



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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Independence Day celebrated at Indian embassy in Kuwait

KUWAIT CITY:

Embassy of India in Kuwait celebrated the 79th Independence Day of India on Aug15, 2025 at its Kuwait premises. Over 3000 members of the Indian community attended the celebrations.

The official programme was held from 0730 hrs. Floral tributes were paid to Shilaphalakam



India's Ambassador to Kuwait HE Dr Adarsh Swika hoisted the tricolor at the embassy premises on Independence Day which was attended by lot of NRIs

(plaque to honour the sacrifices of Indian martyrs) and the statue of Mahatma Gandhi by Ambassador HE Dr Adarsh Swika, followed by hoisting of the National Tricolor flag and singing of the Indian National Anthem.

On the occasion, Ambassador read out President of India Droupadi Murmu's address to the

nation on the eve of the Independence Day. The president, in her address, listed the achievements of the country in the last 78 years, particularly the remarkable progress in various socio-economic sectors of India in recent years. She urged the citizens to work assiduously for the goal of a devel-

oped country by 2047.

Ambassador also highlighted the points made by Pime Minister Narendra Modi in his speech from the Red Fort . Hon'ble Prime Minister enumerated the success of the government in various spheres and outlined the various new measures to take the country towards the goal

of a developed country. He emphasized on the success of Operation Sin-

door launched to eliminate the threat of cross-border terrorism. He urged citizens to work towards a Self-reliant India through vocal for local. In his own remarks, Ambassador conveyed that India-Kuwait relations are at one of its best phases in contemporary times and attributed it to the successful outcomes of the visit of Hon'ble Prime Minister of India, Shri Narendra Modi (More Pics on Page-2)



IPEPCIL APPEALS GHC-MEA FOR A FAIR AND TRANSPARENT PRE-MEDICAL EXAMINATION PROCESS FOR INDIAN EMIGRANTS

MUMBAI: The Indian Personnel Export Promotion Council (IPEPCIL) has drawn the kind attention of the Secretary (Gulf), Ministry of External Affairs (MEA), Government of India and the Director, GCC, Health Council (GHC), Riyadh, KSA, to the pressing challenges faced by the Indian emigrants in connection with the mandatory Pre-Departure Medical Examinations required for employment in the GCC countries.

While the need for medical fitness is understood and appreciated, the current allotment-based system of medical testing has unfortunately led to severe hardships for emigrants, thereby defeating the very

purpose of welfare and service orientation.

In a letter addressed to the Secretary (Gulf), Ministry of External Affairs (MEA), Government of India and the Director, GCC, Health Council



(GHC), Riyadh, Saudi Arabia, , IPEPCIL president Mr VS ABDULKAREEM has highlighted the problems faced by the emigrants under the current allotment system.

Issues faced by the emigrants under the current

allotment systems are :

1. Monopolistic Practices: Emigrants are compulsorily allotted to certain panel doctors/clinics without the freedom of choice, creating an artificial monopoly.

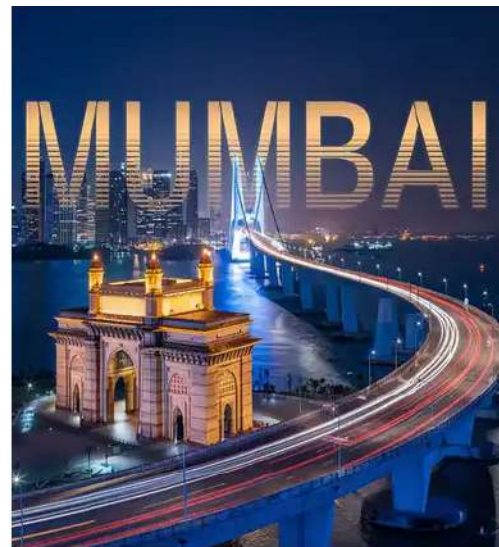
2. Excessive Burden: Logistic issues, delays and lack of service quality often results in missed deadlines and even loss of Overseas Employment Opportunities.

3. Financial Exploitation: Limited competition has led to higher service costs, disproportionately affecting vulnerable sections of emigrants.

