



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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Rejuvenate Inbound @2030



IATO's annual convention starts on Aug 22, in Puri

PURI: The Indian Association of Tour Operators (IATO) is set to host its 40th Annual Convention from August 22 to 25, 2025, in the spiritual and cultural heartland of Odisha—Puri, the sacred city of Lord Jagannath.

Announcing the details, Ravi Gosain, President, IATO, shared that the theme of this landmark edition is "Rejuvenate Inbound @2030," aiming to lay a renewed focus on inbound tourism growth over the next five years.

The convention will be chaired by Sanjay Razdan, Vice President of IATO with Viney Tyagi, Hon'ble Joint Secretary and Ga-

gan Sarangi, chairman of the IATO Odisha Chapter, serving as co-chairmen. The venue for all official events including registration, the inaugural ceremony, business sessions, and evening programmes will be the Swosti Premium Beach Resorts, Puri.

Chief Minister of Odisha
(Cont. on page - 2)



IATO office-bearers and others at a meeting.

KNOW MORE ABOUT IATO

The Indian Association of Tour Operators (IATO), founded in 1982, represents over 2000+ tourism industry members. It collaborates with international bodies and the Indian government to address tourism issues and facilitate travel. IATO

maintains high ethical standards and personalised services. It actively participates in social responsibilities, contributing to national emergencies, disaster relief, and the Prime Minister's Relief Fund.

IATO also takes social responsibility seriously,

actively participating in national emergencies and ongoing social obligations. Its contributions include support for the National Defence Fund, blood donation camps, relief work for cyclone and earthquake victims, and donations to the PM's Relief Fund.

Don't spoil ties with India, tells Nikki Haley to Donald Trump

WASHINGTON: Former US Ambassador to the United Nations Nikki Haley has issued a sharp warning to President Donald Trump over what she calls a dangerously deteriorating relationship with India, America's most critical democratic ally in Asia.

Calling Trump administration's recent moves a "strategic disaster in the making," Haley urged Trump to rethink his stance on India amid escalating tariff threats and growing diplomatic tensions.

In an opinion piece published in Newsweek, Haley argued that India's rise does not threaten the free world, "unlike Communist-controlled China."

While acknowledging

that India's large-scale oil purchases from Russia help fund Putin's war in Ukraine, Haley pointed out a double standard: Beijing, one of Russia's

(Cont. on page - 2)

Pre-arrest bail plea of man booked for making fabricated passports rejected

MUMBAI: A sessions court rejected the anticipatory bail application of a 55-year-old man, booked for preparing fabricated passports and visa for the Indian citizens, travelling abroad.

The Mumbai police crime branch had claimed to have solved a case in Feb where it found the accused involved in forging passports through "mundi cut" passports,

where photographs of valid passport and visa holders were changed to send people abroad illegally. The court rejected the pre-arrest bail plea of Rajesh Panchal, who the police claimed was preparing and providing the forged passports and visas.

The police had in Feb arrested one Rohan Dudwadkar from the Mum-

(Cont. on page - 2)

India to create six lakh green jobs

NEW DELHI: India aims to be a global hub for green hydrogen and target to create over six lakh green jobs in this sector by 2030, said Shripad Yesso Naik, Union Minister of State for Renewable Energy. Launched in 2023 with

an outlay of Rs 19,744 crore, India has so far awarded 3,000 MW electrolyser manufacturing capacity to 15 companies and 8.62 lakh tonnes per annum hydrogen production capacity awarded to 19 companies.

"The mission covers demand creation, support for electrolyser manufacturing, production targets, R&D, international co-operation and skilling and is projected to create over six lakh jobs by 2030," said Naik while underlining substantial progress made in the sector since the launch of the programme. Addressing the FICCI Green Hydrogen Summit 2025, the minister announced that 23 R&D projects were sanctioned, with over 100 more under evaluation.

We are developing a testing facility for green hydrogen. Besides, over 100 hydrogen standards and protocols are adopted or under preparation," said Naik.

He also mentioned that five states have already implemented their green hydrogen policies, with several others actively developing similar initiatives. "As many as 15 states have notified their own hydrogen policies, creating enabling ecosystems and hydrogen hubs," claimed Naik. Naik further explained that these states are facilitating land allocation, ensuring water availability, promoting the storage of renewable energy and incentivising innovation, particularly through the establishment of hydrogen hubs.



