK

Every sentence that states a fact comes from an official government or free-zone authority web page. The small numbers after a sentence point to those pages, listed in full at the back.

12,27 Two or more official pages state this fact.

† Only one official page could be found. Treat it with more care.

Facts that no official page supports are left out. The back of the book lists the topics we planned but could not source.

This is information, not legal, tax or immigration advice. Rules change; the authority's current page always takes precedence. The same content is available as a website and an interactive course at dubairealestateiq.com/guides/move-to-dubai.

181 claims, 175 official pages, 140 claims with two or more sources, 41 with one. Sources checked on 16 October 2026.

Terms. General information compiled from official public sources. Not legal, tax, immigration or financial advice. Not affiliated with or endorsed by any government body. The official authority's current page always takes precedence.

CHAPTER 01 OF 11

01

WHAT FREELANCING LEGALLY MEANS IN THE UAE

The permit that makes independent work legal, and how a permit differs from a residence visa.

MOHRE

MoHRE issues a Freelance work permit to individuals (including foreign nationals on self-sponsored residence visas) who work independently without an employer sponsor or an active employment contract and earn income by providing services to individuals or companies.[1,3]

ILLEGAL

Under the UAE Labour Law, working in the UAE without a valid MoHRE work permit is illegal.[1,2]

THE WORK PERMIT RULE

Under the UAE Labour Law, working in the UAE without a valid MoHRE work permit is illegal.[1,2]

MoHRE issues a Freelance work permit to individuals (including foreign nationals on self-sponsored residence visas) who work independently without an employer sponsor or an active employment contract and earn income by providing services to individuals or companies.[1,3]

PERMIT AND VISA ARE TWO DIFFERENT THINGS

DMCC says a freelance permit (a business licence) and a freelance visa (a residence visa) are separate things; the visa is typically linked to the permit.[4†]

02

LICENCE OPTIONS: FREE ZONE OR MAINLAND

The free-zone freelance permits we could verify, the mainland licence types, and the rules on working across the free-zone line.

AED 7,500

DDA's stated freelancer permit fee is AED 7,500 (AED 7,500 per annum in the licensing decision), plus AED 10 'Knowledge Dirham' and AED 10 'Innovation Dirham' per transaction.[5,7]

AED 4,020

DMCC's schedule of charges lists FreelanceUAE Package 1 at AED 4,020. It includes only the FreelanceUAE licence (no visa), valid for 1 year. All charges are subject to AED 20 Knowledge and Innovation Dirham fees, and DMCC may change fees without notice.[10,4]

FIVE

dubai.ae lists five mainland licence types: Industrial, Commercial, Professional, E-Trader and Dual. u.ae, citing Invest in Dubai, lists eight for Dubai: industrial, commercial, professional, eTrader, dual, instant, SME and Intelaq. Neither list has a licence named 'freelance'.[14,21]

DUBAI DEVELOPMENT AUTHORITY (INTERNET CITY, MEDIA CITY, KNOWLEDGE PARK)

The Dubai Development Authority (DDA) offers a Freelance License (Sole Professional License). It identifies the holder as a sole practitioner, who trades under their birth name, not a brand name.[5,6,7]

DDA's stated freelancer permit fee is AED 7,500 (AED 7,500 per annum in the licensing decision), plus AED 10 'Knowledge Dirham' and AED 10 'Inno-

vation Dirham' per transaction.[5,7]

DDA lists these documents for a freelancer permit: passport copy with residence visa page (if any), NOC from external authorities where applicable under the Licensing Categories Decision, and a self-declaration form if the applicant holds a valid visa.[5†]

DDA's licence categories decision covers freelancer segments in four areas: ICT freelancers (e.g. web, mobile and software development; data science), media freelancers (e.g. animator, graphic designer, photographer), education freelancers (e.g. trainer, researcher) and design/fashion freelancers. The decision covers Dubai Internet City, Dubai Media City, Dubai Knowledge Park and other TECOM-area zones.[7†]

Under DDA rules a Freelancer is not a Licensee and not an employee for the purposes of the free zone Employment Regulations. Freelancers must also obtain NOCs or approvals from the relevant UAE authorities and comply with applicable laws.[7†]

DMCC FREELANCEUAE

DMCC's licensing rules let a natural person apply for a Freelance Licence, which must cover one or more Approved Freelance Activities. DMCC markets this as 'FreelanceUAE'.[8,4]

DMCC's FreelanceUAE activity list includes software developer, web developer, graphic designer, copywriter, digital marketer, photographer, translator/interpreter, influencer/content creator, personal trainer and life coach, among others. Some entries are online sellers (E-Seller) of goods.[9,4]

DMCC's schedule of charges lists FreelanceUAE Package 1 at AED 4,020. It includes only the FreelanceUAE licence (no visa), valid for 1 year. All charges are subject to AED 20 Knowledge and Innovation Dirham fees, and DMCC may change fees without notice.[10,4]

DMCC's blog lists two larger FreelanceUAE packages: Plus at AED 9,136 (1-year licence, visa and establishment card) and Premium at AED 14,136 (2-year setup with visa and establishment card). The same amounts appear as Package 2 and 3 in DMCC's renewal charges.[4,10]

DMCC (a Dubai free zone) offers a freelance licence called FreelanceUAE; DMCC's guide says the package includes a FreelanceUAE licence, an

Establishment Card and a Residency Visa, with the visa giving residency for two years and an Emirates ID.[4†]

DMCC licences are valid for permitted activities conducted 'in or from' the DMCC Free Zone.[8,11†]

DUBAI AIRPORT FREEZONE

Dubai Airport Freezone (DAFZ) launched a 'Talent Pass' licence in January 2022 for freelance work (self-employment), aimed at fields including media, education, technology, art, marketing and consultancy; the announcement said it qualifies the holder for a three-year residence visa. The release is dated 2022, so current terms need checking with DAFZ.[12,13]

FREE ZONES IN GENERAL

Dubai free zones each have their own rules, regulations and regulatory authorities. dubai.ae says Dubai has more than 20 free zones, and u.ae says to check with each free zone authority about which company types it registers.[14,15,16†]

Free zone company types include the Free Zone Establishment (FZE) and Free Zone Company (FZ Co.). dubai.ae says an FZE is registered by a single shareholder, who can be an individual or a company; an FZCO needs at least two shareholders.[17,15,18]

DDA also offers company structures, such as the Free Zone LLC (FZ-LLC), a separate legal entity with shareholders who are individuals or corporates, and a branch of a foreign or UAE company. These are separate from the Freelancer permit.[19,6]

MAINLAND LICENCES

Mainland means all areas of Dubai outside the free zones, and the Dubai Department of Economy and Tourism (DET) manages registration and licensing of mainland companies.[14,20]

dubai.ae lists five mainland licence types: Industrial, Commercial, Professional, E-Trader and Dual. u.ae, citing Invest in Dubai, lists eight for

Dubai: industrial, commercial, professional, eTrader, dual, instant, SME and Intelaq. Neither list has a licence named 'freelance'.[14,21]

u.ae notes that Abu Dhabi has a separate 'freelancer licence' among its licence types, which is distinct from the Dubai licence list.[21†]

dubai.ae describes the mainland Professional Licence as for individuals who offer professional services based on their intellectual or artistic abilities.[14,17†]

The E-Trader Licence is a home-based licence for individuals selling products or services through social media and online platforms. It is issued only as a Sole Proprietorship, with the owner bearing full legal responsibility. dubai.ae also says all eTrade licences need an approval or NOC from the TDRA.[22,23,24†]

dubai.ae describes a mainland Sole Proprietorship as a business owned by one person who is personally liable for all of its financial obligations.[14,24]

A mainland Limited Liability Company (LLC) limits partners' liability to their capital share. It can be owned by a UAE national or any other individual or company regardless of nationality, with up to 50 partners.[14,24]

Most business activities allow 100% foreign ownership. Certain strategic sectors do not, and need an Emirati partner. Some activities also need approvals from other government bodies.[14,25,24†]

WORKING WITH MAINLAND CLIENTS FROM A FREE ZONE

u.ae says free zone companies are outside the mainland jurisdiction: to sell goods or services locally they must use a licensed mainland distributor, set up a mainland branch or company, or obtain the required mainland licences or approvals. In Dubai, Executive Council Resolution No. 11 of 2025 sets out those licences and permits.[26,27]

Dubai's Executive Council Resolution No. 11 of 2025 lets DET authorise a free zone 'Establishment' (a company or corporation) to work in Dubai outside free zones via a branch licence or a temporary permit of up to six months. The temporary permit costs AED 5,000; the branch licence out of the free zone costs AED 10,000 a year.[27,28]

The Resolution No. 11 of 2025 defines an 'Establishment' as a company or corporation licensed by a free zone authority, and does not apply to finan-

cial establishments licensed in DIFC.[27,29†]

The Free Zone Mainland Operating Permit (launched 8 Oct 2025) is for free zone companies holding a Dubai Unified Licence. At first it covers non-regulated activities such as technology, consultancy, design and professional services, and mainland revenue is subject to 9% corporate tax.[28†]

CHAPTER 03 OF 11

03

VISA ROUTES FOR A FREELANCER

The self-sponsored Green Visa, the Dubai virtual work visa, Golden Visa categories, and the free-zone visa attached to a permit.