4. Geographical Hardship: Many emigrants, particularly from rural and

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Skal National Congress 2025 to be held in Mumbai



MUMBAI: The Skal India National Congress 2025 will be held in Mumbai from Sept 12 to 14, bringing together global leaders from the travel, tourism, entertainment and hospitality sectors to discuss industry growth and future strategies.

Themed around "Connecting Tourism Leaders, Inspiring Growth", this premier gathering

will bring together distinguished leaders from travel, tourism, entertainment and hospitality sectors for three power-packed days of keynote addresses, panel discussions, fireside chats and exclusive networking opportunities.

Delegates will have the opportunity to engage with CEOs, tourism board representatives, hospital-

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IPEPCIL APPEALS GHC-MEA FOR A FAIR AND TRANSPARENT PRE-MEDICAL EXAMINATION PROCESS FOR INDIAN EMIGRANTS

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semi-urban regions, are forced to travel long distances to access their allotted centres.

5. Erosion of Dignity: When service is monopolised, emigrants are often treated badly without the dignity and respect they rightfully deserve.

OUR HUMBLE APPEAL: In the light of the above, we earnestly request Gulf Health Council (GHC) to review and MEA-OE-Indian Missions to co-ordinate and implement reforms that would bring fairness, transparency and dignity to the process, the letter explained. Specifically, we appeal for:

- Open choice of accredited panel doctors:

Emigrants should be free to select from among recognised clinics without allotment restrictions.

- Transparent Fee Structures: Standardised and regulated pricing to prevent overcharging.

- Improved Monitoring & Grievances Redressal System: Strong oversight mechanisms and feedback channels to ensure accountability.

- Wider Access Across States: Empanelment of more clinics to reduce travel hardship and improve accessibility.

Mr ABDULKAREEM pointed out that Indian emigrants are vital pillars of Global Workforce and strength of successful conversion of projects and en-

joy international goodwill, contributing significantly through their hard work and skills.

It is only just and fair that this initial step – the medical check-up, be conducted in a service-oriented, transparent and dignified manner.

"We therefore, humbly urge MEA and GHC to review and reform the current medical allotment system and adopt an OPEN panel approach that will safeguard the emigrants' welfare while ensuring compliances with health standards. We trust that this sincere representation will receive your kind attention and necessary action", Mr ABDULKAREEM hoped.

Skal National Congress 2025 to convene global tourism leaders in Mumbai

Cont from page - 1

ity innovators and policy leaders, shaping the future of the industry. Beyond business sessions, attendees can enjoy curated social evenings, a glamorous black-tie dinner and cultural entertainment, making it a well-rounded industry experience.

BELOW IS THE SPEAKER LINE-UP OF THE CONFERENCE:

Main Keynote Session – Sept 13: Omar Abdullah – Former Chief Minister of J&K sharing perspectives on national integration and tourism development.

Smt. Maneka Gandhi – eight-time parliamentarian, environmentalist and chairperson of People for Animals, she will focus on how sustainable, ethical tourism can drive environmental conservation, animal welfare and community development.

Kandula Durgesh – Tourism Minister of Andhra Pradesh, discussing state-led initiatives shaping tourism growth in India

Fireside Chat – Skål Special Session

Subhash Ghai – Re-

nowned filmmaker and educationist on the interplay between cinema and tourism,

Pooja Bedi – Actress, life coach and wellness advocate, on holistic well-being in tourism experiences

Final Session: Ambassador Deepak Vohra – Special Advisor to the Prime Minister (Lesotho, Guinea-Bissau) and to the Ladakh Autonomous Hill Development Councils, bringing global insights on diplomacy-driven tourism. "The Skål India National Congress is not just a meeting of minds – it is a launchpad for the next chapter of Indian tourism. With a powerful line-up of leaders from politics, policy, cinema, wellness and global diplomacy, this platform will spark bold ideas and practical solutions. Overall, we are not here to discuss change; we are here to lead it.", said Sanjeev Mehra, President, Skål International India.

Padmashree Dr Mukesh Batra, Host President, Skål International Mumbai South added: "We are excited and honoured to host

this year's Skål India National Congress in Mumbai – a city that embodies the very spirit of innovation, diversity and hospitality. This year's Congress will bring together visionaries who can reimagine tourism for the next decade. By fostering cross-sector partnerships and showcasing Mumbai's unique blend of heritage and modernity, we aim to inspire solutions that make Indian tourism more inclusive, competitive and future-ready." Combining high-level discussions, global networking opportunities, and immersive cultural experiences, the Skål India National Congress 2025 is set to be a landmark event for tourism professionals from India and beyond.

