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OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES

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IPEPCIL, Indo-Arab Society strongly condemn Houthi attack on Saudi; joint resolution calls for peace, diplomatic intervention

Industry bodies express solidarity with the Kingdom of Saudi Arabia and urge the government of India to intensify diplomatic efforts to restore peace and stability in the region.

MUMBAI: The Indian Personnel Export Promotion Council (IPEPCIL), representing the fraternity of Government of India-approved overseas recruitment agencies under the Ministry of External Affairs (MEA-OE-PGE), has strongly condemned the attack on the Kingdom of Saudi Arabia by Houthi militants. The Council, along with the Indo-Arab Society, has jointly adopted a resolution condemning the attack and expressing its solidarity with the Kingdom of Saudi Arabia and its people. The joint resolution was led by VS Abdulkareem, President of IPEPCIL along with Dr Patankar, President, Indo Arab society and Yousuf Abrahani, Vice President of the Indo-Arab Society and President of Islam Gymkhana, Mumbai. Both organisations expressed deep concern over the escalating regional tensions and the potential humanitarian, economic and so-

(Cont. on page - 2)

Air India, AI Express may start Jeddah flights from Nov 24

MUMBAI: Passengers booked on Air India or Air India Express flights to or from Jeddah face three more days of disruption after the carriers pushed back the end of their suspension from Nov 21 to Nov 24, citing the security situation in the region.



"Due to the prevailing situation in the region, Air India and Air India Express flights to and from Jeddah will now be suspended until Nov 24 2026.

Flight operations to and from Riyadh and Dammam will continue to remain suspended until Nov 30, 2026," Air India said in a post on X.

Passengers with confirmed bookings made on or before Nov 20 for travel to or from Jeddah through November 24 could reschedule at no extra cost, subject to availability or

(Cont. on page - 2)

Sweden needs 18,000 tech professionals, ready to hire Indians, says envoy

NEW DELHI: Sweden is emerging as an attractive destination for Indian professionals, with the country actively seeking skilled talent, particularly in science, technology, engineering and mathematics (STEM) to address a growing shortage of specialists.



Sweden's Ambassador to India Petra Menander recently revealed that the country faces a shortage of approximately 18,000 technology specialists and is keen to attract qualified Indian professionals to fill the gap. She also highlighted the growing presence of Indian talent in Sweden, with Indians accounting

(Cont. on page - 6)

LuLu wins UAE award for outstanding labour welfare

ABU DHABI: LuLu Group has won recognition at the fourth edition of the prestigious Emirates Labour Market Award for its commitment to employee welfare, quality accommodation and improved living conditions for its workforce in the UAE.



The award recognises the high standards maintained at LuLu Staff City, the group's dedicated residential facility for employees, particularly in hygiene, cleanliness, maintenance and welfare initiatives.

His Highness Sheikh Theyab bin Mohamed bin Zayed Al Nahyan, Deputy Chairman of the Presidential Court for Development and Fallen Heroes' Affairs, presented the award at a ceremony held in Abu Dhabi. TP Abubacker, Director of Projects at LuLu Group, received the honour on behalf of the company.

The recognition followed a detailed assessment by an inspection team from the UAE Ministry of Human Resources and Emiratisation (MoHRE). The evaluation covered the quality of accommodation facilities, cleanliness, maintenance

(Cont. on page - 2)

Finance jobs in the UAE: Why demand for skilled accountants is rising?

DUBAI: The UAE's growing economy is opening doors for accounting and finance professionals, but landing the right opportunities requires more than a qualification and the ability to balance books.

As businesses expand and navigate corporate tax requirements, digital transformation, and new compliance rules, demand is growing for accountants who can do more than manage figures. Employers increasingly need professionals who understand artificial intelligence (AI), can interpret financial information, and contribute to business decisions.

For those looking to build or advance a finance career in the UAE, the shift presents opportunities, but also raises the bar on

(Cont. on page - 2)

Qureshi Athar Salim passes away



MUMBAI: Qureshi Athar Salim, Working/ Executive Secretary of Indian Personnel Export Promotion Council (IPEPCIL), passed away in Mumbai on Sunday morning.

