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Millionaires leaving UK for UAE

LONDON: The UAE has become the second most popular destination for high-net-worth individuals looking to leave the UK ahead of changes to the tax regime, figures from investment experts Henley & Partners showed. Last year a record number of millionaires left Britain, with more than 800 relocating to the UAE. The highest number, around 6,500, headed to the EU. Nassef Sawiris, Egypt's wealthiest person and owner of Aston Villa football club, announced at the end of 2023 that he was moving his family office to Abu Dhabi. Keir Starmer's government has announced changes to the tax system, which will see current non-doms' overseas assets subjected to UK inheritance tax. (Cont. on page-2)



TRUMP TO TAKE OVER CHARGE TODAY



Soon after being sworn in as the 47th president of the US later today, Donald Trump is likely to sign a barrage of executive orders, including those related to immigration, border security, energy and governance.

Budget should cut tax rates, says EY economist

MUMBAI: The forthcoming budget needs to focus on domestic drivers like reducing personal income tax and allocating higher capex (capital expenditure) to boost growth amid global economic uncertainties, Earnest & Young's (EY) chief policy advisor DK Srivastava has said. Srivastava, a member of the Advisory Council of the 16th Finance Commission, said since urban consumption is lagging, it is necessary to rationalise the personal income taxes structure, both in terms of rates and deductions such that additional disposable incomes could be put into the hands of lower and middle income class groups. "At this time when global economic conditions are not very suitable for the Indian economy and for the global economy as a whole, the government has to rely very heavily on domestic consumption. (Cont. on page-2)

US consulate in Bengaluru opened

BENGALURU: The US opened its consulate in Bengaluru, a long-pending move expected to strengthen the Indo-American ties, benefiting businesses, aerospace, education and science sectors; "It has been something long in waiting, one which I believe Bengaluru legitimately deserved and expected," said Minister for External Affairs Jaishankar. According to him, Prime Minister Narendra Modi in Sept 2023 had brought up the issue of opening a consulate in Bengaluru when he visited the US. To begin with, the consulate in Bengaluru will not be offering visa services, said Eric Garcetti, US Ambassador for India, while delivering his speech. Jaishankar had urged him to offer visa services too as soon as possible. "I was checking figures and was very glad to see that last year, the RPO (Regional Passport Office) Bengaluru issued 8.83 lakh passports. That's just for one year. Do the math, and you will see how important it is to ensure that travel is smooth," said Jaishankar. He also said India has about 3.5 lakh students in the US and a diaspora of five million people, building a powerful case for the US to get around to issuing visas from Bengaluru as early as possible. Also, Indian consulate in Los Angeles will open soon, said Jaishankar.

Chandra Arya enters Canadian PM race

OTTAWA: Chandra Arya, the Canadian Member of Parliament (MP) of Indian origin, officially entered the prime ministerial race by filing nomination. After filing his nomination, he addressed the Canadian parliament in his native Kannada language. Arya is an MP from Napean. Canadian Prime Minister Justin Trudeau has already announced his intention to step down as PM and also as leader of the Liberal Party. Chandra Arya is a native of Tumkur in Karnataka. He earned his MBA degree from Dharwad and then moved to Canada. He declared that he would enter the prime ministerial race early this month just before Liberal Party said that the new leader would be chosen on March 9. Arya in past has criticised pro-Khalistanis for celebrating assassination of late Indian Prime Minister Indira Gandhi. He also condemned defacing of Hindu temples in Canada. As he geared up for entering the prime ministerial fray he promised to make Canada 'a sovereign republic'. He has indicated that he would take bold decisions that were very much a necessity. Arya declared his intention to run for the PM office earlier this week.

ELON MUSK MEETS INDIAN BUSINESSMEN



Elon Musk hosted a delegation of Indian business figures at SpaceX's Starbase facility in Texas. The gathering was led by India Global Forum (IGF) founder Manoj Ladwa.

RURAL ECONOMY DOING WELL

India's economic growth at 6.7pc in next two years, says WB

NEW YORK: "In India, growth is projected to remain steady, at 6.7pc a year for the two fiscal years beginning in April 2025," World Bank has said.

