



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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In changing Saudi, Indian tech talent takes centre stage

RIYADH: Under Saudi crown prince HH Mohammed bin Salman's guidance, the Kingdom is diversifying from oil economy to a technology-driven economy. In the last few years, the scenario has drastically changed and emphasis is more on modern technology like IT and digital adoption across industries --- attracting global talent and trying to build an innovation-driven economy. Under the crown prince's pet project of Vision 2030, sectors such as banking, energy, tourism, gaming and telecom are undergoing aggressive digitisation, supported by government-sponsored initiatives--such as the National Strategy for Data and Artificial Intelligence and the Cloud First Policy. This is coupled with regulatory reforms that are industry

friendly and easier for companies and professionals to operate in the Kingdom. The greatest example is the \$500-billion Neom project which aims to build a futuristic city powered by AI, robotics and smart infrastructure. There is a massive and visible shift in job profile and Indians are on the forefront of this change. This has reframed the outlook of Saudi Arabia. This shift has also altered global perceptions of Saudi Arabia as a work destination. What's more, Saudi Arabia has eased business processes significantly. Things are moving very fast and setting up a company or securing a work visa is done in a few days. And in the centre of all these developments Indians in particular and Asians in general are playing a major role.



EVER-GROWING FRIENDSHIP: Saudi Crown Prince HH Mohammed bin Salman with Prime Minister Narendra Modi.

Job market is no more inclined towards the US. White collar jobs are the in-thing and more and more Indians are catching up these opportunities. The recent visit of Prime Minister Narendra Modi to Saudi Arabia and earlier Crown Prince HH Salman's visit to India have taken the relationship to much

higher levels. Indians in Saudi Arabia command a lot of respect. High profile technocrats in huge companies in Saudi are now Indians. The transformation is clear and visible. A lot of Indian IT companies have moved to Saudi. Indians are also in leadership positions at major Saudi

Arabian tech companies. DataVolt is a leading data centre operator, which during President Trump's visit committed to invest \$20 billion in AI data centres and energy infrastructure in the US. Its leadership is predominantly Indian; its CEO Rajit Nanda is an MBA from Xavier Institute of Management, Bhubaneswar. This shift has also altered global perceptions of Saudi Arabia as a work destination. "When I first started recruiting, very few tech talent wanted to move here. Now, people from all over the world are coming for better job prospects. Many of those coming are Indians. Saudi Arabia has eased business processes significantly. Setting up a company or securing a work visa used to take
(Cont. on page-7)

'Rihla-e-Dosti' : 250 years of India-Kuwait ties celebrated

KUWAIT CITY: Ambassador of India in Kuwait Dr Adarsh Swaika explained that the main intention in putting together this Rihla-e-Dosti': 250 years of India-Kuwait relationship exhibition is to create awareness among the youth of both countries of the rich history of our two countries. We have got a very good response from universities and schools in Kuwait and many of them would be sending batches of students for the next four days to see the exhibition. Dr Swaika said that Kuwaiti leaders particularly Sheikh Abdullah Al-Salem Al-Sabah used

to spend even months in India. The highly successful visit of Prime Minister Narendra Modi broke the stalemate in high-level visits and we look forward to visit of Kuwaiti leadership to India. He thanked NCCAL, National library, Kuwait Heritage
(Cont. on page-7)



(Above): India's Ambassador in Kuwait Dr Adarsh Swaika with dignitaries at the "Rihla-e-Dosti" exhibition in Kuwait City. (Left): A cultural programme which entertained the visitors.



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Tax on remittances

The move to tax remittances per se is not altogether new. Saudi Arabia, the largest economy in the Arab world which employs the maximum number of foreign labour force, was the first to moot this idea, though fortunately, dropped it. The Kingdom realised that it will only increase the labour cost and will become a unpopular step. Now, the United States is bringing out a bill to tax the money sent abroad by non-US citizens and this is raising concerns in India. If passed, this five per cent tax on remittances could significantly impact Indian households and the country's currency, potentially causing India to lose between \$12 billion and \$18 billion annually in foreign currency inflows, according to a study released by Global Trade Research Initiative (GTRI).