He was very actively involved in rectifications and troubleshooting in the emigrate portel features, to felicitate the process of EC in concurrence with the PGE/POEs to smoothen the process on behalf of IPEPCIL. In a condolence message, IPEPCIL has said that a highly respected person in the profession, Athar's warmth and contributions will be remembered with great regard. "His passage is a great loss and he will be dearly missed by those who had the privilege of knowing him like myself", said IPEPCIL president VS Abdulkareem.

IPEPCIL, Indo-Arab Society strongly condemn Houthi attack on Saudi; joint resolution calls for peace, diplomatic intervention

(Cont. from page - 1)
cial consequences of continued hostilities.

India and Saudi Arabia share a longstanding strategic partnership encompassing trade, investment, energy, infrastructure, technology, industrial development and several other areas of bilateral co-operation. However, beyond these economic and diplomatic engagements, the most enduring strength of this relationship lies in the deep-rooted people-to-people connections, cultural affinity, mutual respect and peaceful coexistence between the two nations.

Saudi Arabia is home to approximately 28 lakh Indians, making the Indian community one of the largest expatriate communities in the Kingdom. This substantial Indian presence reflects decades of mutual trust, co-operation and opportunities created through workforce mobility. IPEPCIL takes particular pride in the contribution of its member recruitment agencies, which, according to the Council's estimates, have facilitated more than 80pc of the workforce mobility from India to Saudi Arabia. This contribution continues to strengthen year after year, supporting the Kingdom's development aspirations while providing significant employment opportunities to Indian youth and their families.

The Indian expatriate community is not merely a workforce contributing to the Saudi economy; it is an integral part of the social and economic fabric of the Kingdom. Their contribution to various sectors, alongside their commitment to the welfare and prosperity of their host country, represents the true spirit of India-Saudi friendship and brotherhood.

Expressing concern over the consequences of regional instability, IPEPCIL and the Indo-Arab Society highlighted that Indian expatriates and their families are among those adversely affected whenever conflicts escalate in the region.

Flight cancellations, travel disruptions, uncertainty surrounding employment and mobilisation, and interruptions to business operations have already created considerable difficulties for people and industries connected with the region.

The resulting uncertainty also affects international workforce mobility, recruitment operations, aviation, tourism, hospitality, trade and several allied economic activities. A decline in mobility Opportunities not only affects prospective Indian workers but also impacts employers, businesses and families whose livelihoods are closely connected with overseas employment.

The joint resolution,therefore ,earnestly appeals to the Government of India to utilise its established diplomatic relationships and appropriate international channels to encourage dialogue, de-escalation and a peaceful resolution of the regional conflict. The organisations believe that constructive diplomatic engagement, mutual understanding and international cooperation are essential to protecting innocent lives, safeguarding expatriate communities and restoring peace and stability.

Millions of Indians working in Saudi

Speaking on the occasion, VS Abdulkareem, President of IPEPCIL, emphasised that the relationship between India and Saudi Arabia has evolved far beyond conventional bilateral economic co-operation.

Millions of Indians have built their careers and livelihoods in the Kingdom over several decades, while contributing significantly to its development. The Indian recruitment fraternity has played a vital role in building this bridge of trust and workforce co-operation.

He further emphasised that the safety, security and well-being of Indian expatriates must remain a priority, and that regional peace is essential for the continued growth of bilateral trade, investment and workforce mobility. Yousuf Abrahani, Ex-MLA, Vice President of the Indo-Arab Society and President of Islam Gymkhana, Mumbai, joined in expressing solidarity with Saudi Arabia and underscored the importance of preserving the longstanding bonds of friendship, cultural understanding and brotherhood between the Indian and Arab communities.

Both organisations reiterated that peace is not merely a regional necessity but a global responsibility. In an interconnected world, conflict in any region has repercussions far beyond geographical boundaries, affecting human lives, international commerce, employment and economic development.

IPEPCIL and the Indo-Arab Society reaffirmed their commitment to strengthening India-Saudi Arabia relations and appealed to all concerned stakeholders to work collectively towards peace, harmony, stability and the protection of people across the region.

The collective message of the joint resolution is clear: Let diplomacy prevail over conflict, humanity over hostility, and friendship and brotherhood over division.

Finance jobs in the UAE: Why demand...

(Cont. from page - 1)
the skills needed to stay competitive. The UAE and wider GCC continue to see growing demand for accounting professionals, but the availability of suitably trained staff remains a challenge, according to Saqib Iqbal, regional director of IFA. He has noted that the country's expanding business environment, particularly its small and medium-sized enterprise (SME) sector, required a steady supply of qualified accounting talent.