FIVE-YEAR

The UAE Green Visa is a five-year, renewable residence that does not need a sponsor and lets the holder sponsor family members including a spouse and children.[30,31]

AED 360,000

The income test for a freelancer's Green Visa is annual freelance income of at least AED 360,000 over the previous two years (or the foreign-currency equivalent). ICP lists this alongside proof of stable income or financial solvency; GDRFA Dubai words it as income of AED 360,000 or proof of financial solvency throughout the stay.[31,3]

USD 3,500

GDRFA Dubai's 'virtual work' residence visa (for people employed remotely by an entity outside the UAE) requires proof of monthly income of at least USD 3,500, valid health insurance and a passport valid 6 months; it gives a one-year extendable residence and the holder can sponsor family.[36,37,38,39†]

GREEN VISA FOR FREELANCERS AND THE SELF-EMPLOYED

The UAE Green Visa is a five-year, renewable residence that does not need a sponsor and lets the holder sponsor family members including a spouse and children.[30,31]

Freelancers and self-employed people are one of three groups eligible for the Green Visa, alongside skilled workers and investors or business

partners.[30,31]

A Green Visa applicant who is a freelancer must hold a freelance work permit or self-employment permit issued by the Ministry of Human Resources and Emiratisation (MoHRE).[31,3]

A freelancer needs at least a bachelor's degree, a specialised diploma or an equivalent qualification to qualify for the Green Visa.[31,3]

The income test for a freelancer's Green Visa is annual freelance income of at least AED 360,000 over the previous two years (or the foreign-currency equivalent). ICP lists this alongside proof of stable income or financial solvency; GDRFA Dubai words it as income of AED 360,000 or proof of financial solvency throughout the stay.[31,3]

Dubai's GDRFA says a foreigner can be given the self-employment Green residence permit, whether inside or outside the country, without a guarantor, employer or employment contract.[3,30,31†]

For the Dubai self-employment Green permit, GDRFA lists a passport valid for at least 6 months and a MoHRE self-employed permit as the requirements.[3,32]

In Dubai, u.ae points to GDRFA Dubai for issuing the Green visa.[30,3,33†]

GDRFA Dubai's fee schedule for the self-employment Green permit lists a residence permit fee of AED 200, plus AED 10 Knowledge Dirham, AED 10 Innovation Dirham, AED 500 'fee inside the country' and AED 20 delivery. It adds that the issuance fee increases by AED 100 annually whenever the residency is over two years.[3†]

ICP's fee table for a Green Residence lists an application fee of AED 100, an issuance fee of AED 100 per year for a 5-year duration, and a smart service fee of AED 100. A separate AED 500 'status adjustment' fee applies to a change of status inside the country.[34,35†]

Green Residence holders can sponsor first-degree relatives as well as a spouse, unmarried daughters, sons under 25 years old and children with special needs, subject to financial-solvency and housing conditions.[34,30]

DUBAI VIRTUAL WORK VISA

GDRFA Dubai's 'virtual work' residence visa (for people employed remotely by an entity outside the UAE) requires proof of monthly income of at least

USD 3,500, valid health insurance and a passport valid 6 months; it gives a one-year extendable residence and the holder can sponsor family.[36,37,38,39†]

GOLDEN VISA CATEGORIES

Golden Visa categories include 'Exceptional Talents' such as people in culture and the arts and talents in digital technology, and the Golden Visa lasts 10 years under ICP's guide.[40,41]

For creatives in culture and arts, ICP lists three tiers: an international award, nomination or recognition ('Creative'), local or regional recognition ('Distinguished'), and a 'Distinguished Professional' tier. That tier lists at least five years of professional experience in intellectual or creative production, creative works published or distributed in the past three years, notable recognition in the field, work with well-known organisations, attention from critics, the media or specialised bodies, and active membership of a prestigious international arts organisation. In Dubai, GDRFA also asks for a nomination letter from the Ministry of Culture, the Dubai Culture and Arts Authority or the Emirates Media Council.[40,42,41]

Under ICP's guide, Golden Visa entrepreneurs qualify through an SME registered in the UAE in an approved field with annual revenue of at least AED 1,000,000, approval of the venture idea by an accredited business incubator, the Ministry of Economy or a relevant authority, or having founded ventures sold for a total of at least AED 7,000,000. Investors need at least AED 2,000,000 in a deposit, company capital or property, or a company paying at least AED 250,000 a year in federal taxes.[40,43,41†]

Golden Visa holders can stay outside the UAE for longer than the usual six months without losing their residence, and Golden, Green and Blue Residence holders can enter at any time while the residence remains valid.[41,44]

CHAPTER 04 OF 11

04

ARRIVING AND GETTING RESIDENCE

Visit visas for Indian passport holders, then the medical test, Emirates ID and residence steps, with the deadlines that apply.

60 DAYS

A foreigner who enters on an entry permit must finish the residence issuance procedures within 60 days of entry, or overstay fines apply.[34,55]

180 DAYS

A residence visa is automatically cancelled if the holder stays outside the UAE for more than 180 days continuously; the person then needs a new entry permit to return.[51,44]

AED 50 PER DAY

Overstaying a visit or residence permit beyond the permitted period or grace period attracts a fine of AED 50 per day.[47,57,51]

ENTERING ON A VISIT VISA

Indian ordinary-passport holders with a valid visa, residence permit or US Green Card from the US, EU or UK, or a valid residence permit from Japan, South Korea, Australia, Canada, Singapore or New Zealand, can get a UAE visa for 60 days (ICP service) or the shorter 14-day visa on arrival.[45,46,47,48]

Indian nationals holding a valid US visa (not only a residence permit) can use the entry visa scheme for nationals of certain countries.[48†]

The visa comes in 14-day and 60-day versions: the 14-day visa can be extended once for the same period, and the 60-day visa is single-entry and cannot be extended.[47,48]

ICP lists the fee for the 14-day visa as AED 100 and the 60-day visa as AED 250; ICP's 60-day service page separately lists an issuance fee of AED 250

and a smart services fee of AED 100.[47,45]

The passport must be valid for at least six months to use the visa-on-arrival route for Indians.[45,46]

The 60-day visa must be used within 30 days of issuance (pre-entry validity), and the stay counts from the date of entry.[45,48]

The UAE tourist visa is for people not eligible for visa on arrival or visa-free entry; it can be applied for through ICP or GDRFA Dubai, airlines, licensed travel agents or hotels, including a 5-year multiple-entry tourist visa (90 days per visit) that needs a bank balance of USD 4,000 over the last six months.[49,50]

MEDICAL TEST AND EMIRATES ID

A UAE residence visa requires applicants aged 18 and over to pass a medical fitness test, a security check, and to apply for an Emirates ID.[51,52]

The medical fitness examination is meant to show the applicant is free from communicable and infectious diseases. The Ministry of Health and Prevention (MOHAP) service card, which covers MOHAP's own public health and medical examination centres, gives about 40 minutes for the examination and 1 to 2 days to issue the report and result.[52†]

A new Emirates ID for a resident is linked to the residence application and needs a medical examination with a 'Fit' result; the ID card is delivered by courier after residence is issued.[53,34]

People aged 15 and over must complete fingerprint and signature registration for an Emirates ID at an ICP service centre.[53,54]

The Emirates ID is mandatory: all UAE citizens and residents must apply for one, and residents must carry it at all times. It expires when the residence visa expires.[54,51]

DEADLINES AND STATUS CHANGES

A foreigner who enters on an entry permit must finish the residence issuance procedures within 60 days of entry, or overstay fines apply.[34,55]

A person already in the UAE on another status can file a Change of Status request inside the country for AED 500 to complete residency without leaving, after cancelling the previous permit.[34,56]

Overstaying a visit or residence permit beyond the permitted period or grace period attracts a fine of AED 50 per day.[47,57,51]

STAYING AWAY AND LEAVING

A residence visa is automatically cancelled if the holder stays outside the UAE for more than 180 days continuously; the person then needs a new entry permit to return.[51,44]

Residents who stayed abroad more than six months for study, work or treatment can apply (from outside the UAE) for a permit to return, with a valid reason and a fine of AED 100 for every 30 days or less spent outside; entry must be completed within 30 days of approval. The ICP service says it does not apply to residents of the Emirate of Dubai, who should check with GDRFA Dubai.[51,44]

The remaining validity on the residence must be more than 30 days when applying for the permit to stay outside the UAE for more than six months.[44†]

After a residence permit expires or is cancelled, ICP lists a 180-day grace period for Golden, Green and Blue Residence holders and their family members, 90 days for skilled workers in levels 1-3 and property owners, 60 days for residences issued with a guarantor or host, and 30 days for all other categories.[57,58]

For the Dubai self-employment Green permit, GDRFA states the grace period to stay inside the country after expiry or cancellation of the residence permit is 180 days; ICP's FAQ describes a flexible grace period of up to 6 months for Green Residency.[3,50]

Dubai GDRFA's general cancellation service for residence permits states a 60-day grace period after cancellation or expiry, which differs from ICP's category-based grace periods.[59,58]

CHAPTER 05 OF 11

05

TAX AND MONEY IN THE UAE

Personal income tax, corporate tax for individuals in business, Small Business Relief, VAT, tax residency certificates, UAE Pass and bank accounts.