"The services sector is expected to enjoy sustained expansion and manufacturing activity will strengthen, supported by government initiatives to improve the business environment. Investment growth is projected to be steady, with moderating public investment offset by rising private investment," the bank said. Growth in India is pro-

jected to soften to 6.5pc in fiscal year 2024-25 (April 2024 to March 2025), re-



flecting a slowdown in investment and weak manufacturing growth, World Bank has said.

"However, private con-

sumption growth has remained resilient, primarily driven by improved

rural incomes accompanied by a recovery of agricultural output," the bank said. Excluding India, growth in the re-

gion is estimated to have picked up to 3.9pc in 2024, mainly reflecting recoveries in Pakistan and Sri Lanka, supported by improved macroeconomic policies that were adopted to address earlier economic difficulties.

"In Bangladesh, political turmoil in mid-2024 weighed on activity and deteriorated investor confidence. Supply constraints, reflecting energy shortages and import restrictions, weakened industrial activity and led to increased price pressures," the report said. Growth in the re-

gion excluding India is set to strengthen to four per cent in 2025 and to pc 4.3pc in 2026, though the forecast for this year is slightly lower than in June mainly due to a downgrade for Bangladesh amid economic and policy uncertainty, it said. In Bangladesh, growth is forecast to decline to 4.1pc in FY2024/25 (July 2024 to June 2025), before picking up to 5.4pc. Amid heightened political uncertainty, investment and industrial activity are expected to remain subdued in the near term, it said.

Adani-baiter Hindenburg to shut shop

NEW YORK: Nathan Anderson — the notorious US short seller who leapt to prominence with a report two years ago that accused the Gautam Adani-led conglomerate of stock manipulation and accounting shenanigans — has decided to disband his firm, Hindenburg Research.

The shock announcement comes just before President-elect Donald Trump's inauguration amid speculation — with no real confirmation — that the two events might be linked. There were speculative reports that Anderson is afraid of Trump, known for his drastic actions against fly-by-night operators.

Anderson insisted in a letter posted on the Hindenburg website that

there was "no particular threat, no health issue and no big personal issue" that had triggered his decision to pull the plug on his research



Nathan Anderson

firm that apparently made oodles of money by driving down the stock prices of the companies that he targeted.

The Adani group did not comment on the development. But group CFO Jugeshinder Robbie Singh made a cryptic comment on X: "Kitne Ghazi Aaye, Kitne Ghazi

Gaye (Many warriors have come, and many have gone)."

Anderson and Hindenburg have been slammed for profiting through short selling — a trading gambit that involves selling shares that one doesn't possess, certain in the belief that the prices will fall after its

hatchet job on corporations and their chieftains. The short sellers make big gains when they settle their sell positions at the end of the contract.

Anderson had set up Hindenburg Research in 2017 and, for a time, submitted whistle-blower reports to the market

regulator. But it did not make enough money from the US Securities and Exchange Commission's (SEC) reward system.

"I now view Hindenburg as a chapter in my life, not a central thing that defines me," Anderson said, adding that he would share the details of its current investigations into "Ponzi cases" with the regulators.

Anderson clarified that the firm's closure was not prompted by external threats but was a planned outcome after

completing its "pipeline of ideas".

Over its eight-year tenure, the firm gained notoriety for its critical reports on major companies, including auto giant Nikola, Clover Health, the Adani group and Icahn Enterprises.

The Hindenburg report had sparked a meltdown in the Adani group stocks. At one point in Feb 2023, the combined market valuation of the Adani group's listed companies had swooned by almost \$150 billion.

Budget should cut tax rates, says...

(Cont. from page-1)

demand drivers," he told a TV channel.

Srivastava said FY26 budget should earmark a 20pc growth in capex spending over the revised estimates for current fiscal. He projected fiscal deficit at 4.8pc of GDP in current fiscal and 4.4pc in the next.