"We think that there's still a lot to do and we've been trying to fill the gap when it comes to the supply of regular but trained accounting staffing in the market," Iqbal said. He has bared that IFA was working with industry stakeholders, other accounting bodies and local authorities to strengthen the accounting profession and better connect businesses with trained professionals.

The UAE's corporate tax regime and changes to the tax framework have made knowledge of local regulations an important part of an accountant's skill set. Businesses must also prepare for the planned introduction of e-invoicing in 2027.

Iqbal has emphasised that professional development needs to keep pace with these changes, particularly as AI and other technologies reshape accounting practices.

"Within every year, we've been trying to provide them 40 to 50 training hours, where we bring the speakers from outside. We are trying to feed them with all the knowledge required when it comes to AI." He added, "We are also trying to bring technology providers all on board as well, so that they can train our members and be more aligned with the requirements."Accountants must think beyond numbers

The Emirates' growing services and technology sectors have been changing the business landscape, while professionals arriving from overseas were bringing experience and knowledge to the local market.

LuLu wins UAE award for outstanding labour welfare

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standards and welfare programmes conducted over the preceding year.

Particular appreciation was given to initiatives that enable employees to relax, interact and develop social connections outside working hours. These recreational and community activities contribute to improving workers' overall quality of life beyond the workplace. The fourth edition of the Emirates Labour Market Award was organised by MoHRE under the patronage of His Highness Sheikh Mansour bin Zayed Al Nahyan, UAE Vice-President, Deputy Prime Minister and Chairman of the Presidential Court.

The 2026 edition attracted more than 33,000 applications from companies and individuals across the UAE, representing an increase of 85pc over the previous edition, which received around 18,000 nominations. A total of 100 companies and individuals were honoured across various categories.

Air India, AI Express may...

(Cont. from page - 1)
cancel for a full refund, the airline said.

The same options applied to passengers with confirmed bookings made on or before Nov 10 for travel to or from Riyadh and Dammam through Nov 30, it added. Akasa Air had also cancelled services to and from Riyadh and Jeddah through Nov 30.

Yemen's Iran-aligned Houthis warned airlines on Friday to avoid Saudi airspace, saying they planned fresh strikes. The warning came a day after the group struck Riyadh's tallest skyscraper.

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FOREX RATES

As on 23rd November 2026 (In rupees)

Currency	Bill Buy	Bill Sell
US Dollar	92.2	93.44
British Pound	120.88	122.64
Euro	100.9	103.07
Japanese Yen	57.95	58.88
Swiss Franc (CHF)	109.03	111.44
Canadian Dollar	64.09	65.57
Australian Dollar	61.28	62.63
Norwegian Krone	9.33	9.61
Swedish Krona	8.95	9.22
New Zealand Dollar	50.43	51.59
Hong Kong Dollar	11.61	11.97
Kuwaiti Dinar	306.6052	294.5525
Singapore Dollar	71.18	72.79
Saudi Arabian Riyal	24.26	25.03
U A E Dirham	24.84	25.56

Oil prices may stabilise at $70 per barrel

MUMBAI: Global crude oil prices could ease to around $70 per barrel by the end of 2027 as rising production outside OPEC+ and weakening demand from China push the international oil market towards a supply surplus, according to a JM Financial report.

The report, citing insights from Iman Nasseri, Senior Vice President for Middle East and Asia at FGE Nexant, suggested that Brent crude prices could remain elevated and volatile in the short term before gradually stabilising.

The report highlighted that increasing crude oil production from non-OPEC plus countries, combined with slowing Chinese consumption, could significantly alter global supply-demand dynamics. China's crude oil purchases are expected to remain gradual even if prices slip below $70 per barrel, limiting the possibility of a strong inventory-driven price recovery.

Meanwhile, the US is unlikely to undertake significant replenishment of its Strategic Petroleum Reserve under the current administration. Geopolitical uncertainty could continue influencing international crude oil prices. According to the report, a US-



Iran agreement appears unlikely in the immediate future, although mounting economic pressure on Tehran could improve the prospects of a resolution by mid-2027. Oil shipments through the Strait of Hormuz and Red Sea have recovered to about 90pc of pre-war levels, supported by selective exemptions and arrangements facilitating safer passage.