AED 1,000,000

A resident or non-resident natural person's business activity is subject to corporate tax only where total Turnover from it exceeds AED 1,000,000 within a Gregorian calendar year.[66,67]

AED 375,000

Mandatory VAT registration threshold: taxable supplies and imports exceeding AED 375,000.[83,82,62]

9%

Corporate tax rate: 0% on taxable income up to AED 375,000 and 9% on taxable income above AED 375,000.[63,65]

INCOME TAX AND CORPORATE TAX

The UAE does not levy income tax on individuals; it levies 5% VAT, excise tax on specific goods, and corporate tax on business profits.[60,61,62†]

Corporate tax (Federal Decree-Law No. 47 of 2022) applies to financial years beginning on or after 1 June 2023.[63,64]

Corporate tax rate: 0% on taxable income up to AED 375,000 and 9% on taxable income above AED 375,000.[63,65]

The FTA applies the same 0% / 9% bands to natural persons: 0% on the portion of Taxable Income not exceeding AED 375,000 and 9% on the portion above.[65,63]

A resident or non-resident natural person's business activity is subject to corporate tax only where total Turnover from it exceeds AED 1,000,000 within a Gregorian calendar year.[66,67]

Turnover is defined as the gross amount of income derived during a Gregorian calendar year.[66,68]

Wage, personal investment income and real estate investment income of a natural person are not treated as business activities for corporate tax, regardless of amount.[66,67]

An employee's salary or other remuneration from an employer does not fall within the scope of corporate tax.[69,67]

A natural person with business turnover not exceeding AED 1 million in a calendar year is not subject to corporate tax and does not need to register.[68,67]

The first potential corporate tax period for a natural person is the 2024 Gregorian calendar year; the tax period is 1 January to 31 December.[65,68]

REGISTERING AND FILING

A natural person whose turnover exceeds AED 1 million must register for corporate tax by 31 March of the calendar year following the year in which turnover exceeded the threshold.[70,65]

FTA worked example: turnover exceeding AED 1 million during 2024 means registration by 31 March 2025 and a corporate tax return by 30 September 2025.[70,65]

Taxable persons file a corporate tax return within 9 months of the end of the tax period; the same deadline generally applies to payment.[64,68]

Failing to submit a corporate tax registration application on time carries an administrative penalty of AED 10,000.[70,65]

A natural person who stays registered while turnover is under AED 1 million files only a 'nil' tax return.[68,65]

Corporate tax registration is done through the FTA's EmaraTax platform.[70,71]

FTA services are only available through UAE Pass.[71,72]

UAE PASS is the first national digital identity and signature solution, using smartphone-based authentication and digital document signing.[73,74]

SMALL BUSINESS RELIEF

Small Business Relief: a resident taxable person (natural or juridical) with revenue of AED 3,000,000 or less in the relevant and all previous tax periods can elect to be treated as having no taxable income.[75,76]

The AED 3,000,000 Small Business Relief threshold applies to tax periods starting on or after 1 June 2023 and ending on or before 31 December 2029. Ministerial Decision No. 131 of 2026 moved the end date from 31 December 2026.[77,78]

Once revenue exceeds AED 3 million in any tax period, Small Business Relief is no longer available, even if later revenue falls below the threshold.[79,80]

A natural person taxable for corporate tax may use cash-basis accounting if turnover does not exceed AED 3 million.[65,69,81]

VAT

VAT is levied at a standard rate of 5%.[82,62]

Mandatory VAT registration threshold: taxable supplies and imports exceeding AED 375,000.[83,82,62]

Voluntary VAT registration threshold: taxable supplies and imports (or taxable expenses) exceeding AED 187,500.[83,82,84]

Mandatory VAT registration also applies where a business expects taxable supplies and imports to exceed AED 375,000 in the next 30 days; the past-12-months test is otherwise used.[83,84]

A person required to register for VAT must apply to the FTA within 30 days of being required to register.[84,85,86]

UAE VAT is zero-rated on exports of services. One qualifying case: the client has no place of residence in an 'Implementing State' and is outside the UAE when the service is performed. The FTA says the UAE currently treats no other state as an Implementing State, so in practice the test is no place of residence in the UAE. Further conditions apply.[87,88]

UAE TAX RESIDENCY AND THE CERTIFICATE

Under domestic rules a natural person is a UAE tax resident if physically present in the UAE for 183 days or more within the relevant 12 consecutive months.[89,90]

The 183 days need not be consecutive, and all days or parts of a day of physical presence count.[91,92]

Alternative residency routes: 90 days or more in the UAE in the relevant 12 months, if you are a UAE or GCC national or hold a valid UAE residence permit and also have a permanent place of residence or employment or a business in the UAE; or your usual or primary place of residence and centre of financial and personal interests are in the UAE.[90,89]

UAE Ministerial Decision 27 of 2023 says a 'Permanent Place of Residence' need not be owned and can be rented or otherwise occupied as a dwelling.[91,93]

Tax Residency Certificate for individuals via FTA: applicants under the 183-day case provide an Emirates ID or a passport with an official entry/exit report.[90,94,89†]

FTA Tax Residency Certificate fees: AED 50 submission fee, AED 1,000 for a natural person without a corporate tax TRN, AED 250 per hard copy; processing is 10 business days.[90,89]

A Tax Residency Certificate covers a tax period or a selected 12-month period; it cannot cover a future period or more than 12 months.[90,89]

FTA issues Tax Residency Certificates so a UAE tax resident can use the provisions of Double Taxation Agreements in effect; for DTA purposes the residency test is the one in the applicable DTA.[90,89,95]

BANK ACCOUNTS

Bank account opening (u.ae): commonly required documents include Emirates ID, valid UAE residence visa, passport, and salary certificate or employment letter; self-employed applicants may need a trade licence and company documents.[96†]

Under the CBUAE SME Customer Protection Regulation (Circular 2/2026, effective 13 September 2026, which cancelled the 2021 SME Market Conduct Regulation), banks must have systems to complete the opening of an SME

customer's account within three business days where the applicant is assessed as low money-laundering risk and has standard due-diligence documents. The clock starts once all required documents are provided.[97†]

CHAPTER 06 OF 11

06

YOUR TAX STATUS IN INDIA

How India decides whether you are resident, what a non-resident is taxed on, filing returns, and claiming the India-UAE treaty.

1 APRIL 2026

The Income-tax Act, 2025 came into force on 1 April 2026, replacing the Income-tax Act, 1961; residential status under its section 6 applies to tax years beginning on or after that date.[98,99]

182 DAYS

An individual is resident in India for a tax year if in India 182 days or more in that year, or 60 days or more in that year plus 365 days or more in the preceding four years (Act 2025 s.6(2); same test as Act 1961 s.6(1)).[101,99,102]

RS 15 LAKH

An Indian citizen is deemed resident (Act 2025 s.6(7); Act 1961 s.6(1A)) if total income other than foreign-source income exceeds Rs 15 lakh and the person is not liable to tax in any other country by reason of domicile, residence or similar criteria; days in India do not matter for this rule.[101,99,102]

WHICH ACT APPLIES

The Income-tax Act, 2025 came into force on 1 April 2026, replacing the Income-tax Act, 1961; residential status under its section 6 applies to tax years beginning on or after that date.[98,99]

Residential status for any tax year beginning before 1 April 2026 (up to FY 2025-26) is still decided under section 6 of the 1961 Act.[99,100†]

RESIDENT OR NON-RESIDENT

An individual is resident in India for a tax year if in India 182 days or more in that year, or 60 days or more in that year plus 365 days or more in the preceding four years (Act 2025 s.6(2); same test as Act 1961 s.6(1)).[101,99,102]

The 60-day plus 365-day limb does not apply to an Indian citizen who leaves India in the tax year for employment outside India (or as crew of an Indian ship); such a citizen becomes resident only on the 182-day test. The official text says 'employment' and does not mention self-employment or freelancing.[101,99,102]

For an Indian citizen or person of Indian origin visiting India from abroad, the 60-day limb becomes 120 days if total income other than foreign-source income exceeds Rs 15 lakh in the year (still combined with 365 days in the four preceding years).[101,99,102]

An Indian citizen is deemed resident (Act 2025 s.6(7); Act 1961 s.6(1A)) if total income other than foreign-source income exceeds Rs 15 lakh and the person is not liable to tax in any other country by reason of domicile, residence or similar criteria; days in India do not matter for this rule.[101,99,102]

A resident individual is 'not ordinarily resident' (NOR) if non-resident in nine of the ten preceding tax years, or in India 729 days or less in the preceding seven; a citizen or person of Indian origin with Indian income above Rs 15 lakh who is in India 120 days or more but under 182 days in the tax year is also NOR, as is a citizen deemed resident under s.6(7).[101,99,102,103]

WHAT A NON-RESIDENT IS TAXED ON, AND FILING

A non-resident's total income in India includes only income received or deemed received in India, or accruing or arising (or deemed to) in India; a resident (not NOR) is taxed on income from whatever source, and an NOR on foreign-accruing income only if from a business controlled in or profession set up in India.[104,103]

A person other than a company or firm must file a return for a tax year if total income (before specified deductions) exceeds the maximum amount not chargeable to tax; a resident other than NOR who holds foreign assets or has signing authority abroad must file regardless of income (Act 2025 s.263).[103,105]

A non-resident Indian need not file a return if total income is only investment income and/or long-term capital gains from foreign exchange assets (specified Indian assets bought with convertible foreign exchange), and tax deductible at source has been deducted (Act 2025 s.216, carrying forward old s.115G).[103,99]

THE INDIA-UAE TAX TREATY

India and the UAE have a comprehensive double taxation agreement, in force in India by notification from 1993, amended by later notifications (2007, 2013); the UAE Ministry of Finance list shows the original agreement and protocols dated 2007 and 2012.[106,107]