GST cut to boost demand

Prime Minister Narendra Modi's announcement of a GST cut and reforms, from the ramparts of the Red Fort on Independence Day, is a highly practical, timely and welcome measure. This could reshape India's economic landscape by easing inflation (which is already at an eight-year low) and providing RBI the opportunity for rate cuts. Experts weigh in on the implications of these changes for consumers and the broader economy.

After the income tax relief announced in the budget-2025, the long-promised GST reforms are expected to further lift the disposable incomes of Indian consumers. Experts believe the move will provide a strong boost to consumption and act as a major positive trigger for the Indian economy. In a way, this can also indirectly offset the adverse effects of the Trump's tariff hike. "This could be a game changer, as it would boost disposable incomes, thereby driving corporate earnings growth," said G Chokalingam, the founder and head of research at Equinomics Research.



The proposal for a broad two-slab GST structure of five per cent and 18pc will simplify the GST regime, improve compliance and importantly, lower the prices of a range of goods and services. It is expected that the items that will be covered under the lower GST rate of five per cent will include essential farm items, health-related items, handicrafts and insurance while the other goods, including manufactured products, will come under the 18pc slab. The middle class, BJP's backbone, will be the key gainer. According to VK Vijayakumar, Chief Investment Strategist at Geojit Investments, this overhaul of the GST system, along with the new income tax regime, drastically changes India's tax system.

Industry leaders say this indeed is a game-changing tax reform with significant positive consequences for the economy. This fiscal reform, along with the bold monetary stimulus being provided by the Monetary Policy Committee (MPC) sets the stage for demand revival and growth boost to the economy.

The proposed reforms will lower indirect taxation on goods and services, which could further soften inflationary pressure. A portion of the GST rate reduction should be passed on to consumers. However, the overall impact depends on revenue implications for the government.

If reforms reduce revenue, a lower tax collection would widen the fiscal deficit, which in turn could put upward pressure on retail inflation over time. If reforms are revenue-neutral, the creation of a new 40pc slab for sin goods and luxury consumption (in lieu of the existing GST cess) would offset the revenue loss from lowering rates elsewhere. In that case, the reform would essentially redistribute the indirect tax burden across consumer classes (as the cess was slated to expire from April 2026) rather than reduce it overall.

CPI inflation could ease by nearly 50-60bps over a one-year period, depending on the pass-through. This decline in inflation would largely come from certain goods in the food and beverages category moving to the five per cent slab from 12pc currently. However, the impending change in the CPI basket, likely from Feb next onwards, is likely to reduce the weight of F&B in the basket, which may mitigate some of this impact. Anyway, the GST Council, which includes finance ministers of states, is to meet in Sept to take a final call.

LIPSYNCH

"It's not whether you get knocked down, it's whether you get up." — Vince Lombardi

GST on health/life insurance may be removed soon

NEW DELHI : A big change is being discussed that could make life and health insurance more affordable for millions of people in India. The government may soon remove the 18PC Goods and Services Tax (GST) on insurance premiums.

Pre-arrest bail plea of...

(Cont. from page - 1) bai international airport and claimed that his interrogation had led them to Panchal. The police claimed that Dudwadkar had told them that Panchal was charging Rs 30-50 lakh from each person for sending them to other countries and around 80 passengers were sent to foreign countries with the help of bogus documents.

"...effective interrogation of the applicant (Panchal) is of tremendous advantage in disinterring many useful information and also materials which would have been concealed. Success in such interrogation would elude if the applicant knows that he is well protected and insulated by a anticipatory bail order during the time he is interrogated. Generally, interrogation in such a condition would reduce to a mere formality," additional sessions judge Prashant C Kale said in the order passed on Aug 12. Panchal had filed the plea stating that he was false-

This step could help reduce the cost of insurance and encourage more people to buy policies, helping improve insurance coverage across the country.

What Is the current GST on Insurance? Right now, whenever you buy or renew a life or health insur-

ly implicated and that two others arrested in the case were granted bail. The police filed a chargesheet against six persons in May. Panchal's earlier pre-arrest bail plea was rejected in May and since then he had appeared before the investigators twice. The police said that he had not co-operated with the investigation then and sought to reject his plea for custodial interrogation.

Don't spoil ties with India...

(Cont. from page - 1) largest energy customers, has avoided any comparable US sanctions.