OCI status can be revoked if convicted or facing criminal charges

NEW DELHI: The government has announced that Overseas Citizen of India (OCI) cardholders could lose their status if convicted of serious crimes or facing grave charges.

A Ministry of Home Af-

India's tourism sector set to cross \$59bn by 2028: Capitalmind PMS

NEW DELHI: India's tourism sector is witnessing a rapid growth surge, with projections indicating the industry will generate over Rs 5,12,356 crore (US\$59 billion) by 2028, according to a new report released by Capitalmind PMS.

The report cites rising disposable incomes, enhanced connectivity and infrastructure improvements as key growth en-

fairs (MHA) notification states that OCI registration will be cancelled if the holder is sentenced to at least two years in prison or named in a chargesheet for an offence punishable

Cont on page - 7

ablers. Domestic tourism is expected to double from 2.5 billion visits in 2024 to 5.2 billion by 2030, growing at a CAGR of 13.4pc. However, the report highlighted that India's tourism and hospitality sector, while a key GDP driver, still trails global peers—two per cent below the US and four per cent below Thailand in contribution to GDP.

As per the report, domestic visitor spending is projected to reach Rs 33.95 trillion by 2034, up from Rs 14.64 trillion in 2023, reflecting a CAGR of 7.9pc per the WTTC's Economic Impact Research 2024.

Domestic air passenger traffic is also set to more than in FY24 to 693 million

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I-Day celebrated at Indian embassy in Kuwait

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to Kuwait in December 2024 and the continued support of the leadership of Kuwait for a strong India-Kuwait relations. Ambassador thanked the community associations and the members of the community who have been instrumental in strengthening bilateral relations at a people-to-people level and promoting Indian culture in Kuwait. He re-assured the community that the embassy remains "homeaway from home" for them.



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CLIENT INTERVIEW: 23RD AND 24TH AUGUST
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Euro	101.34	103.49
Japanese Yen	58.95	59.87
Swiss Franc (CHF)	107.28	109.63
Canadian Dollar	62.64	64.05
Australian Dollar	56.45	57.69
Norwegian Krone	8.43	8.67
Swedish Krona	9	9.25
New Zealand Dollar	51.29	52.41
Hong Kong Dollar	10.96	11.3
Kuwaiti Dinar	291.71	280.577
Singapore Dollar	67.45	68.98
Saudi Arabian Riyal	22.85	23.57
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GULF FAQs

Leaving your job? These are your legal benefits

What are the legal entitlement if I resign or I am sacked in Dubai?

Whether you made the decision to resign or were fired from your job, both are stressful situations that create uncertainty and worry. To navigate the post-termination period, the UAE's Labour Law and the Ministry of Human Resources and Emiratization (MOHRE) have set clear regulations on employee rights and introduced schemes that provide stronger financial security for workers in the UAE.

Here is a breakdown of the monetary benefits and compensation you are legally entitled to:

1. New savings scheme – "Voluntary Alternative End-of-Service Benefits". In the UAE, private sector workers can now walk away with a higher end-of-service gratuity after their work contract is terminated if they are enrolled in the new alterna-



tive end of service benefits system.

The savings scheme, as suggested by the name, is an alternative to the gratuity system that workers are entitled to as per the UAE Labour Law. However, this is a voluntary scheme. It invests the end-of-service gratuity benefits of employees who have been registered by their employers in approved funds, enabling them to receive returns upon completion of their service.

Who signs up for the scheme? Companies have to subscribe to the scheme through MOHRE and then select the employees they want registered for the scheme. If your employers do register you, they will need to make monthly contributions to the chosen investment fund. What happens to the worker's previous gratuity?

As per MOHRE, companies must discontinue the use of the current end-of-service benefits system

from the time they are registered in the new scheme. However, the employees' entitlements up until that time, as per the gratuity calculations in the UAE Labour Law, will be preserved. When does the employee receive investment returns from the savings scheme?