The Indian agreement covers taxes on income and on capital and applies to persons resident in one or both states.[106,108]

Where India has a tax treaty with a country, the Income-tax Act applies to a person covered by it only to the extent more beneficial to that person.[103,109]

Under Article 4 of the India-UAE DTAA, a UAE individual is a 'resident' if present in the UAE at least 183 days in the calendar year; an Indian resident is a person liable to tax in India by reason of domicile, residence or similar criterion, excluding persons taxed only on India-source income.[106†]

Where an individual is resident of both countries, the India-UAE treaty's tie-breaker rule decides in order: permanent home; if in both, closer personal and economic relations (centre of vital interests); then habitual abode; then nationality; then mutual agreement of the competent authorities.[106†]

Article 14 (independent personal services) of the India-UAE DTAA: professional services income of a resident is taxable only in the residence State, unless there is a fixed base in the other State or a stay there of 183 days or more in the relevant year.[106†]

To claim treaty relief, a non-resident must obtain a certificate of being resident in the other country from that country's government (a Tax Residency Certificate) and furnish prescribed documents.[103,109]

Form 10F is now Form 41 under the Income-tax Rules, 2026 (rule 75; Act 2025 s.159(8)), an electronic self-declaration for non-residents claiming

DTAA benefit. The department's double-taxation page still uses the name Form 10F.[110,109]

Form 41 needs the foreign Tax Residency Certificate (valid for the relevant financial year in India) and the foreign tax identification number; it is filed once per tax year, and without it the DTAA benefit is not available and the Indian payer must deduct TDS at the applicable rate.[110,111†]

CHAPTER 07 OF 11

07

INDIAN BANK ACCOUNTS AND MONEY RULES

FEMA residency, and the NRE, NRO and FCNR(B) accounts that apply once you are resident outside India.

NRO

When a resident Indian becomes a person resident outside India, the existing resident bank account should be designated as an NRO account.[115,116]

USD 2,50,000

The Liberalised Remittance Scheme lets resident individuals remit up to USD 2,50,000 per financial year (April-March); it is not available to companies, firms, HUFs or trusts.[117,118]

USD 1 MILLION

NRO account: a rupee account; balances are not repatriable abroad except current income and, for NRIs/PIOs, up to USD 1 million per financial year.[115,114]

FEMA RESIDENCY IS A SEPARATE TEST

FEMA residency is a separate test from tax residency: FEMA s.2(v)(i) counts as resident a person in India more than 182 days in the preceding financial year, but excludes a person who has gone out of India for taking up employment, for carrying on a business or vocation outside India, or for any other purpose indicating an uncertain stay abroad.[112,113]

RBI defines a Non-resident Indian (NRI) as a person resident outside India who is a citizen of India.[114,115]

YOUR ACCOUNTS

When a resident Indian becomes a person resident outside India, the existing resident bank account should be designated as an NRO account.[115,116]

NRE account: an Indian-rupee account for NRIs/PIOs, in savings, current, recurring or fixed-deposit form, with inward remittances and remittances outside India permitted.[115,114]

Interest on NRE account balances is exempt from Indian income tax; the Income Tax Act 2025 keeps the exemption (Schedule IV), linked to non-resident status under FEMA.[115,99]

FCNR(B) account: foreign-currency fixed deposit only, in any permissible currency, for NRIs/PIOs; RBI's account table gives terms of not less than 1 year and not more than 5 years.[115,114]

NRO account: a rupee account; balances are not repatriable abroad except current income and, for NRIs/PIOs, up to USD 1 million per financial year.[115,114]

SENDING MONEY OUT WHILE RESIDENT

The Liberalised Remittance Scheme lets resident individuals remit up to USD 2,50,000 per financial year (April-March); it is not available to companies, firms, HUFs or trusts.[117,118]

CHAPTER 08 OF 11

08

RENTING A HOME

Ejari registration, utility connection, the housing fee and the rules on rent increases.

EJARI

Tenancy contracts in Dubai must be registered through DLD's Ejari system; DLD's tenancy guide calls Ejari an online programme developed by RERA and says registration is mandatory.[119,120]

AED 177.75

DLD lists the fee for registering a tenancy contract as AED 177.75 in total via the Dubai REST app or DLD website, and AED 220 in total via Real Estate Trustee Centres (AED 100 registration fee plus other fees).[122,121†]

90 DAYS

A party who wants to change the rent or other terms must notify the other party no less than 90 days before the tenancy contract expires, unless otherwise agreed.[119,121]

EJARI

Tenancy contracts in Dubai must be registered through DLD's Ejari system; DLD's tenancy guide calls Ejari an online programme developed by RERA and says registration is mandatory.[119,120]

Ejari registrations can be made by users registered in the Ejari system (owners, property companies, representatives), through real estate services trustee centres, or through the Dubai REST app.[121,122]

A tenant can start Ejari registration (via Dubai REST or a trustee office with an owner NOC), but the landlord's approval is required to complete

it.[121,123†]

DLD lists the fee for registering a tenancy contract as AED 177.75 in total via the Dubai REST app or DLD website, and AED 220 in total via Real Estate Trustee Centres (AED 100 registration fee plus other fees).[122,121†]

Individuals may hold a maximum of 3 residential Ejari contracts; there is no limit for commercial leasing.[121†]

ELECTRICITY, WATER AND THE HOUSING FEE

Registered lease contracts are required to connect utilities in the UAE; DEWA made an attested Ejari contract mandatory for electricity and water services from 1 July 2017.[120,124]

After Ejari is issued, DEWA automatically sends a welcome email with the new account number, security deposit details and payment link; no visit to a DEWA office is needed.[125,124]

DEWA's listed residential security deposit is AED 2,000 for a flat and AED 4,000 for a villa.[125,126]

Tenants in Dubai pay a housing fee to Dubai Municipality of 5 per cent of yearly rent, added to monthly electricity and water bills.[120,121]

RENT INCREASES AND NOTICE

Decree No. 43 of 2013 sets the maximum rent increase on renewal by how far the current rent is below the average rental value of similar units: none if up to 10% below; 5% if 11-20% below; 10% if 21-30%; 15% if 31-40%; 20% if more than 40% below.[127,128]

The Decree applies to all landlords in Dubai, including public and private entities, special development areas and free zones such as DIFC.[127,128]

The average market rent is set by the 'Rent Index of the Emirate of Dubai' approved by RERA; DLD says the index is indicative for a new lease and mandatory when the parties dispute a renewal increase.[127,121]

A party who wants to change the rent or other terms must notify the other party no less than 90 days before the tenancy contract expires, unless otherwise agreed.[119,121]

DLD's Smart Rent Index (described by DLD on 16 Feb 2025 as a recent launch): a rent increase is applied only if the landlord notified the tenant at

least 90 days before expiry and the index confirms the property's eligibility.[129,121]

Law No. 33 of 2008 replaced the original two-year rent freeze in Law No. 26 of 2007. At renewal, landlord and tenant may amend the contract's terms or review the rent, up or down; unless they agree otherwise, the party seeking a change must notify the other at least 90 days before the contract expires.[119†]

CHAPTER 09 OF 11

09

HEALTH INSURANCE AND BRINGING FAMILY

Dubai's health insurance law and the conditions for sponsoring a spouse, children and parents.

LAW NO. 11 OF 2013

Under Dubai Law No. 11 of 2013, health insurance is mandatory in Dubai; the law requires enrolment of UAE nationals, residents and visitors.[130,131,132]

AED 4,000

To sponsor family as a UAE resident, the sponsor must have a minimum salary of AED 4,000, or AED 3,000 plus accommodation.[138,139]

AED 10,000

For sponsoring parents (and parents-in-law), GDRFA Dubai's humanitarian-cases page lists a minimum salary of AED 10,000, an attested tenancy contract suitable for family size and three months of bank statements.[141†]

HEALTH INSURANCE

Under Dubai Law No. 11 of 2013, health insurance is mandatory in Dubai; the law requires enrolment of UAE nationals, residents and visitors.[130,131,132]

Employers in Dubai, including free zone employers, must provide health insurance to employees; sponsors must cover the persons they sponsor who have no employer (e.g. dependants).[130,131,132]

Employers must bear the full cost of employee premiums and may not deduct it from salary.[132,131]

The Essential Benefits Plan (EBP) is the minimum level of health insurance coverage mandated by the Dubai Health Authority.[132,133]

Law No. 11 of 2013 requires employers to produce a health insurance policy when issuing or renewing employees' residence permits, and DHA coordinates with visa-issuing authorities on this.[131,134,135,130]

Employers or sponsors who fail to provide health insurance face penalties under Dubai Law No. 11 of 2013.[132,136,137]

SPONSORING FAMILY

To sponsor family as a UAE resident, the sponsor must have a minimum salary of AED 4,000, or AED 3,000 plus accommodation.[138,139]

Expatriate residents may sponsor a spouse, unmarried daughters, sons under 25, and children with special needs.[138,140]

Sponsored family members aged 18 or over must pass a medical fitness test at an approved centre.[138,140]

For sponsoring parents (and parents-in-law), GDRFA Dubai's humanitarian-cases page lists a minimum salary of AED 10,000, an attested tenancy contract suitable for family size and three months of bank statements.[141†]

CHAPTER 10 OF 11

10

DRIVING, SCHOOLS AND DAILY LIFE

Driving with an Indian licence, the school regulator, emergency numbers and the working week.