Despite expectations of softer crude oil prices, global refining margins and diesel cracks could remain elevated in the near term. Diesel supply constraints and reduced refinery operations continue to support petroleum product prices.

Global refinery runs in Oct 2026 were approximately five million barrels per day below Feb levels, reflecting disruptions across the MidEast, Russia and China. The report expects refining margins to normalise gradually by the end of 2027.

Global LNG markets are expected to remain tight through the 2026-27 winter. However, additional LNG production capacity from the US and Qatar could create a supply surplus and moderate natural gas prices from the second-half of 2027.



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GULF FAQs

How to check your unemployment insurance compensation?

I am based in Dubai and all of a sudden, I lost my job. Can you pl explain how to estimate my monthly unemployment insurance compensation?

The official Involuntary Loss of Employment (ILOE) website provides an online calculator to help eligible employees in the UAE estimate their monthly unemployment insurance compensation. The tool uses factors such as salary history, insurance subscription duration and residency status to provide a hypothetical payout estimate.

Lost your job in the UAE and wondering how much unemployment insurance compensation you could receive? An online calculator on the official Involuntary Loss of Employment (ILOE) website can help you estimate your potential monthly payout in just a few minutes.

For employees facing an unexpected job loss, the tool offers a simple way to understand the financial support they may be entitled to while searching for another job.

Here is how it works and how to use it: What is the UAE ILOE compensation calculator? The calculator, available on the official ILOE website, estimates how much eligible employees could receive under the UAE's unemployment insurance scheme. Under the scheme, eligible private-sector and federal government employees can receive 60pc of their average basic salary over the six months before losing their job, for a maximum of three consecutive months, subject to monthly limits.

The calculator does more than estimate your payout. It also asks questions about your employment termination, insurance subscription and residency status to check whether you meet some of the key conditions for receiving compensation.

How to use the ILOE compensation calculator?

Step 1: Visit the official website.

Go to www.iloe.ae/Calculator.aspx to access the compensation calculator.

Step 2: Select your reason for unemployment

Choose one of the following options:

Termination, Resignation, Disciplinary Termination. Under the ILOE scheme, compensation is intended for eligible employees who lose their jobs involuntarily (terminated), rather than those who resign or are dismissed for disciplinary reasons.

UAE ILOE calculator: How to check your unemployment insurance compensation? Step 3: Enter your last working date. The calculator asks for two dates: Your actual last working date. The date you intend to submit your compensation claim.

These dates are important because employees must submit their ILOE claim within 30 days of the end of their employment relationship. Step 4: Confirm your insurance subscription period. You will be asked whether you completed 12 consecutive months of ILOE subscription before your last working day.

Employees must have maintained their subscription for at least 12 consecutive months and paid their premia according to the prescribed schedule to qualify for compensation.



Step 5: Confirm your residency status.

The calculator asks whether you are physically present in the UAE and have a valid visa or are within your permitted grace period.

This is important for employees whose residence visa has been cancelled after losing their job. Under UAE immigration rules, grace periods can range from 30 to 180 days, depending on the visa category:

30 days: Certain other residency categories.

60 days: Standard employer-sponsored residence visas.

90 days: Eligible skilled workers.

180 days: Certain categories, including Golden and Green Visa holders.

Step 6: Confirm whether you own the company.

You must indicate whether you are an owner or partner in the establishment where your employment ended.

Investors who own the establishments where they work are among the categories excluded from the unemployment insurance scheme.

Step 7: Enter your basic salary for the last six months.

The calculator provides six fields where you must enter your monthly basic salary, in dirhams, for the six months before your last working date.

Use the basic salary stated in your employment contract, not your total salary including allowances.

Step 8: Select your insurance category.

Choose the category shown on your ILOE insurance certificate:

Category A: Basic salary of Dh16,000 or less.

Category B: Basic salary above Dh16,000.

Once you select your category, proceed to view your estimated monthly compensation.

How much ILOE compensation could you receive? Under the scheme, eligible employees receive 60pc of their average basic salary over the previous six months, subject to a monthly maximum.

For Category A, the maximum compensation is Dh10,000 per month, while Category B has a maximum of Dh20,000 per month. For example: If your basic salary was Dh 5,000 per month throughout the previous six months, the calculator would estimate a monthly compensation of Dh3,000. If you remain eligible for the full three-month period, that would amount to Dh9,000 in total.