Srivastava said the moderation in growth that is seen in the current fiscal

is mainly on account of a slowdown in government capital expenditure. Between April-Nov 2024, capex spends stood at Rs 5.13 trillion, 46pc of the budget estimates of Rs 11.11 trillion.

"Investment expenditure growth momentum will have to be restored as part of fiscal stimulus, but alongside there would be a need also to stimulate consumption expenditure...

There is a need to rely about 80pc on investment growth and about 20pc are stimulating consumption expenditure," he said.

Meanwhile, Public sector banks (PSBs) have proposed the finance ministry their plan to raise Rs 54,800 crore through Additional Tier-1 (AT-1) and Tier-2 bonds in the current financial year (FY25), 37pc more than the Rs 39,880 crore raised in FY24.

Millionaires leaving...

(Cont. from page-1)

itance tax for the first time from April. Previously, non-doms paid a J30,000 annual fee to HM Revenue & Customs to protect their offshore income and gains.

Figures compiled by global analytics firm New World Wealth and investment migration advisers Henley & Partners revealed the exodus accelerated after the general election in July, which saw Starmer's party take power after 14 years of Conservative government. Britain lost a net 10,800 millionaires to migration last year, a 157 per cent increase on 2023.

A survey by econom-

ic advisory firm Oxford Economics found that nearly two thirds are planning to leave the UK or considering doing so because of the changes.

"At Autumn Budget 2024, the UK government confirmed plans to replace the remittance basis with a short-term tax regime for "qualifying new residents" and to change the tests for exposure to inheritance tax, in both cases with effect from April 2025," it said. "These reforms will change the way many non-UK domiciled individuals are taxed on their foreign income and gains and affect their exposure to inheritance tax."

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India's fiscal deficit to shrink, says WB

NEW YORK: India's fiscal deficit is expected to shrink further, on the back of growing tax revenues, according to a World Bank report.

The report noted that this trend is anticipated to contribute to fiscal consolidation policies of the government.

While fiscal deficits across South Asia

are predicted to remain tight, India stands out with its improving fiscal position. In contrast, fiscal deficits in other South Asian nations are projected to remain stable due to fiscal adjustments being offset by higher interest payments in Pakistan and infrastructure investments in Bangladesh.

The report noted that inflation in the region is forecast to moderate during the projection period, supported by stabilising exchange rates. Inflation is expected to remain within or below target ranges in countries like India, Nepal and Sri Lanka.

India is also projected to retain its position as the fastest-growing econ-

omy among the world's largest economies, with a GDP growth forecast of 6.7pc for FY2025-26 and FY2026-27.

The report highlighted sustained growth in India's services sector and a strengthening of manufacturing activity, driven by government initiatives to enhance

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FOREX RATES

As on 20th January, 2025 (In rupees)

Currency	Buying	Selling
US Dollar	86.88	86.03
British Pound	106.08	104.88
Euro	89.93	88.27
Japanese Yen	0.56	0.55
Swiss Franc (CHF)	95.57	93.74
Canadian Dollar	60.42	59.25
Australian Dollar	54.23	53.21
Norwegian Krone	7.65	7.50
Swedish Krona	7.83	7.67
New Zealand Dollar	48.89	48.03
Hong Kong Dollar	11.21	11.00
Kuwaiti Dinar	279.62	275.23
Singapore Dollar	63.95	62.71
Saudi Arabian Riyal	23.27	22.83
United Arab Emirates	23.76	23.31



logistics infrastructure and simplify tax regulations.

Private consumption growth is expected to

rise due to an improving labour market, increased credit availability, and easing inflation,

while government consumption growth may remain restrained. Investment growth in India is anticipated to stay robust, underpinned by rising private investments, strong corporate balance sheets, and better financing conditions. These factors are expected to enhance the

country's economic resilience in the coming years.

The Indian government aims to bring down the fiscal deficit to 4.9pc of gross domestic product (GDP) in the current financial year from 5.6 per cent in 2023-24.