999

Emergency numbers in the UAE: 999 police, 998 ambulance, 997 fire (Civil Defence).[154,155]

KHDA

KHDA (Knowledge and Human Development Authority) is the Dubai body responsible for the growth and quality of private education, including school inspection.[148,149]

2 YEARS

A new UAE driving licence is valid for 1 year if under 21 and 2 years if 21 or older; minimum age is 18 for light vehicles and 17 for motorcycles.[143,144]

DRIVING

India does not appear in RTA's lists of countries whose driving licences are eligible for exchange in Dubai (neither the longer eligibility list nor the list of 20 exception countries).[142†]

Residents with licences from non-eligible countries obtain a UAE licence by taking classes at a driving institute and passing the tests of the local transport authority. In Dubai, RTA gives holders of an unexchangeable foreign licence a one-time 'golden chance' to take the knowledge and road tests with no training hours; a valid unexchangeable foreign light-vehicle licence also cuts training to 20, 30 or 40 sessions depending on how long it has been held.[143,144,145]

A new UAE driving licence is valid for 1 year if under 21 and 2 years if 21 or older; minimum age is 18 for light vehicles and 17 for motorcycles.[143,144]

RTA says a foreign international driving licence can be used in Dubai only while on a visit visa, and only for a light vehicle or a motorcycle.[146,147†]

SCHOOLS

KHDA (Knowledge and Human Development Authority) is the Dubai body responsible for the growth and quality of private education, including school inspection.[148,149]

KHDA school inspection ratings are Outstanding, Very Good, Good, Acceptable, Weak and Very Weak.[150,151]

In Dubai, school inspection ratings determine the percentage of fee increase permitted for each private school.[150,152,153]

EMERGENCY NUMBERS

Emergency numbers in the UAE: 999 police, 998 ambulance, 997 fire (Civil Defence).[154,155]

Other Dubai numbers: 996 marine/coastguard, 995 find and rescue, 991 electricity/water failure; the DCAS SOS app can request an ambulance with exact location.[154,155]

THE WORKING WEEK

The UAE federal government works Monday to Thursday 7.30am-3.30pm and Friday 7.30am-12.00pm; Saturday and Sunday are the weekend. Dubai's government adopted a similar week (effective 1 Jan 2022 federally).[156,157]

u.ae notes most UAE private companies are closed only on Sundays, while others are closed on both Saturday and Sunday (private-sector days vary by employer).[158†]

CHAPTER 11 OF 11

11

LEAVING INDIA PROPERLY

Emigration clearance, your passport from Dubai, consular registration, EPF and NPS.

ECR

Emigration clearance applies to persons with ECR-endorsed passports going to an ECR country for taking up employment; ECR holders going for other purposes do not need it.[159,160]

BLS

From the UAE, passport applications are filled online on the Global Passport Seva Portal and submitted in person at a BLS centre by appointment.[165,166]

RE-ISSUE

Changing the address in an Indian passport requires applying for re-issue; the Consulate General of India Dubai advises updating changed entries (such as address) at renewal.[164,165]

EMIGRATION CLEARANCE (ECR AND ECNR)

Emigration clearance applies to persons with ECR-endorsed passports going to an ECR country for taking up employment; ECR holders going for other purposes do not need it.[159,160]

The UAE is on MEA's list of ECR countries.[159,161]

Passports not endorsed ECR are ECNR. MEA's list of persons who get no ECR stamp includes individual income-tax payers, persons with matriculation or above, persons above 50, and persons who have stayed abroad more than three years.[159,161,162,163]

YOUR PASSPORT FROM DUBAI

Changing the address in an Indian passport requires applying for re-issue; the Consulate General of India Dubai advises updating changed entries (such as address) at renewal.[164,165]

From the UAE, passport applications are filled online on the Global Passport Seva Portal and submitted in person at a BLS centre by appointment.[165,166]

The Dubai consulate asks for two addresses on the passport application: an Indian address (used for police verification) and the current UAE address.[165,167†]

CONSULAR REGISTRATION AND HELP

MEA advises Indians staying abroad for a reasonable length of time to register with the local Indian Embassy/Consulate before leaving India or soon after arrival; this is advice, not stated as mandatory.[168,169]

MADAD is MEA's online consular grievance portal, launched 21 February 2015; it handles grievances about consular services, with a toll-free helpline 1800-11-3090.[160,168]

EPF AND NPS

EPF Scheme para 69 allows withdrawal of the amount at a member's credit immediately before migration from India for permanent settlement abroad or for taking employment abroad.[170,171†]

An EPF member stays a member until the balance is withdrawn under paragraph 69 (para 26A).[170,172]

NPS is open to Indian citizens resident or non-resident, and to Overseas Citizens of India; PFRDA issued a December 2025 circular on KYC for NRI and OCI onboarding.[173,174]

NPS Tier II is not available to NRI and OCI subscribers.[174,173]

An NRI opening NPS needs an Indian bank account; PFRDA lists proof of an NRE/NRO bank account among documents.[175,173]

BACK MATTER

SOURCES

Official pages only, checked on 16 October 2026. Numbers match the superscripts in the text and the S numbers on the website.

1. u.ae. Work permits. https://u.ae/en/information-and-services/jobs/Sector-of-employment/employment-in-the-private-sector/work-permits
2. u.ae. Federal Decree-Law No. 33 of 2021 Regarding the Regulation of Employment Relationship (English text, Article 6). https://assets.u.ae/api/public/content/eb65a60bbff949fa912eddd566613014?v=7174ed78
3. GDRFA Dubai. Issuing a green residence permit (self-employment). https://gdrfad.gov.ae/en/services/f52024d1-b812-11ed-5210-4cd98f768936
4. DMCC. Starting Your Freelance Career in Dubai. https://dmcc.ae/blog/starting-your-freelance-career-in-dubai
5. DDA. Freelancer License Registration (Sole Professional License). https://dda.gov.ae/en/registration-licensing/setting-up-a-business/freelancer/freelancer-license-registration-sole-professional-license
6. DDA. Registering for a Freelance License. https://dda.gov.ae/en/registration-licensing/setting-up-a-business/freelancer
7. DDA. Decision No. 1 of 2021 Concerning Licence Categories. https://dda.gov.ae/-/media/Project/TECOM/Media/DDA/General/DDA_PDF/RL_PDF/02-Amendments/Licensing-Categories-Decision-No-1-of-2021.pdf
8. DMCC. DMCC Licensing Rules (Version 3, 10 Oct 2024). https://dmcc.ae/hubfs/Compliance%20Documents%202024/Licensing%20Rules-%20Final.pdf
9. DMCC. FreelanceUAE Licence Descriptions. https://landing.dmcc.ae/freelance-uae-licence-descriptions
10. DMCC. DMCC Schedule of Charges. https://dmcc.ae/members/support/schedule-charges
11. DMCC. Licence Renewal Guidelines. https://dmcc.ae/members/support/knowledge-bank/licence-renewal-guidelines
12. Dubai Protocol Department. DAFZ launches Talent Pass licence to attract innovators to Dubai (9 Jan 2022). https://www.protocol.dubai.ae/en/media-listing/news-events/dafz-launches-talent-pass-licence-to-attract-innovators-to-dubai/
13. Dubai Media Office. Under the directives of Hamdan bin Mohammed DAFZ launches 'Talent Pass' license to attract innovators to Dubai. https://mediaoffice.ae/en/news/2022/Jan/09-01/Under-the-directives-of-Hamdan-bin-Mohammed-DAFZ-launches
14. dubai.ae. Starting a Business (Business Set-up Options). https://www.dubai.ae/starting-a-business
15. u.ae. Starting a business in a free zone. https://u.ae/en/information-and-services/business/Doing-business/doing-business-in-free-zones/starting-a-business-in-a-free-zone

16. UAE Government portal. Recruiting in free zones. https://u.ae/en/information-and-services/business/Doing-business/doing-business-in-free-zones/recruiting-in-free-zones

17. dubai.ae. Business Set-up Options. https://www.dubai.ae/investing/starting-a-business/business-set-up-options

18. Invest in Dubai. Setting up in a free zone. https://www.investindubai.gov.ae/en/business-setup/free-zone-companies

19. DDA. Setting up a Business. https://dda.gov.ae/en/registration-licensing/setting-up-a-business

20. DET. Mainland business licensing. https://www.dubaidet.gov.ae/en/licences-and-permits/business-licensing

21. u.ae. Steps to start a business on the mainland. https://u.ae/en/information-and-services/business/Doing-business/doing-business-on-the-mainland/steps-to-start-a-business-on-the-mainland

22. dubai.ae. eCommerce. https://www.dubai.ae/investing/starting-a-business/ecommerce

23. u.ae. eCommerce (Managing and growing your business). https://u.ae/en/information-and-services/business/Managing-and-growing-your-business/ecommerce

24. Invest in Dubai. Dubai Mainland Business Set-up. https://www.investindubai.gov.ae/en/business-setup/mainland-companies

25. u.ae. Full foreign ownership of commercial companies. https://u.ae/en/information-and-services/business/Doing-business/doing-business-on-the-mainland/full-foreign-ownership-of-commercial-companies

26. u.ae. Running a business in a free zone. https://u.ae/en/information-and-services/business/Doing-business/doing-business-in-free-zones/running-a-business-in-a-free-zone-