"If that disparity does not demand a closer look at US-India relations, the realities of hard power should. Scuttling 25 years of momentum with the only country that can serve as a counterweight to Chinese dominance in Asia would be a strategic disaster," she wrote. Haley stressed that, in the short term, India's co-operation is essential for the US to

ance policy, you have to pay 18pc. If your insurance premium is Rs 20,000, you currently pay an extra Rs 3,600 as GST. This means your total cost becomes Rs 23,600. This tax applies to both individual and family policies. For some one-time premium plans, the tax rate may vary slightly, but for most regular policies, it stays high.

What's in the New Proposal? The new proposal suggests removing the entire GST on life and health insurance premiums. If approved, you would pay only the premium amount, without any added tax.

This could reduce insurance costs by up to 15 pc. The idea has come from a Group of Ministers (GoM), and the central government is fully supporting the move.

diversify its critical supply chains away from China.

"While the Trump administration works to bring manufacturing back to our shores, India stands alone in its potential to manufacture at China-like scale for products that can't be quickly or efficiently produced here, like textiles, inexpensive phones and solar panels," she 'Maybe I won't': Trump keeps hope alive for India, hints at delay in tariff imposition after talks with Putin.

IATO's annual convention...

(Cont. from page - 1) ha and the Union Minister of Tourism will inaugurate the convention on Aug 22. According to Gosain, senior officials from the Ministry of Tourism, Government of India, as well as tourism representatives from 18 states are expected to attend the event.

Sanjay Razdan, convention chairman, expressed optimism about the strong response, noting that 900 to 1000 delegates are anticipated. The participants will include senior govern-

ment officials, tourism industry leaders, hospitality professionals and members of the travel trade media.

As part of its efforts to promote Odisha's rich and diverse tourism offerings, eight post-convention tours are being planned. These itineraries will introduce delegates to various lesser-explored destinations across the state, empowering them to market these locales in both domestic and international markets.

Sunil Mishra added that business sessions will feature critical deliberations on pressing issues impacting the tourism sector, with thought leaders and domain experts sharing valuable insights.

Additionally, the Indian Tourism Fair will be held at the convention venue. This platform will facilitate B2B networking among IATO members, state tourism boards and other tourism stakeholders to collectively boost India's tourism economy.

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Currency	BillBuy	BillSell
US Dollar	86.45	87.6
British Pound	116.27	117.91
Euro	100.34	102.49
Japanese Yen	58.66	59.59
Swiss Franc (CHF)	106.9	109.27
Canadian Dollar	62	63.4
Australian Dollar	55.34	56.54
Norwegian Krone	8.34	8.59
Swedish Krona	8.92	9.17
New Zealand Dollar	50	51.13
Hong Kong Dollar	10.93	11.27
Kuwaiti Dinar	291.4702	272.7773
Singapore Dollar	66.95	68.44
Saudi Arabian Riyal	22.74	23.46
United Arab Emirates	23.29	23.96

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Transfer to Agatti by boat (45 mins) and board flight to Cochin.

GULF FAQs

Can car rental companies charge drivers for stains, regular wear and tear?

I rented a car on a long-term basis. When I returned it, there were some stains on the seats, as could be expected from regular wear and tear. Can the company now charge me for cleaning those stains?

In the UAE, car rental and leasing services are regulated under Federal Decree-Law No. (14) of 2024 on Traffic Regulation. According to Article 29 of this law, rental companies must be licensed by the relevant authority and are obligated to ensure that the renter holds a valid driving licence recognised in the UAE.

Here's what Article 29 says: 1. Vehicles shall be rented and leased in accordance with the provisions of this Decree-Law and the legislation in force in the state in this regard.

2. Vehicle rental activity may not be practised unless a licence is obtained from the Competent Authorities. The Executive Regulations of this Decree-Law shall determine the conditions for practising vehicle rental activity.

3. Companies licensed to engage in vehicle rental activities shall ensure the validity of driving licences approved in the state, duplicated or recognised by the renter, in accordance with the controls and procedures specified in the Executive Regulations of this Decree-Law.

4. The Executive Regulations of this Decree-Law shall determine the controls for renting vehicles, the obligations of the drivers of these vehicles and the procedures for registering them."

Assuming you rented a car from a company based in Dubai, there are ad-

ditional local regulations that apply. All car rental companies in Dubai are required to return consumers' credit card holds and other deposits within 30 days of the vehicle's return. This directive comes from the Dubai Corporation for Consumer Protection and Fair Trade, which operates under the Department of

Economy and Tourism.

In accordance with these, when it comes to cleaning charges, whether or not you're liable depends largely on the terms of your rental agreement. While some level of wear and tear (such as minor stains or signs of regular use) is generally expected, the rental company

may be entitled to deduct a reasonable amount for cleaning. You may review the rental agreement you signed with the rental company, particularly any clauses related to vehicle condition upon return and cleaning fees.