India's net direct tax collections, comprising corporate tax and personal income tax, shot up by a robust 15.4 per cent to Rs 12.1 lakh crore, from April 1 to Nov 10 during the current financial year, according to the latest figures released by the Central Board of Direct Taxes (CBDT).



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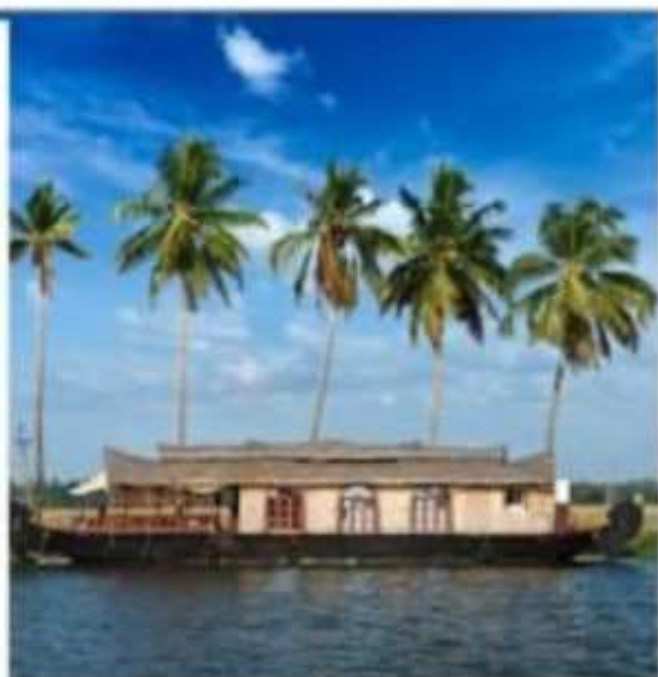
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GULF FAQs

All about UAE visa for friends, relatives

Can you please explain the salient features of the UAE visa for friends and relatives?

to take advantage of the benefits offered through the Friend or Relative Visa service, available via the

allowing for either single or multiple trips, with durations of stay ranging from 30 to 90 days. The visa

the service by logging in with their digital identity to the authority's website or mobile application, selecting the desired visa type and duration, and submitting their application after verifying the accuracy of their details.

To qualify for the visa, applicants must have a valid passport for more than six months, a travel ticket, valid health insurance and the visa holder must be a friend or relative of a UAE citizen or a foreign resident of the first or second degree. Additionally, the foreign resident must hold a first or second-level job as classified by the authority.

Maj-Gen Suhail Saeed Al Khaili, director-general of the authority, highlighted that the visa service is de-

signed to facilitate the reunification of families and friends, enhancing the quality of life in the community. This initiative allows individuals to invite friends and relatives to visit the UAE and enjoy the advantages of living and investing in the country.

Al Khaili emphasised the importance of adhering to the specified duration of the visa, warning that administrative penalties will apply for violations such as overstaying or failing to leave the country.

This initiative reflects the UAE's commitment to facilitating family reunification and enhancing the overall experience of visitors to the country.



The Federal Authority for Identity, Citizenship, Customs and Port Security has urged citizens and residents of the UAE

authority's website and smart application.

The authority provides flexible options under the Friend or Relative Visa, al-

remains valid for entry for up to 60 days and extensions can be applied for during the stay.

Clients can easily access

Mistake in visa, what to do? Legal recourse for job termination

I recently joined a Dubai-based company as a sales manager. Nevertheless, the designation on my visa says something entirely different. Would this be a problem for me? How do I rectify this?

At the time of issuing a UAE visa, the designation that is mentioned in a UAE visa is incorporated in confor-

The prescribed format of MoHRE is to be followed for the employment contract and all the contents including the designation mentioned must be the same as is mentioned in the offer letter while applying for the work permit. This is under Article 2(1) of the Ministerial Decree No. 46 of 2022 Regarding Work Permits, Job Offers and Employ-

standard employment contract that conforms with the job offer when requesting the issuance of the work permit. It is permissible to add more benefits to the worker in the contract than those mentioned in the job offer; it is also permissible to add annexes to the contract provided that it does not conflict with the provisions of the decree-law and its executive regulations."