27. Dubai Legislation Portal. Executive Council Resolution No. (11) of 2025 Regulating the Conduct of Free Zone Establishments' Activities within the Emirate of Dubai. https://dlp.dubai.gov.ae/Legislation%20Reference/2025/Executive%20Council%20Resolution%20No.%20(11)%20of%202025%20Regulating%20the%20Conduct%20of%20Free%20Zone%20Establishments%E2%80%99%20Activities.html

28. Dubai Media Office. Dubai Launches Free Zone Mainland Operating Permit. https://mediaoffice.ae/en/news/2025/october/08-10/dubai-launches-free-zone-mainland-operating-permit

29. Dubai Media Office. Hamdan bin Mohammed issues Resolution to regulate free zone establishments operating outside designated zones. https://mediaoffice.ae/en/news/2025/march/17-03/hamdan-bin-mohammed-issues-resolution

30. u.ae. Residence visa for doing business in the UAE (Green visa). https://u.ae/en/information-and-services/visa-and-emirates-id/Types-of-visas/Investor-visa/Green-visa

31. ICP. Green Residence Guide. https://icp.gov.ae/en/services/uae-green-residency/

32. GDRFA Dubai. Issuance of a green visa (self-employment). https://www.gdrfad.gov.ae/en/services/c4d66f2d-408c-11ed-4fe5-0050569629e8

33. Invest in Dubai. Visas to Live and Work in Dubai. https://www.investindubai.gov.ae/en/live-and-work/visas-and-entry

34. ICP. Issuing Residency Permit. https://icp.gov.ae/en/services-details/?serviceid=64afe3c1035448005bd52e64

35. ICP. ICP Services Guide 2024 (Issue of Residence Permit - Green Visa, 5 years). https://icp.gov.ae/wp-content/themes/ica_v3/assets/images/servicesGuideEN2024.pdf

36. GDRFA Dubai. Visa Issuance (Virtual Work). https://www.gdrfad.gov.ae/en/services/64154a31-ec6d-11ec-140b-0050569629e8

37. GDRFA Dubai. Issuance of the virtual work residence permit. https://www.gdrfad.gov.ae/en/services/f52024e3-b812-11ed-5210-4cd98f768936

38. u.ae. Residence visa for working outside the UAE. https://u.ae/en/information-and-services/visa-and-emirates-id/Types-of-visas/Residence-visa/residence-visa-for-working-outside-the-uae

39. ICP. Issuance of Visa Residence Virtual Work (Virtual Work Employee). https://icp.gov.ae/en/services-details/?serviceid=68e73fd45ae59b00117389f4

40. ICP. Golden Residency Guide. https://icp.gov.ae/en/services/uae-golden-residency/

41. u.ae. Golden visa. https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa

42. GDRFA Dubai. Issuance of a golden residence permit (Talented Geniuses) - culture and arts categories. https://gdrfad.gov.ae/en/services/2e7da546-f815-11eb-0320-0050569629e8

43. GDRFA Dubai. Issuing a golden residence permit (investors). https://www.gdrfad.gov.ae/en/services/8ea80da4-f43e-11eb-0320-0050569629e8

44. ICP. Issuance of a Permit to Stay Outside the Country for More Than 6 Months. https://icp.gov.ae/en/services-details/?serviceid=68e352d65ae59b00117383fc

45. ICP. Issuance of a 60-day visa for nationals of certain countries residing abroad. https://icp.gov.ae/en/services-details/?serviceid=68f5bcdb8c587a0011cb16d5

46. MEA. Visa Facility for Indian Nationals (Ordinary Passports). https://www.mea.gov.in/vffin

47. ICP. Six New Nationalities and Six Additional Countries of Residence Added to Eligibility Criteria. https://icp.gov.ae/en/media-center/icp-expands-eligibility-for-uae-entry-visa-for-nationals-of-certain-countries/

48. GDRFA Dubai. Visa for Citizens of Certain Countries Resident Outside the UAE. https://gdrfad.gov.ae/en/services/9017d6d0-8fb5-11f1-5210-4cd98f768936

49. u.ae. Tourist visa. https://u.ae/en/information-and-services/visa-and-emirates-id/Types-of-visas/tourist-visa

50. ICP. FAQ. https://icp.gov.ae/en/faq/

51. u.ae. General provisions for the residence visa. https://u.ae/en/information-and-services/visa-and-emirates-id/Visa-information/general-provisions-for-the-residence-visa

52. MOHAP. Examination of Medical Fitness for Residency Visa (service sheet). https://assets.u.ae/api/public/content/2e0a8d27edbe444b85c795ca65314b95?v=9bbc52ea

53. ICP. New Identity Card Issuance. https://icp.gov.ae/en/services-details/?serviceid=64afe3c1035448005bd52e5a

54. u.ae. Emirates ID. https://u.ae/en/information-and-services/visa-and-emirates-id/emirates-id

55. ICP. Issuance of a Visa. https://icp.gov.ae/en/services-details/?serviceid=64afe3c1035448005bd52e60

56. GDRFA Dubai. Status Amendment. https://gdrfad.gov.ae/en/services/63c69432-585e-11ea-0320-0050569629e8

57. ICP. Renewal of residency permits. https://icp.gov.ae/en/services-details/?serviceid=64afe3c1035448005bd52e66

58. ICP. Cancellation of residency permits. https://icp.gov.ae/en/services-details/?serviceid=64afe3c1035448005bd52e68

59. GDRFA Dubai. Cancellation of all types of residence permits. https://www.gdrfad.gov.ae/en/services/0613ab0e-5858-11ea-0320-0050569629e8

60. u.ae. Taxation. https://u.ae/en/information-and-services/finance-and-investment/taxation

61. MoF. Retail T-Sukuk (Taxation section). https://mof.gov.ae/en/public-finance/public-debt/retail-t-sukuk/

62. u.ae. Register for VAT. https://u.ae/en/information-and-services/finance-and-investment/taxation/vat/valueaddedtaxvat

63. u.ae. Corporate tax (CT). https://u.ae/en/information-and-services/finance-and-investment/taxation/corporate-tax

64. MoF. Corporate Tax in the UAE. https://mof.gov.ae/corporate-tax/

65. FTA. Basic Tax Information Bulletin - Natural Person (Corporate Tax). https://tax.gov.ae/Datafolder/Files/Pdf/2024/CT%20Bulletin/Basic%20Tax%20Information%20bulletin-%20Natural%20Person-English.pdf

66. FTA. Cabinet Decision No. 49 of 2023 (as published by MoF/FTA). https://tax.gov.ae/DataFolder/Files/Legislation/05-06-2023/3/Cabinet%20Decision%20No.%2049%20of%202023%20-%20for%20publishing.pdf

67. FTA. Basis of Taxation - Natural Person. https://tax.gov.ae/en/taxes/corporate.tax/corporate.tax.topics/basis.of.taxation.natural.person.aspx

68. FTA. Corporate Tax Guide: Registration of Natural Persons (CTGRNP1). https://tax.gov.ae/Datafolder/Files/Guides/CT/CT%20Registration%20of%20Natural%20Persons%20-%2029%2012%202023.pdf

69. FTA. Corporate Tax Guide: Taxation of Natural Persons. https://tax.gov.ae/Datafolder/Files/Guides/CT/Taxation%20of%20natural%20persons%20-%2025%2011%202023.pdf

70. FTA. FTA urges Natural Persons to register for Corporate Tax before end of March 2025. https://tax.gov.ae/en/media.centre/News/fta.urges.natural.persons.to.register.for.corporate.tax.before.end.of.march.2025.to.avoid.administrative.penalties.aspx

71. FTA. Corporate Tax. https://tax.gov.ae/en/taxes/corporate.tax.aspx

72. FTA. Federal Tax Authority - Login. https://tax.gov.ae/en/user/login.aspx

73. u.ae. The UAE Pass. https://u.ae/en/about-the-uae/digital-uae/digital-transformation/platforms-and-apps/the-uae-pass-app

74. UAE PASS. UAE PASS FAQ. https://docs.uaepass.ae/faq

75. MoF. Ministerial Decision No. 73 of 2023 on Small Business Relief. https://mof.gov.ae/wp-content/uploads/2023/04/Ministerial-Decision-No.-73-of-2023-on-Small-Business-Relief-for-the-Purposes-of-Federal-Decree-Law-No.-47-of-2022.pdf

76. FTA. Small Business Relief Corporate Tax Guide (CTGSBR1). https://tax.gov.ae/DataFolder/Files/Guides/CT/Small%20Business%20Relief%20Guide%20-%20EN%20-%2027%2008%202023.pdf

77. MoF. Ministerial Decision No. 131 of 2026 amending Ministerial Decision No. 73 of 2023 on Small Business Relief. https://mof.gov.ae/wp-content/uploads/2026/08/Ministerial-Decision-No.-131-of-2026-Amending-Certain-Provisions-of-Ministerial-Decision-No.-73-of-2023-on-Small-Business-Relief-for-the-Purposes-of-Federal-Decree-Law-No.-47-of-2022-EN.pdf

78. MoF. Ministry of Finance Announces Extension of Small Business Relief for Corporate Tax Purposes until 31 December 2029. https://mof.gov.ae/en/news/ministry-of-finance-announces-extension-of-small-business-relief-for-corporate-tax-purposes-until-31-december-2029/

79. MoF. Ministry of Finance Issues Decision on Small Business Relief for Corporate Tax Purposes. https://mof.gov.ae/en/news/ministry-of-finance-issues-decision-on-small-business-relief-for-corporate-tax-purposes/

80. FTA. Small Business Relief (Corporate Tax). https://tax.gov.ae/en/taxes/corporate.tax/corporate.tax.topics/small.business.relief.23.aspx