The tax is part of a larger legislation, dubbed "The One Big Beautiful Bill," introduced in the US House of Representatives. It targets money transfers made by people who are not US citizens but live and work there, including those on work H-1B and H-2A visas. US citizens would not have to pay this tax. Banks and money transfer companies would collect the tax and send it to the US government every three months. Indians in the US are known to remit millions of dollars to support their families in India and invest in their home country.

With about 4.5 million Indian-origin individuals in the US, contributing \$32 billion in remittances to India in 2023-24, this tax affects a substantial portion of the 28pc of India's \$118.7 billion remittance inflows. The GTRI estimates that the tax could cause a 10 to 15pc drop in remittance flows, resulting in a loss of \$12-18 billion annually. "This reduction would reduce their supply of dollars in India's foreign exchange market and may weaken the rupee by one to 1.5 per dollar. RBI may need to intervene more frequently to stabilise the currency. A drop in these funds could reduce household spending, hurting the economy at a time when global challenges and inflation are already making life difficult. The US, despite having a lower number of NRIs, is the second largest contributor to overall remittances, largely due to its skilled workforce's higher earning capacity. Migrant workers prefer to accumulate and transfer larger amounts of money due to reduced overhead costs per dollar with larger remittances.

Other countries such as El Salvador and Mexico, which rely heavily on remittances, could also face trouble. Mexico's President Claudia Sheinbaum called the plan "unacceptable" and warned it could lead to "double taxation" since workers already pay taxes in the US. While the US may gain from a stronger dollar by limiting money outflows, this tax risks disrupting critical financial support to developing countries. It marks a worrying shift in policy that could hinder global economic stability.

After the flopped reciprocal tariff proposal (which is paused and also bilateral trade treaty is being worked out with individual countries), this tax marks a change in US policy towards capital—money that moves across borders easily than people or goods. By taxing remittances, the US could slow down a key source of income. Unfortunately, no reaction has come from the Indian government.

LIPSYNCH

"I never dreamed about success.

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—Estée Lauder

Iran famous for Persian carpets (Part-2)

Iran is famous for Persian carpets, saffron, pistachios, turquoise jewellery and miniature paintings. These items reflect Iran's rich cultural heritage and craftsmanship, making them perfect souvenirs for travellers.

The cost of living, including accommodation, food and transportation, is generally lower com-

Safety: Iran is generally considered a safe country to visit with a low crime rate. However, there are some areas that may be less safe, such as regions near borders with Afghanistan, Pakistan and Iraq, and sketchy areas within cities.

Local Customs: It's important to be respectful of local customs, which may include wearing ap-

unique desert landscapes and the lush greenery of the Caspian Sea region.

Here are some of the most beautiful places in Iran:

Historical and Architectural Marvels:

Isfahan: Known for its stunning Islamic architecture, particularly the Naqsh-e Jahan Square and the Jameh Mosque.

Shiraz: A city rich in history and culture, with beautiful gardens like Eram Garden and the Tomb of Hafez.

Kashan: A city with numerous historical sites, including the Fin Garden, a UNESCO World Heritage site and the historic houses that make it a unique tourist destination.

Golestan Palace (Tehran): A magnificent palace showcasing Iran's rich history and architectural grandeur.

Natural Wonders:

Lut Desert: A vast desert landscape with unique geological formations and stunning sunsets.

Caspian Sea Coast: A beautiful coastline with diverse ecosystems, including the Hyrcanian forests.



Shiraz: A city rich in history and culture.

pared with many other international destinations, making it an affordable travel option.

Currency Exchange: The Iranian Rial (IRR) has a fluctuating exchange rate and when it's low against Indian Rupee (INR), it makes travel significantly cheaper for Indian tourists.

Accommodation: A wide range of affordable accommodation options, from guest houses to hotels, are available in Iran, catering to different budgets.

Food: Food costs are relatively low in Iran, with many restaurants and local eateries offering affordable meals.

Transportation: Transportation within Iran, including buses and trains, is also generally inexpensive.