Typically, such incidental costs — like cleaning or minor damage — are covered

by your security deposit. If you feel the charges are unreasonable or were not clearly disclosed, you can request a detailed breakdown from the rental company. If the issue remains unresolved, you may also consider reaching out to the relevant consumer protection authority for further assistance.

Largest divorce award demand in UAE

Can you please explain the recent case involving the demand for largest divorce award granted in the UAE?

A longtime UAE resident has filed for a Dh1 billion divorce settlement in UAE. If the Caribbean woman's claim is successful, it would represent the largest divorce award ever granted in the UAE and likely the wider Gulf region, according to Byron James, partner at Expatriate Law, who represents the woman at the Abu Dhabi Civil Family Court.

The case involves a Muslim couple of Caribbean origin, who have been long-term residents of the UAE and are members of wealthy families. "While the details of the claim are private, the size of the award being sought reflects the scale of the family's wealth," said Byron. He added that the principle at the heart of this case was that what is built together should be shared fairly. "The court has the ability to recognise both financial and non-financial contributions to a marriage and deliver outcomes that reflect the lived reality of modern partnerships," he said. "That is what makes this court so effective. It does not just apply rules. It understands people."

The Abu Dhabi Civil Family Court is a secular forum that welcomes both Muslims and non-Muslims and treats all parties equally. In May this year, the court finalised a no-fault divorce between a foreign couple, resulting in a record-breaking financial settlement exceeding Dh100 million — the largest reported divorce settlement of its kind in the Gulf region.

Byron added that these cases show the "sophistication and strength of

the legal system" in managing complex cases. "This is not just about wealth. It is about fairness, transparency and a growing confidence in the UAE's ability to resolve even the most sensitive personal matters with professionalism and dignity," he said.

"The UAE is no longer simply a financial centre; It is a place where

he said. "It respects time, process and above all people. This is why high net worth clients are increasingly choosing to resolve their family matters here."

He said that the Abu Dhabi court not just values speed but also ensures minimal emotional strain to all parties involved, with financial settlements and parenting arrange-



people build their lives. That includes relationships, families, properties and futures. As high net worth individuals put down deeper roots here, they are naturally turning to the courts when relationships break down." He said that such couples are finding in the Abu Dhabi Civil Family Court a legal system that mirrors their own expectations of excellence. "The process is digital, it is bilingual and hearings are conducted remotely," he said. "A divorce can be granted in as little as 30 days, making it one of the fastest legal divorce systems in the world. And yet, this efficiency never comes at the cost of quality."

He cited the example of a client who finalised his divorce while seated in a flight. "The system is built around the realities of modern life,"

ments dealt with quickly after the divorce is finalised. One of the most progressive elements of the system is its approach to children," he remarked. "The court automatically makes a joint custody order at the time of divorce, because both parents are seen as equally important. This marks a powerful shift away from the outdated idea that one parent should take full control based on gender. That is no longer the case. The court prioritises shared parenting and the child's best interests above all."

He added that at its heart, the court is "rooted in the principles of justice, family, and dignity" and that it "upholds the core values of the UAE" while delivering outcomes that meet the standards of the most sophisticated global legal systems.

Malayali diaspora prefers international migration to internal relocation: study

KOCHI: Malayalam-speaking folks have got a thing for going global. A new study shows among India's major linguistic diasporas, Malayalam speakers have the highest ratio of international to internal migration.

According to Chinmay Tumbe of the Indian Institute of Management

Ahmedabad, the Malayali diaspora – hailing mostly from Kerala – numbers over 4.6 million. That is three million outside India and over 1.6 million within. Tumbe's study maps out India's linguistic diasporas and finds over 60 million Indians in "internal" diasporas in 2010 – nearly thrice the size of India's

"international" diaspora estimated to be 21.7 million.

The internal diaspora is larger than its international counterpart for all major linguistic groups except for Malayalam and Tamil, and a third of the internal diaspora is dispersed across India's 10 largest cities. The paper reveals that while

the phrases "internal migration" and "international migration" are widely used around the world, "diaspora" is specifically used for international migration, almost by definition. Diaspora's original meaning of being dispersed away from the original homeland has in recent years also encompassed recent immigration and temporary international migration, in addition to old settlements that have been formed over centuries.