81. FTA. Corporate Tax Guide: Tax Returns (CTGTXR1). https://tax.gov.ae/Datafolder/Files/Guides/CT/CT-Returns-EN-11-11-2024.pdf

82. MoF. Value Added Tax (VAT). https://mof.gov.ae/en/public-finance/tax/vat/

83. FTA. Registration For VAT. https://tax.gov.ae/en/taxes/Vat/vat.topics/registration.for.vat.aspx

84. FTA. Value Added Tax (VAT) Registration. https://tax.gov.ae/en/services/vat.registration.aspx

85. FTA. Cabinet Decision 52 of 2017 Executive Regulation of VAT Decree-Law, Article 7 Mandatory Registration. https://tax.gov.ae/Datafolder/Files/Legislation/Executive%20Regulation%20of%20Federal%20Decree%20Law%20No%208%20of%202017%20-%20Publish%2017112022.pdf

86. FTA. VAT Guide: Taxable Person (VATG001, June 2018). https://tax.gov.ae/-/media/Files/EN/PDF/Guides/Taxable-Person-Guide-June-2018.pdf

87. FTA. Federal Decree-Law No. 8 of 2017 on Value Added Tax, Article 45. https://tax.gov.ae/DataFolder/Files/Pdf/VAT-Decree-Law-No-8-of-2017.pdf

88. FTA. VAT Public Clarification VATP019: Zero-rating of export of services. https://tax.gov.ae/DataFolder/Files/Pdf/VATP019%20-%20Zero-rating%20certain%20exported%20services.pdf

89. FTA. Tax Procedures Guide: Tax Resident and Tax Residency Certificate (TPGTR1). https://tax.gov.ae/Datafolder/Files/Guides/VAT/VAT%20Guides/Tax-Resident-and-TRC--18-10-2024.pdf

90. FTA. Issuance of Tax Certificates for Tax Residency. https://tax.gov.ae/en/services/issuance.of.tax.certificates.aspx

91. MoF. Ministerial Decision No. 27 of 2023 on Determination of Tax Residency. https://mof.gov.ae/wp-content/uploads/2023/03/Ministerial-Decision-27-of-2023-of-Tax-Residency.pdf

92. MoF. Following Cabinet Decision 85 of 2022. https://mof.gov.ae/en/news/following-cabinet-decision-85-of-2022/

93. FTA. Ministerial Decision No. 27 of 2023 (FTA copy, unofficial translation). https://tax.gov.ae/DataFolder/Files/Legislation/Corporate%20Tax/Ministerial%20Decision%20No.%2027%20of%202023%20-%20For%20publishing.pdf

94. FTA. Tax Residency Certificate Taxpayer User Manual (Feb 2025). https://tax.gov.ae/Datafolder/Files/Pdf/2025/Tax-Residency-Certificate-Frontend-User-Manual-V6-29-01-2025.pdf

95. MoF. Ministerial Decision No. (247) of 2023 on Issuance of Tax Residency Certificate. https://mof.gov.ae/wp-content/uploads/2023/10/Ministerial-Decision-No247-of-2023-on-the-Issuance-of-Tax-Residency-Certificate-for-the-Purposes-of-International-Agreements.pdf

96. u.ae. Banking in UAE. https://u.ae/en/information-and-services/finance-and-investment/banking-in-uae

97. CBUAE. Small to Medium Sized Enterprises (SME) - Customer Protection Regulation (Circular 2/2026). https://rulebook.centralbank.ae/en/entiresection/6969

98. CBDT. Press Release: Income-tax Act, 2025 comes into force from 1st April, 2026. https://www.incometaxindia.gov.in/documents/d/guest/press-release-income-tax-act-2025-comes-into-force-from-01-april-2026-pdf

99. Income Tax e-filing. Non Resident FAQs (Income Tax Act 2025). https://www.incometax.gov.in/iec/foportal/help/all-topics/e-filing-services/non%20resident%20-faq

100. Income Tax Dept. Income Tax Returns FAQs, Q4 (Act 2025 transition). https://www.incometax.gov.in/iec/foportal/help/all-topics/e-filing-services/%20income%20tax%20returns-faq

101. Income Tax Dept. Income-tax Act, 2025, section 6 (Residence in India). https://www.incometaxindia.gov.in/w/section-6-253

102. Income Tax Dept. Income-tax Act, 1961, section 6 (Residence in India). https://www.incometaxindia.gov.in/w/section-6-65

103. Income Tax Dept. Income-tax Act, 2025 as amended by Finance Act, 2026 (PDF). https://www.incometaxindia.gov.in/documents/d/guest/income_tax_act_2025_as_amended_by_fa_act_2026-pdf

104. Income Tax Dept. Income-tax Act, 2025, section 5 (Scope of total income). https://www.incometaxindia.gov.in/w/section-5-256

105. e-Gazette of India. Income-tax Act, 2025 (No. 30 of 2025), Gazette of India, section 263(1)(a)(iii) and (ix). https://egazette.gov.in/WriteReadData/2025/265620.pdf

106. Income Tax Dept. UAE : Comprehensive Agreements (India-UAE DTAA text). https://www.incometaxindia.gov.in/w/uae-comprehensive-agreements-1

107. MoF. Avoidance of Double Taxation Agreements (list). https://mof.gov.ae/wp-content/uploads/2023/08/Avoidance-of-Double-Taxation-Agreements1.pdf

108. MoF. Agreement between the UAE and India for avoidance of double taxation (Article 1 Personal Scope). https://mof.gov.ae/wp-content/uploads/2025/06/UAE-India-DTA.pdf

109. Income Tax Dept. Double Taxation Relief. https://www.incometaxindia.gov.in/w/double-taxation-relief

110. Income Tax Dept. Form 41 - Information to be provided under section 159(8) of the Act. https://www.incometaxindia.gov.in/documents/d/guest/fn-41

111. Income Tax e-filing. Form 41 User Manual (Income-tax Act 2025 / Rules 2026). https://www.incometax.gov.in/iec/foportal/newformpage/forms/form41-UM

112. RBI. FAQ: Foreign Currency Accounts by Resident Individuals (as on January 16, 2025). https://www.rbi.org.in/commonman/Upload/English/FAQs/PDFs/CurrencyAccounts16012025.pdf

113. RBI. A.P.(DIR Series) Circular No. 45, Dec 8, 2003: Indian Students Studying Abroad - Revision in Residential Status. https://www.rbi.org.in/SCRIPTs/BS_FemaNotifications.aspx?Id=2763

114. RBI. FAQ: Accounts in India by Non-residents (as on January 16, 2025). https://www.rbi.org.in/commonman/Upload/English/FAQs/PDFs/Accountresidents16012025.pdf

115. RBI. Master Direction - Deposits and Accounts (RBI/FED/2015-16/9), para 2.4. https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=10198

116. RBI. RBI FAQ: Accounts in India by Non-residents (as on 16 Jan 2025), Q3. https://www.rbi.org.in/commonman/english/scripts/FAQs.aspx?Id=3

117. RBI. FAQ: Liberalised Remittance Scheme (updated April 06, 2023). https://www.rbi.org.in/commonperson/english/scripts/FAQs.aspx?Id=1834

118. RBI. Master Direction - Liberalised Remittance Scheme (updated Sept 06, 2024). https://rbi.org.in/scripts/BS_ViewMasDirections.aspx?id=10192

119. DLD. Ejari Program Tenancy Guide (PDF). https://dubailand.gov.ae/media/051bem5a/tenancyguideen.pdf

120. u.ae. Leasing a property in the UAE. https://u.ae/en/information-and-services/moving-to-the-uae/leasing-a-property-in-the-uae

121. DLD. Frequently Asked Questions. https://dubailand.gov.ae/en/frequently-asked-questions/

122. DLD. Register / Renew Tenancy Contract. https://dubailand.gov.ae/en/eservices/register-renew-ejari-contract/

123. DLD. Campaign for Ejari Services (Ejari FAQs). https://dubailand.gov.ae/en/eservices/campaign-for-ejari-services/

124. DEWA. Electricity and water services in Dubai are activated as soon as Ejari contract is attested (13 June 2017). https://dewa.gov.ae/en/about-us/media-publications/latest-news/2017/06/electricity-and-water-services-in-dubai-are-activated-as-soon-as-ejari-contract-is-attested

125. DEWA. Activation of Electricity/Water (Move-in). https://dewa.gov.ae/en/consumer/supply-management/activation-of-electricity-water-move-in

126. Dubai Electricity and Water Authority. Consumer's FAQ (Q13: fee for activation of Electricity & Water). https://dewa.gov.ae/en/consumer/useful-tools/consumer-faqs

127. Dubai Legislation Portal. Decree No. (43) of 2013 Determining Rent Increase for Real Property in the Emirate of Dubai. https://dlp.dubai.gov.ae/Legislation%20Reference/2013/Decree%20No.%20(43)%20of%202013%20Determining%20Rent%20Increase%20for%20Real%20Property.pdf

128. DLD. Government of Dubai Decree No. 43 of 2013 (DLD copy, PDF). https://dubailand.gov.ae/media/z2dn3gtr/rental-increase-decree-43-in-dubai.pdf

129. DLD. The Smart Rent Index mitigates inflation in Dubai and enhances market transparency. https://dubailand.gov.ae/en/news-media/the-smart-rent-index-mitigates-inflation-in-dubai-and-enhances-market-transparency/