If you are enrolled in the scheme and lose your job or are fired, you should receive the investment returns from this scheme within 14 days from the termination of employment, as per Cabinet Resolution No. 96 of 2023.

2. Gratuity for full-time private sector workers in UAE:

While the alternative end-of-service benefit scheme mentioned above is new and only for cer-

tain workers, all workers in the UAE's private sector are entitled to receive an end-of-service gratuity, also known as severance pay, based on their years of service in the UAE.

As per Article 51 of the UAE's Labour Law, you are entitled to a gratuity payout if you have completed one year of service.

How do I calculate gratuity? You first need to know your basic salary after which you can calculate your gratuity based on the number of years of service in the company:

- If a worker has served for less than one year, he or she is not entitled to any gratuity pay.

- If a worker has served for more than one year but less than five years, he or she is entitled to a gratuity payment based on 21 days' basic salary for each year of work.

- If a worker has served more than five years, he or she is entitled to a gratuity payment of 30 days' basic salary for each year of work following the first five years.

In all cases, the total gratuity shall not exceed the wage of two years. Once you have figured out your basic salary and the period of your employment, you can go ahead and start calculating your gratuity. It is important to note that days of absence from work without pay are not included in the calculation of the period of service.

When should I receive my gratuity?

As per Article 51, the employer should pay the worker within 14 days from the date of the contract termination, his or her remuneration and all other entitlements. If your gratuity is delayed, you are within your rights to file a labour complaint.

Is it possible to set up a global capability centre in India?

A multinational company for which I am working in the Gulf is keen on setting up a medium sized Global Capability Centre. We have been advised that it would be best to set up a mid-market GCC in a small city of India. I am not very clear as to what a mid-market GCC is. Will we be

able to attract a talented workforce?

A mid-market GCC is generally established by companies with revenues between \$250 million and \$2 billion. According to experts who work in this field, it is expected that over 120 new mid-market GCCs may be set up by the end of

2026 and the total number of people employed in this sector will exceed a quarter million. The growth of this sector will be led by companies developing software, setting up retail outlets and financial services like banking, insurance and accounting. The skills of employees which will be in great demand will be in the fields of machine learning, artificial intelligence, data analytics, cloud engineering, cyber security, full-stack development, product management and solution architecture. Non-engineering skills in demand will be in the fields of supply chain manage-

ment, digital marketing, finance and accounting.

Most of the mid-market GCCs are being set up in Pune, Hyderabad, Chennai, Bengaluru and Gurugram, with Ahmedabad, Indore and Jaipur catching up fast. The success of the mid-sized GCCs is on account of costs being kept in check as a result of availability of talented young engineers and other employees at lower remuneration packages than what is demanded in the metros. Lease rent and overhead expenses which are 30 to 40pc lower in these locations have ensured high profitability and success for mid-market GCCs.



Kuwait removes minimum salary requirement for family visit visas

KUWAIT CITY: Kuwait has eliminated the minimum salary requirement for family visit visas, allowing all expatriates to invite extended relatives up to the fourth degree without income restrictions. Applications are processed quickly through the new Kuwait visa platform. Visitors can arrive by any airline or transport mode. This change complements recent reforms, including instant tourist visas on arrival for GCC residents, boosting regional travel and family reunions. Acting Prime Minister and Minister of Interior Sheikh Fahad Al-Yousef Al-Sabah authorised the change, which is now officially in effect.

RULES: All expatriates residing legally in Kuwait can apply for family visit visas, regardless of their salary level. The new eligibility extends to relatives up to the fourth degree by blood and third-degree in-laws by marriage, significantly expanding the previously limited scope which covered only spouses, parents and children. Col Abdulaziz Al Kandari of the General Residency Department's Electronic Services Administration confirmed that the shift aims to support family cohesion and remove bureaucratic hurdles for residents. "Any legal resident in Kuwait can now apply to host visiting family members, regardless of income," he said,

adding that applications are available through the newly launched Kuwait visa platform and mobile app, with most complete applications processed in just five minutes. The family visit visa is valid for one month, with the option to arrive via air, land or sea, using any carrier. This marks another major update, as visitors are no longer required to travel exclusively with Kuwaiti airlines such as Kuwait Airways or Al-Jazeera Airways. Just a day earlier, Kuwait had also introduced visa-on-arrival privileges for foreign residents of GCC countries, underscoring the country's broader regional integration goals.