Visa-Free Entry:

For Indian passport holders, Iran offers visa-free entry for short-term visits, making it easier and less costly to plan a trip. Iran can be considered tourist-friendly. While it's important to be aware of local customs and regulations, especially regarding dress code, the country generally has a reputation for being safe and welcoming to tourists. Locals are often described as friendly and helpful, and the country offers a unique experience with its rich history, diverse cultures, and stunning landscapes.

propriate clothing (covering shoulders and knees).

Friendly Locals: Many tourists report that Iranians are friendly and welcoming, going out of their way to help and assist them.

Travel Restrictions: While Iran is generally safe, it's important to be aware of travel restrictions and advisories from your own country's government, especially regarding potential political tensions or conflicts.



The ancient city of Kashan.

Alcohol:

It's illegal to drink alcohol in Iran. In summary, while some precautions are necessary and local customs should be respected, Iran generally offers a positive and welcoming experience for tourists. Iran offers a diverse range of beautiful destinations, from stunning historical cities like Isfahan and Shiraz to breathtaking natural landscapes like the Lut Desert and the Caspian Sea coast. For a blend of history and beauty, consider the architectural marvels of Isfahan and Shiraz, while nature lovers will appreciate the

BadabSoort: A unique area with naturally formed terraces and hot springs, creating a vibrant and colorful landscape.

Mount Damvand: The highest peak in the Middle East, offering challenging hikes and stunning views.

Other Notable Destinations:

Qeshm Island: An island in the Persian Gulf with unique landscapes and eco-tourism attractions.

Tabriz: A city in north-western Iran, famous for its vibrant bazaar and diverse cultural attractions. (Concluded)

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British Pound	114.22	115.81
Euro	96.13	98.16
Japanese Yen	59.41	60.34
Swiss Franc (CHF)	102.79	105
Canadian Dollar	61.16	62.53
Australian Dollar	54.64	55.82
Norwegian Krone	8.27	8.51
Swedish Krona	8.8	9.06
New Zealand Dollar	50.13	51.25
Hong Kong Dollar	10.73	11.06
Kuwaiti Dinar	287.2954	266.3134
Singapore Dollar	65.72	67.21
Saudi Arabian Riyal	22.39	23.09
United Arab Emirates	22.92	23.57

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Karnataka : Karnataka is famous for temples, majestic architecture, and princely vibe.



GULF FAQs

Nine cases where employer can terminate your contract

How can an employer and an employee can legally terminate the work contract?

The Ministry of Human Resources and Emiratization (MoHRE) has identified nine specific cases in which an employment contract between a worker and an employer in the private sector may be legally terminated. This move aims to safeguard the rights of both parties in the employment relationship in a balanced manner that aligns with the future vision and aspirations of the labour market in the UAE.

The ministry emphasised that the existing policies and procedures within the UAE labour market are designed to protect both workers and employers, enabling them to access and exercise their rights. These measures also contribute to ensuring stability and well-being for private sector employees. In its latest update published on its official website, the ministry outlined the circumstances under which an employment relationship may be terminated.

1. The term of the contract expires and is not extended or renewed.

2. Both the employer and employee mutually agree in writing to end it.

3. Either party wishes to end it, provided that the terminating party observes the provisions of termination of the employment contract and the notice period agreed upon.

4. In the event of the employer's death if the subject of the contract is related to its entity.

5. In the event of the worker's death or full permanent inability to work, based on a certificate issued by a medical entity.

6. Where a worker faces a final court judgment of a freedom-restricting penalty (imprisonment) for a period of not less than three months.

7. The establishment is closed permanently in accordance with the legislations in force in the UAE.

8. The employer be-

comes bankrupt or insolvent or faces any economic or exceptional reasons that prevent the continuation of the project.

9. The worker fails to fulfil the conditions for renewing the work permit for any reason beyond the control of the employer.

ADDITIONAL GROUNDS: The ministry added that additional grounds for termination include per-

dures specified in the executive regulations and the applicable legislation in the country.

Another recognised cause for contract termination is the worker's failure to meet the conditions required for renewing the work permit, for reasons beyond the employer's control.