Tumbe writes that a detailed analysis of Kerala's migration patterns over the past century reveals that internal migration

was significant during the 20th century, particularly to northern India, but shifted dramatically since the 1970s due to the Gulf oil boom.

This redirected outmigration toward the Gulf region, including the UAE, Oman, Bahrain, Qatar, Kuwait and Saudi Arabia. There is also a Malayalam-speaking diaspora in the US and Italy and many other countries, as also an older diaspora in Sri Lanka. In the internal diaspora, among cities, Mumbai was by far the most important in 2001, followed by Bengaluru, Chennai and Delhi, the study states.

EPFO hikes death relief amount

NEW DELHI: The Employees Provident Fund Organisation (EPFO) has made an important decision to support the families of its members.

From April 1, 2025, the ex-gratia (death relief) amount for families of central board employees has been increased from Rs 8.8 lakh to Rs 15 lakh. This means if a central board EPFO employee passes away on or after this date, their family or legal heir will receive Rs 15 lakh instead of the earlier Rs 8.8 lakh.

The increased amount will be paid from the Staff Welfare Fund to the family

of the deceased employee. This decision was made by the Central Board of Trustees, EPFO's highest decision-making body. The board includes representatives from the government, employers and employees.

EPFO has also decided that starting from April 1, 2026, the ex-gratia amount will be increased by five per cent every year. This ensures that the support provided keeps up with inflation and rising costs, helping families better manage after a loss.

In a circular issued on Aug 19, 2025, EPFO stated: "With approval from

the Chairman of the Central Staff Welfare Committee and the Central Provident Fund Commissioner, the death relief amount has been increased to Rs 15 lakh.

Indian student arrivals to US plunge 46pc

WASHINGTON: Total arrivals on student visas decreased 28pc to just under 79,000, the steepest monthly drop so far this year, data from the International Trade Administration show. Visitors to the US arriving on student visas plunged in July,

falling year-on-year for a fourth straight month.

The declines were most pronounced from Asia, the largest international education market, as the Trump administration's immigration policies created bottlenecks and a chilling effect on prospective students. Student arrivals from India plummeted 46pc while China posted a 26pc decline. The twin drops from the two largest sources of foreign students provides a grim snapshot that threatens to disrupt the financial models of US colleges and universities.

US universities have already warned that first-time foreign student enrolment on campuses are projected to fall by about 30pc this fall, potentially costing the education sector \$2.6 billion in tuition revenue. The sharp downturn follows a series of policy changes and administrative hurdles from the White House around tightening immigration and foreign student scrutiny. The measures have created a climate of uncertainty

and resulted in significant backlogs and delays at US embassies and consulates in key Asian markets.

"There are real reasons for concern," said Zuzana Cepla Wootson, deputy director of federal policy at the Presidents' Alliance on Higher Education and Immigration, whose members are university leaders. "It's part of a broader pattern under this administration. The travel ban, expanded screening processes, appointment backlogs — all these create uncertainty for students from China, India and beyond." The Trump administration announced a pause in interviews for student visas in late May. In mid June, the State Department said it would resume interviews, while also ordering reviews of applicants' social-media profiles. The timing of these policies, during the peak summer visa application season, has been particularly damaging and doesn't bode well for student arrivals in August, which historically is the peak month for new students entering the US.

Criminal record checks for private school teachers

ABU DHABI: The Department of Education and Knowledge (ADEK) in Abu Dhabi has confirmed that a criminal record check, or a certificate of good conduct, is a fundamental requirement for candidates applying to work in private schools. The Department noted that the certificate must be issued by the competent authorities within the UAE for applicants residing in the country, while applicants from abroad must obtain the certificate from the relevant authorities in their home country. These requirements, ADEK stressed, are part of the employment procedures designed to ensure a safe

educational environment and protect students, in line with the approved educational policies.

Through its official website, ADEK also announced the implementation of a programme aimed at familiarising new and foreign teachers and school staff with Emirati culture, customs and traditions. The programme seeks to enhance the awareness of all members of the school community regarding nationally and culturally acceptable practices within the education sector, through the enforcement of a Cultural Considerations Policy in schools. This policy includes seven

key measures: *Organising training and awareness programmes to raise cultural awareness.

*Reinforcing commitment to national practices.

*Applying clear reporting mechanisms for any violations.

*Respecting Emirati values and traditions.

*Ensuring appropriate appearance consistent with local culture.

*Prohibiting behaviors, practices, slogans or symbols that contradict cultural considerations.

Acting in accordance with the laws of the UAE

ADEK to implement new academic policy in the upcoming school year.