In accordance with the aforesaid provisions of the law, as you have noticed that the designation on your visa does not match your actual designation, you may inform your employer and request the necessary changes. It may be noted that the procedures for making changes to your residence visa and/or UAE resident ID may only be initiated by your employer.

Furthermore, you may discuss the said issue with your employer and request your employer to make arrangements for the changes as required.

I have been working in a semi-governmental company for two years and currently my services have been terminated without a cause. My question: Do I have the legal right to file a grievance to demand the cancellation of the decision to terminate the service or file a lawsuit to demand compensation or to return me to work, knowing that my contract with the company expires in the month of 5/2025? What is the appropriate action to take against this company?

You have to take into consideration that the semi-governmental company is treated like any normal company, not like a governmental company, which means that the Labour Law will be applied to it not the Human Resources Law and the Department of Dubai Legal Affairs does not have jurisdiction to receive complaints against semi-government companies or establishment, as these

are not subject to the Government Claims Law No. 3 of 1996 and its amendments.

If you want to file a claim, you should start with a complaint to the labour ministry, which will transfer the matter to the Labour Court in case the matter was not solved amicably.

You cannot force the company to return you back to your work, but you have the right to claim whatever rights you feel you are entitled to and leave the matter to the court to decide on the matter.

As for arbitrary dismissal, the termination of the worker's service by the employer, as per Article 47 of the Labour Law, is considered unlawful if the termination of the worker's service is due to filing a serious complaint to the Ministry or filing a lawsuit against the employer, whose validity is proven.



mity with the designation that is mentioned in an employment contract executed between an employee and an employer registered with the Ministry of Human Resources and Emiratisation (MoHRE).

ment Contracts,

Pursuant to the provisions of the Decree Law and its Executive Regulations, an employer who wishes to employ any worker must abide by the following:

1) Utilise the approved

Passport renewal for NRIs: Indian embassy in Abu Dhabi clarifies

ABU DHABI: The Indian embassy in Abu Dhabi has clarified different services for passport renewal to enable Indian expats in the UAE “to understand the available services and ensure a smooth passport renewal process.”

Taking to social media, the mission posted the differences between existing passport renewal services. “Know more about the passport renewal services. Plan wisely for a smooth process,” the embassy stated on X.

The explanation provided is related to the

services offered as Normal Passport Renewal Service, Tatkal Passport



Renewal Service and Premium Lounge Service for passport renewal.

The mission clarified the processing time taken in each service cate-

gory and made it clear that applying through the Premium Lounge

Service (offered by the outsourced service provider BLS International with an additional fee for premium customer service) does not guarantee

fast-tracking the renewal. As per the explanation provided, fast-track renewal of passports can be done only through the Tatkal service for which an additional fee is levied by the Indian embassy and the Indian consulate in Dubai.

In the UAE, Indian passport applications are collected and dispatched through BLS International’s centres while the applications are processed by the Indian missions in collaboration with multiple departments under the government of India.

For submitting the ap-

plication, Indian expats in the UAE have to book an appointment with one of the BLS centres including the ones located in the premises of different Indian community associations and the BLS Premium Lounges in Dubai or Abu Dhabi through the company’s website.

The Indian embassy has clarified that no prior appointment is required for those seeking Tatkal Passport Renewal Service. Walk-ins are accepted for all Tatkal applicants, the mission stated.

Promised guard job, sent to Russia-Ukraine war

LUCKNOW: Russia’s war in Ukraine, which is approaching its grim third anniversary, has an unexpected connection with two districts in UP. Last year, nearly a dozen young men from Azamgarh and Mau districts travelled thousands of kms away from home in hopes of a good life for themselves and their families. While three of the 13 men who left for Russia died on the battlefield, two returned home after being injured in the war. Of the remaining eight, there is no news on their whereabouts so far.