The ministry said it remains committed to promoting flexibility and sustainability in the labour market by providing legal protection for the employment relationship. The ministry said it remains committed to promoting flexibility and sustainability in the labour market by providing legal protection for the employment relationship.

SIX CATEGORIES OF EMPLOYMENT : The Labour Relations Regulation Law permits employment contracts under six distinct categories of jobs:

1. Full-time Employment – working for a

single employer for the full number of daily and weekly working hours.

2. Part-time Employment – working for one or more employers for a specified number of hours or workdays.

3. Temporary Employment – work that is required for a specific period or linked to a particular task, ending upon its completion.

4. Flexible Employment – work where the hours or days may vary based on the volume of work and the economic or operational needs of the employer, allowing the worker to perform duties at variable times according to job requirements.

5. Remote Work – work where the employee performs some or all work duties outside the employer's premises, either part-time or full-time.

6. Job Sharing – whereby two or more employees share job responsibilities as previously agreed upon, with remuneration adjusted proportionately. Individuals under this arrangement are treated according to the regulations governing part-time work.



manent closure of the establishment in accordance with applicable national legislation, the employer's bankruptcy or insolvency or other economic or exceptional circumstances that prevent the continuation of the business. Such cases must comply with the regulations and proce-

How to file a labour complaint?

How to file a labour complaint in the UAE?

Explained: Required documents, legal proceedings process and what outcomes you can expect If you're facing withheld wages, forced overtime, discrimination or harassment, you don't have to stay silent. UAE labour law gives you clear steps to take --- starting with documenting the issue, filing a complaint with the right authority and even taking your case to court if needed.

If you are facing issues such as delayed salaries, unpaid overtime,

excessive working hours or your gratuity is being withheld after resignation or termination, it is important to know that these practices are illegal.

You are within your rights to file a complaint with the Ministry of Human Resources and Emiratization (MOHRE), which will mediate the dispute and, if necessary, refer the matter to court.

If you believe your labour rights have been violated in the UAE, whether due to unpaid wages, a withheld passport, workplace harass-

ment or unfair dismissal there is a formal legal process available to help you raise your complaint and seek resolution.

How to file a complaint for unpaid salaries in the UAE: Unfair dismissal: Wrongfully accused of absconding in UAE:

According to Ludmila Yamalova, founder and managing partner of HPL Yamalova and Plewka DMCC, the appropriate first step depends on the nature of the violation.

This could involve issues such as withheld wages, forced overtime,

harassment, or discrimination. "However, in all cases, it is essential that employees document the issue in writing," she told a TV channel. "The writing does not need to be anything formal an email would suffice. These correspondences memorialise the matter and serve as evidence for later."

Nevertheless, in all cases, it is essential that employees document the issue in writing. The writing does not need to be anything formal. An email would suffice. These correspondences memorialise the matter,

and serve as evidence for later.

Step 2: Escalate the complaint: If your employer does not address the issue after being contacted, the next step depends on whether the company is located in the mainland or a free zone.

"If your company is licensed by the Department of Economy and Tourism (formerly the Department of Economic Development), you can escalate the matter to the Ministry of Human Resources and Emiratization (MOHRE)," she explained.

One million jobs in UAE's travel, tourism sector

ABU DHABI: The UAE is set to become a major jobs engine in the global travel industry, with nearly one million people expected to be employed in its travel and tourism sector this year.

By the close of 2025, the industry is also predicted to support more than 9.25 lakh jobs, according to new dew data from the World Travel and Tourism Council (WTTC) – a global travel and tourism private sector trade body. This means, the sector will create an additional 26,000 + jobs this year. The WTTC & annual Economic Impact



Research (EIR) shows unprecedented growth, highlighting the UAE strong recovery and ambitious plans.

According to the EIR,

international visitor spending in the UAE is projected to hit a record Dh228.5 billion in 2025. This figure represents a significant jump, 37pc higher than the previous peak in 2019.

The report forecast another stellar year for the UAETravel and tourism sector in 2025, with an anticipated contribution of Dh267.5 billion to the national economy. This impressive figure is expected to account for al-

most 13pc of the country's GDP.