AI Express to link Bengaluru with Ahmedabad, Chandigarh, Dehradun

MUMBAI: Air India Express, the low-cost arm of Air India, has announced that it will add Ahmedabad, Chandigarh and Dehradun to its network from Sept 1, 2025. The expansion marks the airline's continuing push into high-potential markets as it cements its position as the country's fastest-growing carrier. "With a fleet of 116 aircraft, Air India Express is expanding its footprint with the addition of three new cities to its network. In the first phase, these cities will be

connected to our Bengaluru hub," the airline said in a statement. Bookings for the new routes have already opened, with introductory fares starting at Rs 4,100. Tickets can be purchased via the Air India Express website as well as other authorised booking channels. From Sept 1, Air India Express will operate two daily flights on the Ahmedabad-Bengaluru route, two daily flights on the Chandigarh-Bengaluru route and one daily flight on the Dehradun-Bengaluru route.

NRIs get protection on property buys in India's insolvency rule updates

DUBAI: NRIs who have bought property in India and awaiting delivery have got some extra security on their investments.

If the developers they bought from find themselves bankrupt, NRI investors can still take possession of the prop-

erty – even if litigation is going on against the developer. This comes after Indian authorities updated the rules on insolvency and proceedings related to this, thus ensuring investors and creditors rights too are suitably taken care of.

OCI status can be revoked if convicted or facing criminal charges

Cont from page - 2 by seven years or more. The government can also revoke OCI status for actions showing "disaffection towards the Constitution" or engaging with an enemy during wartime.

Eligibility for OCI status extends to foreign nationals of Indian origin who were Indian citizens after Jan 26, 1950 or eligible to be citizens then, barring those from Pakistan, Bangladesh or other specified nations. The move reinforces stricter compliance for OCI cardholders with Indian laws. According to

a gazette notification issued in March 2021, an OCI cardholder is entitled to benefits, including the grant of a multiple-entry lifelong visa that would allow them to visit India for any purpose, without having to register with the Foreigners Regional Registration Officer for the entire period of their stay in the country. Additionally, among other privileges, an OCI cardholder is entitled to purchase or sell immovable property, excluding agricultural land, house or plantation property.

NRI buying term insurance in India doubles in last two years

NEW DELHI: Non-Resident Indians (NRIs) are increasingly turning to India for buying term insurance plans, with purchases doubling over the past two years, according to an analysis report by Policybazaar. The data in the report showed a 100pc growth rate in NRI term insurance purchases from India between FY22 and FY26 year-to-date (YTD). The report also noted that the reason for this increase is the competitive premiums, long-term policy options and rupee-denominated benefits that safeguard families and assets back home have been key factors driving this trend.

It stated: "Across the globe, NRIs are increasingly turning to India's term insurance products to secure their families and financial commitments back home." Many NRIs continue to have financial commitments in

India, such as dependents, home loans and investments, making India-linked insurance a preferred choice. The UAE and GCC region account for nearly six in every 10 NRI term insurance purchases. Data showed this

region contributed 59pc of total NRI term life insurance policies issued over FY22 to FY26 YTD. Most of these buyers are salaried professionals and business owners in sectors like construction, retail and services.

India's tourism sector set to cross \$59bn by 2028: Capitalmind PMS

Cont from page - 2 than double from 307 million in FY24 to 693 million by FY30. In 2023, Domestic Tourist Visits (DTVs) increased by 44.98pc year-on-year to 2.5 billion. UP led with 478.53 million visits, followed by Tamil Nadu at 286.01 million. Maharashtra and Gujarat saw the highest number of Foreign Tourist Arrivals (FTAs), at 3.39 million and 2.81 million, respectively.

Total FTAs reached 18.89 million in 2023, a 5.47pc increase over the pre-pandemic peak in

2019. Key source markets included South

The hospitality sector in India currently has 3.4 million hotel keys, of which only 11pc fall under the organised sector. Luxury hotels account for 17pc of branded properties, highlighting a significant demand-supply gap in premium offerings. Average occupancy in the luxury segment stands at 60-70pc with Total Revenue per Available Room (TRRevPAR) 117pc higher than upscale and 298pc higher than midscale categories.