130. dubai.ae. Health Insurance. https://www.dubai.ae/living/healthcare/health-insurance

131. Dubai Legislation Portal. Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai. https://dlp.dubai.gov.ae/Legislation%20Reference/2013/Law%20No.%20(11)%20of%202013.pdf

132. ISAHD. Frequently Asked Questions. https://www.isahd.ae/Home/FAQ

133. ISAHD. Compliance with Essential Benefits Plan (DHA policy DHA/DHI/HE/PP/010). https://www.isahd.ae/content/docs/PD%2011-2020%20Compliance%20with%20Essential%20Benefits%20Plan.pdf

134. Dubai Health Authority. General Circular 08-2016: Mandatory Member Information and Final Deadline. https://www.isahd.ae/content/docs/GC%2008-2016%20Mandatory%20Member%20Information%20and%20Final%20Deadline.pdf

135. Dubai Health Authority. Procedural Notice 2 of 2014: Certification that employers and other sponsors hold health insurance policies. https://www.isahd.ae/content/docs/PN%2002-2014%20Health%20insurance%20certificates.pdf

136. Dubai Health Authority. Executive Council Resolution No. (7) of 2016 Approving Health Insurance Fees and Fines (Schedule 2, item 6). https://www.isahd.ae/content/docs/Executive%20Council%20Resolution%20No.%20(7)%20of%202016%20Approving%20Health%20Insurance%20Fees%20and%20Fines%20in%20the%20Emirate%20of%20Dubai.pdf

137. Dubai Legislation Portal. Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai, Article 23 (Penalties). https://dlp.dubai.gov.ae/Legislation%20Reference/2013/Law%20No.%20(11)%20of%202013.html

138. u.ae. Residence visa for families of employees. https://u.ae/en/information-and-services/visa-and-emirates-id/Types-of-visas/Residence-visa/residence-visa-for-family-members

139. GDRFA Dubai. Issuing an entry visa for residence without work (Family). https://www.gdrfad.gov.ae/en/services/d551ce7b-52e8-11ea-0320-0050569629e8

140. GDRFA Dubai. Issuance of a residence permit for foreigner family members. https://www.gdrfad.gov.ae/en/services/bf409606-56e2-11ea-0320-0050569629e8

141. GDRFA Dubai. Issuance of a residence permit for humanitarian cases. https://gdrfad.gov.ae/en/services/f52024ec-b812-11ed-5210-4cd98f768936

142. RTA. Apply for a New Driving Licence or a New Category Based on Exchanging Licences. https://www.rta.ae/wps/portal/rta/ae/home/rta-services/service-details?serviceId=121

143. u.ae. Getting a driving licence. https://u.ae/en/information-and-services/transportation/Driving-and-licensing/get-a-driving-licence

144. dubai.ae. Obtaining A Driver's License. https://www.dubai.ae/living/driving-transportation/driver-license

145. Roads and Transport Authority. New Driving Licence. https://www.rta.ae/wps/portal/rta/ae/home/rta-services/service-details?serviceId=621

146. RTA. Apply for an International Driving Licence. https://www.rta.ae/wps/portal/rta/ae/home/rta-services/service-details?serviceId=123

147. RTA. Expats Driving in Dubai handbook (Driving Safely in Dubai). https://licensing.rta.ae/handbook/DrivingSafelyInDubaiEN.pdf

148. u.ae. Regulatory authorities of K-12 education. https://u.ae/en/information-and-services/education/school-education-k-12/regulatory-authorities-of-k-12-education

149. KHDA. Education Quality. https://web.khda.gov.ae/en/resources/private-education-quality-in-dubai

150. u.ae. Private schools in the UAE. https://u.ae/en/information-and-services/education/school-education-k-12/private-schools-in-the-uae

151. KHDA. 81% of Dubai students attend private schools rated Good or better (21 Jun 2024). https://web.khda.gov.ae/en/About-Us/News/2024/81-of-Dubai-students-attend-private-schools-rated

152. KHDA. Education Cost Index set at 2.6 per cent for 2024-25 academic year. https://web.khda.gov.ae/en/About-Us/News/2024/Education-Cost-Index-set-at-2-6-per-cent-for-2024

153. KHDA. School Fees Framework. https://web.khda.gov.ae/getattachment/Resources/Forms/FeeFramework-English.pdf.aspx?lang=en-GB

154. u.ae. Handling emergencies. https://u.ae/en/information-and-services/justice-safety-and-the-law/Safety/handling-emergencies

155. dubai.ae. Emergency numbers. https://www.dubai.ae/living/security/emergency-numbers

156. u.ae. Working hours in the public sector. https://u.ae/en/information-and-services/jobs/Sector-of-employment/working-in-uae-government-sector/working-hours-in-the-public-sector

157. Dubai Protocol Department. UAE & Dubai. https://www.protocol.dubai.ae/en/uae-dubai/

158. u.ae. Fact sheet. https://u.ae/en/about-the-uae/fact-sheet

159. MEA. Emigration Abroad for Employment. https://www.mea.gov.in/emigration-abroad-for-emp

160. MEA. Consular Complaints and Grievances. https://www.mea.gov.in/consular-complaints-and-grievances

161. MEA. Pre-Departure Information Manual for Workers on Temporary Contractual Employment to the UAE. https://www.mea.gov.in/images/pdf/pr-dep-uae.pdf

162. MEA. MEA: Issues of Intending Emigrants. https://www.mea.gov.in/issues-of-intending-emigrants

163. MEA. Emigration and You (list of persons for whom emigration check is not required). https://www.mea.gov.in/images/pdf/emigration_and_you_new.pdf

164. Passport Seva. Passport Seva FAQ: Services Available (Change of Address). https://www.passportindia.gov.in/psp/FaqServicesAvailable

165. Indian Consulate Dubai. General Information applicable to all passport services. https://www.cgidubai.gov.in/page/general-information/

166. Indian Consulate Dubai. Steps to apply for fresh or renewal/reissue of Passport, EC or PCC. https://www.cgidubai.gov.in/content/Steps-to-apply-for-fresh-or-renewal-reissue-of-Passport-or-Emergency-Certificate-EC-or-Police-Clearance-Certificate-PCC_3.pdf

167. Passport Seva. Passport Seva: Instructions booklet for the application form, Column 4. https://www.passportindia.gov.in/AppOnlineProject/pdf/ApplicationformInstructionBooklet-V3.0.pdf

168. MEA. Guide to Consular Services. https://www.mea.gov.in/guide-to-consular-services-menu

169. MEA. Dos and Don'ts for Foreign Travel. https://www.mea.gov.in/dos-and-donts-for-foreign-travel

170. EPFO. The Employees' Provident Funds Scheme, 1952 (full text). https://epfo.gov.in/employees-provident-funds-scheme/

171. Press Information Bureau. PIB (Ministry of Labour): EPFO reforms, full withdrawal on leaving India permanently. https://www.pib.gov.in/PressReleasePage.aspx?PRID=2179689&reg=3&lang=1

172. EPFO. EPFO FAQs (employee membership). https://pmvbry.epfindia.gov.in/faq-epfo/

173. PFRDA. FAQ: NPS - All Citizen Model. https://www.pfrda.org.in/documents/33652/109556/NPS-All+citizen+Model.pdf/e84d109f-310c-64f8-c988-c6e7cb063b19?t=1749622075150

174. PFRDA. Circular PFRDA/2025/22/REG-POP/04, 2 Dec 2025: KYC for NRI and OCI onboarding to NPS. https://www.pfrda.org.in/documents/33652/154928/Approved+NRI+Circular.pdf

175. PFRDA. NPS All Citizen Model - Offer Document. https://www.pfrda.org.in/documents/33652/217954/NPS+All+Citizen+Model.pdf/8f46c71a-9f36-75ac-e821-237551dfb958?t=1753679966626

BACK MATTER

WHAT THIS BOOK LEAVES OUT

- A Dubai mainland licence named 'freelance': the official mainland licence lists on dubai.ae and u.ae contain none, and DET's pages were largely unreadable to us.
- Whether a free-zone freelance permit holder (DDA or DMCC) may serve mainland clients directly: no official page we could read says so either way.
- Fees and activity lists for the MoHRE freelance work permit, and whether a free-zone freelance permit counts as the MoHRE permit the Green Visa asks for: MoHRE's website could not be reached.
- Federal mandatory health insurance for private-sector workers from 1 January 2025: the u.ae page returned 404 and MoHRE was unreachable.
- The India-UAE treaty article on salaries: the Income Tax India treaty page could not be read for it.
- Cost of living and average rents: no usable Dubai Statistics Center page.
- Continuing EPF as a non-resident, and NPS when a resident becomes an NRI: no official page found.
- Whether a freelancer counts as leaving India 'for employment' under the Income-tax Act's 182-day exception: the Act says 'employment' only.
- Dubai Silicon Oasis, DIFC, Dubai South and Meydan freelancer permits: no official freelancer page found.

FROM REAL ESTATE IQ

BEFORE YOU RENT OR BUY

This book is free from Real Estate IQ, which shows what buyers actually paid for Dubai property, from the Dubai Land Department's own records.

Check a price: dubairealestateiq.com/price-check puts an asking price next to the registered sales of the same size.

Off-plan projects: dubairealestateiq.com/off-plan lists every active project with its completion date and % built.

Areas: dubairealestateiq.com/areas ranks every area by sales and price per square foot.

Latest edition and updates: dubairealestateiq.com/guides/move-to-dubai