They were offered jobs as security guards, helpers and cooks in Russia, promised Rs 2 lakh per month but were forcibly sent to

the battlefield instead. Kanhaiya Yadav of Azamgarh and Shyamsundar and Sunil Yadav of Mau have lost their lives in the Russia-Ukraine war. Rakesh Yadav of Azamgarh and Brijesh Yadav of Mau got injured in the war and are home now. Meanwhile, the family members of eight men - Vinod Yadav, Yogendra Yadav, Arvind Yadav, Ramchandra, Azharuddin Khan, Humeshwar Prasad, Deepak and Dharendra Kumar --- are still waiting to hear some news on them.

In Azamgarh district’s Khojapur village, Yogendra Yadav’s mother, wife and children are beside themselves with grief.” Vinod Yadav, an agent in Mau, trapped my brother.

He told him the job was for the security guard position but he was sent to the Russian border instead,” said Ashish Yadav, the younger brother of Yogendra Yadav.

He said that his brother left home on Jan 15, 2024, with three agents - Vinod, Sumit and Dushyant. “After reaching Russia, he was forcibly trained and recruited into the army,” Yadav said.

“We spoke to him last in May 2024. He had told us over the phone that he got injured in the war on May 9, 2024. Since then we haven’t heard from them,” he said appealing to the Indian government to intervene in the matter so that his brother could be found.

Saudi starts 2025 Haj preparations

RIYADH: The 2025 Haj preparations are gaining momentum as Saudi Arabian authorities prepare to begin issuing Haj visas to pilgrims on Feb 19, 2025. This critical step marks the commencement of full-scale operations for this year’s pilgrimage.

The National Haj Commission of Nigeria (NAHCON) has been actively engaging with private Haj operators to stay informed about developments and ensure seamless co-ordination for the journey. These engagements are part of a comprehensive strategy involving various stakeholders to streamline pre-Haj arrangements during official visits to the holy sites in Saudi Arabia.

In a key milestone, NAHCON’s chairman recently formalised Nigeria’s participation in the pilgrimage by signing the 2025 Haj MoU with Saudi Arabia’s Ministry of Haj and Umrah. This agreement underscores Nigeria’s commitment to complying with the regulatory framework governing the pilgrimage.

These developments highlight the meticulous planning and collaboration required to ensure a smooth and spiritually fulfilling experience for all intending pilgrims. With visa issuance starting soon, preparations are set to transition into the operational phase, ensuring a successful pilgrimage season.

INDIA, RUSSIA AMONG CHEAPEST COUNTRIES UAE ranks highest, Oman lowest cost of living in Gulf

ABU DHABI: The UAE topped the list of Gulf Co-operation Council (GCC) countries in the cost of living index for 2025, followed by Bahrain, Qatar, Saudi Arabia, Kuwait and finally the Sultanate of Oman.

The UAE ranked first in the Gulf and Arab countries, and 30th globally in the Cost of Living In-

dex with an average score of 54.1 points, while Bahrain came in second in the Gulf, third in the Arab world and 38th globally, with an average score of 48.3 points.

Qatar ranked third in the Gulf, fourth in the Arab world and 40th globally, with 47.5 points, while Saudi Arabia came in fourth in the Gulf, fifth

in the Arab world and 56th globally, with an average score of 41.9 points. Kuwait came in fifth in the Gulf, sixth in the Arab world and 60th globally, with a total of 40.4 points.

The 2025 Cost of Living Index by Country considered Oman the cheapest Gulf country in terms of cost of living, ranking sixth in the Gulf, seventh

in the Arab world and 62nd globally, with an average score of 39.8 points. Yemen ranked second in the Arab world in terms of high cost of living, followed by Palestine in eighth place, Lebanon in ninth and Somalia in 10th place.

While Pakistan, Libya, Egypt, India, Afghanistan, Madagascar, Bangladesh, Russia and Paraguay were

found to be the cheapest countries to live in of a total of 139 countries included in the index.

Switzerland, the US Virgin Islands, Iceland, Bahamas, Singapore, Hong Kong, Barbados, Norway, Papua New Guinea and Denmark topped the list of countries with the highest cost of living, respectively.