Domestic travel is also flourishing, with local visitor spending projected to reach a new high of Dh60 billion – an increase of 47pc compared with 2019. This demonstrates the robust health of the UAE internal travel market.

WTTC President Julia Simpson said: "The UAE continues to lead the way in global travel and tourism. From cut-

ting-edge smart cities to exceptional hospitality and seamless visa systems, the country is a model of how strategic vision drives economic growth." She added that with initiatives like the Tourism Strategy 2031 and the National Tourism Charter, the UAE is building a future-ready sector rooted in sustainability and innovation, setting the stage for another remarkable year in 2025.

SBI cuts FD rates

MUMBAI: State Bank of India (SBI), the country's largest lender, has cut fixed deposit rates by 20 basis points across tenors effective May 16.

According to the bank's website, the cut in interest rates on retail domestic term deposits below Rs 3 crore is applicable for both the general public and senior citizens.

Deposits for two years to less than three years will offer the maximum

interest to investors at 6.7pc followed by three years to less than five years which will give a 6.55pc interest from May 16.

Fixed deposits of five years to 10 years now get an interest of 6.30pc for the general public, while it is 6.5pc for deposits of duration one year to less than two years. The interest rate of the specific tenor scheme of "Amrit-Vrishti"(444 days) has also been revised.

(Cont. from page-1) months, now it happens digitally in a fraction of the time.

Adil Murtaza, general manager of Tech Mahindra Arabia, has worked in Saudi Arabia for 20 years. Earlier, he says, the job market was inclined towards talent from the US. "Now, there is a desire to look for the best tech talent from India and Asian countries. There is a lot of respect for Indians now as more and more Indians are in white-collar jobs.

The financial technol-

ogy sector is one of the most buzzing areas of transformation. Saudi banks are fast adopting digital technologies, focusing on automation, AI-driven solutions and customer-centric innovations. "With Vision 2030 driving transformation, we've seen significant action around banking technology modernisation. We are enabling real-time cash and liquidity management, injecting AI into cash forecasting and automating transaction banking, supply chain fi-

nance and trade finance operations," says a top company executive. Aurionpro has signed two major deals with leading Saudi banks. The fintech ecosystem is backed by initiatives such as Fintech Saudi, the Regulatory Sandbox and the Open Banking Framework, which encourage innovation and new market entrants.

CHANGING SOCIAL LIFE : A senior technology professional points out that tourism, sports, energy, banking and telecom sectors are all seeing vibrant tech action. Experiential retail is a huge opportunity here, with malls and brands using technology to create virtual and on-ground engagement experiences. The social life has also changed significantly, making Saudi Arabia a more attractive destination for professionals.

There are cinemas and malls, global cuisines are available, movies are now released on the same day as in India or US. There are parks and amusement activities and permitting women to drive has improved family mobility. You have to respect the law of the land. Most importantly, there is no violence and law and order is strictly implemented. Everybody is safe in Saudi.

'Rihla-e-Dosti' : 250 years of India-Kuwait ties celebrated

(Cont. from page-1) Society and the External Publicity Division of the Ministry of External Affairs of India for contributing to and making this exhibition a reality.

A panel discussion featured representatives of some prominent merchant families with age-old connections with India --- Mr Ibrahim Abdullatif Al-Ibrahim, Mr

Suliman Abdul Mohsen Al-Khames and Mr Abdullatif Abdul Razzaq, who gave insights of their families deep connection with India in 19th and early 20th centuries.

The exhibition presents a rich and diverse collection of items highlighting the shared history between India and Kuwait. It features rare



Ambassador Dr Adarsh Swaika addressing the guests.

manuscripts, historical documents, books and personal letters along with coins and the Indian rupee, which remained legal tender in Kuwait until 1961. Additionally, it displayed photographs and videos of significant bilateral VVIP visits, as well as artefacts and other noteworthy objects that reflect the

longstanding cultural and diplomatic ties between the two nations. The event was attended by over 200 guests.

On this occasion, a special booklet was jointly released documenting some of the manuscripts showcasing the rich history of India and Kuwait and photos of visits of leaders of both countries.



All guests with Ambassador Dr Adarsh Swaika.