The amount may differ for employees whose basic salary changed during the six-month period or whose calculated benefit exceeds their category's monthly limit.

UAE ILOE calculator: How to check your unemployment insurance compensation

Does the calculator confirm your eligibility?

No, the result is only an estimate and does not constitute approval of an insurance claim. The ILOE website explains that the calculation is hypothetical and based on the information entered by the user.

How to recover deposit after a business deal fails?

I have a company that hasn't returned the deposit we paid. We paid the deposit to book some capacity, but the deal didn't go ahead, it was rejected by the company that was supposed to provide the booked capacity. They were supposed to return the paid deposit, but it never happened. We tried to resolve the situation by proposing to them to set up a payment schedule, but they failed all options for a deposit refund. What are the legal options?

The important point here is that the company itself rejected the arrangement for which the deposit was paid.

If the payment was made specifically to secure the agreed capacity and the company was unable or unwilling to provide it, this will strengthen your position in claiming a refund. But we would still need to review the agreed terms and any cancellation or refund conditions.

The fact that you also offered the company an opportunity to repay the amount through instalments and they failed to honour those arrangements, is also relevant. If they acknowledged their obligation to refund the deposit through emails, WhatsApp messages or other written correspondence, this could be useful evidence.

We must first issue a formal legal notice on our office letterhead to the company, demanding repayment of the outstanding deposit within a seven -day period. If the company still refuses to pay, we can proceed with the recovery proceedings before the court.

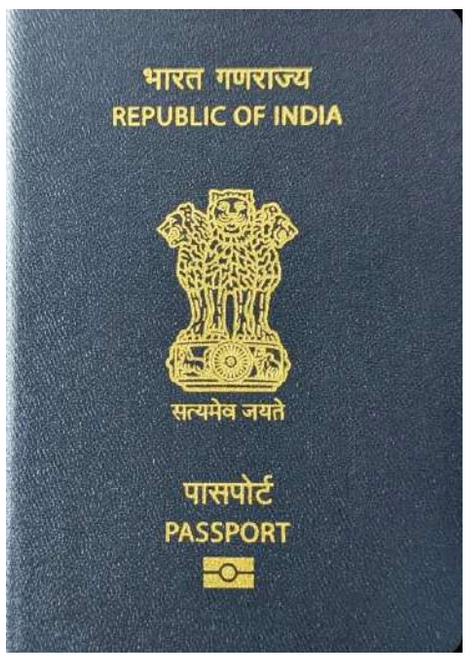
We offer free initial legal consultation, during which we can review the transaction, discuss the steps you have already taken, explain your legal options and advise you on the procedure and expenses involved.

Please share the agreement or booking confirmation, proof of deposit payment, communications regarding the cancellation or rejection of the arrangement, and any emails or messages confirming the company's agreement to refund the money.

We also need to know the total deposit amount and the emirate in which the company is registered.

Indian passport weakens, slips to 84th rank

NEW DELHI: India's passport strength has gone down significantly over the course of 2026 with the Henley's Passport Index



placing the country at the 84th position in the latest global ranking of over 199 passports, down four positions from the 80th position in January 2026.

The index, developed by research firm Henley & Partners, ranks countries based on the number of destinations their holders can access without a prior visa and other additional factors.The drop comes despite the number of countries with visa-free access for Indian citizens having stayed the same at 55.

Palak Gupta, Advocate, Jotwani Associates, suggest that increasing concerns regarding irregular migration, overstaying, security screening, unauthorised employment and asylum applications have encouraged several countries to reconsider previously liberal entry arrangements.

She added that international mobility is increasingly being regulated through advance screening and electronic verification rather than conventional visa procedures alone.

Nevertheless, recent trade agreements with European countries are expected to improve the case for Indian travellers.

"The India-EFTA Trade and Economic Partnership Agreement and its provisions concerning trade in services and the movement of natural persons seek to facilitate temporary mobility for specified categories of professionals and service suppliers. Similarly, the India-European Union Free Trade negotiated a framework for the temporary movement of business visitors, intra-corporate transferees, contractual service suppliers and independent professionals. These arrangements are expected to improve opportunities for Indian professionals," Gupta added.

Indians need visa to enter Malaysia from January

KUALA LUMPUR: Malaysia will end visa-free entry for Indian passport holders starting January 1, 2027, as the Immigration Department prepares to transition to mandatory visa requirements. Indian nationals can begin applying for visas through the MyVISA online portal from Dec. 1, 2026.

Malaysia's Immigration Department (JIM) announced the decision in an official notice confirming that the existing visa exemption will expire at the end of 2026. Under the revised rules, Indian nationals planning to visit Malaysia from Jan 1, 2027, must secure a valid visa before arrival. Visa applications can be submitted through Malaysia's MyVISA online portal from Dec 1, 2026, giving travellers a month to prepare for the change.

The Immigration Department confirmed that Indian passport holders will no longer be eligible for visa-free entry from the beginning of 2027. Why is Malaysia changing its visa rules? Malaysia introduced visa-free entry for Indian nationals in Dec 2023 to encourage tourism and support the recovery of its travel industry following the COVID-19 pandemic. The facility helped attract more Indian visitors. However, concerns were subsequently raised about its misuse. In Sept, the High Commission of India in Kuala Lumpur had warned about Indian nationals entering Malaysia as tourists with the intention of seeking employment. It also highlighted cases in which travellers were allegedly misled by agents promising jobs in Malaysia.

Alongside the decision to end visa-free entry for Indians, Malaysia has introduced changes to how visa applications are processed. Under the revised rule, applications remaining in either the "New Application" or "Pending Payment" status for more than seven working days will automatically expire.

FLY91 Airline Partner for IFFI

PANAJI: Goa-headquartered pure play regional airline FLY91 returns as Domestic Airline Partner for the International Film Festival of India (IFFI).

The 57th edition opened in Goa and runs until Nov 28 under the theme "Stories Without Borders." As filmmakers, film personalities and cinema lovers arrive from across India and overseas for South Asia's largest film festival, FLY91 will make the journey to Goa easier for visitors from smaller cities and towns.

The partnership brings together two institutions with deep roots in Goa and a national outlook. IFFI draws audiences to the state, while FLY91's network of 14 destinations links Goa with tier two and tier three cities, in line with its mission of "Connecting Bharat."



Till Nov 28 visitors to the FLY91 kiosk at INOX Panaji can participate in interactive activities at the kiosk and tag @FLY91 handle. Participants will receive flight tickets and airline merchandise.

Commenting on the association, Manoj Chacko, Founder, MD and CEO, FLY91, said: "IFFI is one of the most important events on Goa's cultural calendar, and we are glad to be associated with it again. As an airline headquartered in Goa, it is satisfying to contribute to an event that brings together people from across the country and the world.

Our network connects several smaller cities with major destinations. Moreover with double - daily flights to Goa from Navi Mumbai and triple - daily flights from Pune, FLY91 can augment the ability to bring people to the state to experience the festival and Goa. We look forward to welcoming IFFI delegates and visitors on board."

The nine-day festival features over 150 international films from 86 countries, 76 Indian films in 18 languages, and 14 gala premieres. It also includes international and Indian competition sections, curated showcases, retrospectives and special screenings.

Sweden needs 18,000 tech professionals...

(**Cont. from page - 1**)

for the largest group of first-time work permit recipients in the country.

According to the Swedish Migration Agency, 2,633 Indian nationals were granted work permits following first-time applications in 2025, making India the leading country of origin among foreign workers entering Sweden.

One of the major attractions for prospective applicants is the faster work permit process. Sweden has introduced a service commitment to decide on complete applications from highly qualified professionals within 30 days. The Migration Agency reports that more than 80pc of such applications received decisions within this timeframe in 2026. However, processing times for other occupational categories may be longer.

Sweden also offers attractive employment benefits and work-life balance. Under the country's Annual Leave Act, employees are entitled to a minimum of 25 days of annual leave every year, although the rules governing paid leave depend on eligibility and accrued holiday pay.

To facilitate international recruitment, Sweden launched a dedicated website, "Work in Sweden (workinsweden.com)", on Nov 11. The portal provides information on employment opportunities advertised in English, making it easier for international professionals to explore vacancies.

Apart from technology, opportunities for skilled professionals are also emerging in engineering, life sciences, mining, logistics, smart manufacturing, digitalisation and the green transition.

With a growing demand for international talent, Sweden could become an important employment destination for qualified Indians seeking global career opportunities and a better work-life balance.

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