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Rijiju signs Haj Agreement 2025

JEDDAH: Union Minority Affairs Minister Kiren Rijiju signed the Haj Agreement 2025, ensuring seamless arrangements for Indian pilgrims. He visited the Jeddah Haj Terminal, explored Al-Balad, a UNESCO World Heritage Site and attended the Haj and Umrah Conference at Jeddah Superdome.

His itinerary included Riyadh, Jeddah and Madinah, focusing on strengthening bilateral relations, particularly concerning Haj and Umrah co-ordination, alongside cultural and diplomatic engagements.

On the first day in Riyadh, the minister was warmly received and checked in at the Four



Union Minister Kiren Rijiju signed the Haj Agreement 2025 with HE Tawfiq Bin Fawzan Al-Rabiah, Saudi Minister for Haj and Umrah, and finalised a quota of 1,75,025 pilgrims from India for Haj.

Seasons.

He participated in a garlanding ceremony for Mahatma Gandhi's bust, celebrated Pravasi Bharatiya Diwas and addressed the Indian community. He also explored the Diriyah-Al Turaif UNESCO World Heritage Site.

The second day involved official meetings with MajGen Abdulrahman Snitan A. Al Harbi,

Chairman of the Saudi-India Parliamentary Friendship Committee, and HE Saleh Al Jasser, Saudi Minister of Transport and Logistics Services, will discuss transport and pilgrimage-related collaborations. Later, Rijiju flew to Jeddah and attended a dinner hosted by the Saudi Minister of Haj and Umrah, HE Dr. Tawfiq bin Fawzan Al Rabiah.

In Jeddah, on the third day, Rijiju signed the Haj Agreement 2025, ensuring seamless arrangements for Indian pilgrims. He visited the Jeddah Haj Terminal, explored Al-Balad, a UNESCO World Heritage Site, and attended the Haj and Umrah Conference at Jeddah Superdome.

Haj: 3676 applicants given provisional seats

NEW DELHI: As many as 3676 applicants from various states have been allotted provisional seats for Haj 2025. This was announced by the Haj Committee while releasing the second waiting list.

According to Circular No. 25 dated Jan 10, 2025, by the ministry, these applicants must deposit Rs 2,72,300 (comprising the first instalment of Rs 1,30,300 and the second instalment of Rs 1,42,000) towards the Haj amount on or before Jan 23. Additionally, applicants are required to



submit the necessary documents, as detailed in the circular to their respective State/UT Haj Committees by Jan 25. The details of the balance Haj amount (third instalment) will be communicated later, based on the finalisation of airfare and expenses in Saudi Arabia.

For further details, applicants can refer to the circular available on the official website of the Haj Committee of India : <https://www.hajcommittee.gov.in> or contact their respective state/UT Haj Committees.

India to grow by 6.6pc in 2025, global growth to remain subdued, says UN



NEW YORK: India's economy is projected to grow by 6.6pc in 2025, following an estimated expansion of 6.9pc in 2024, UN World Economic Situation and Prospects (WESP) 2025 report said.

The growth will be largely driven by private consumption and investment, the report said. India's strong export growth in services and

certain manufactured goods will bolster economic activity, it added.

Further on China, the report said the Chinese economy is expected to continue the trend of a gradual moderation amid tepid household consumption, lingering property sector weakness and rising trade tensions. Growth is projected to be at 4.8pc in 2025 compared with an

estimated 4.9pc in 2024.

Growth in the US it is projected to moderate from 2.8pc in 2024 to 1.9pc in 2025, as the labour market softens, and consumer spending slows. Europe is expected to recover modestly, with GDP growth increasing from 0.9pc in 2024 to 1.3pc in 2025, supported by easing inflation and resilient la-

(Cont. on page-3)



Saudi-based NRI doctor receives Pravasi Bharatiya Samman Award



Dr Syed Anwar Khursheed receives the Pravasi Bharatiya Samman Award from President Droupadi Murmu at the PBD-2025 in Bhubaneswar.

BHUBANESWAR: Dr Syed Anwar Khursheed, one of the longest-serving Indian physicians in Saudi Arabia, received the Pravasi Bharatiya Samman Award, the highest honour conferred by president on nationals based overseas.

Dr. Khursheed was born in Gulbarga city in Karnataka and has spent most of his professional life — more than 40 years — in the Kingdom. He has served for three decades at King Faisal Hospital in Taif and nearly a decade as a

Royal Protocol physician in Riyadh, was involved in the COVID-19 response, and has overseen critical care operations and medical assistance to Haj pilgrims.

He has also contributed to education, founding the International In-

dian School in Taif and provided guidance on the establishment of other schools for the Indian community in Saudi Arabia.

Dr Khursheed usually travels to India twice a year to see his relatives and hometown, but this time the visit is different, coming with a recognition that he did not expect. “My heart rate is higher this time,” he told a TV channel, as he arrived in India to take part in the ceremony in Bhubaneswar.

“I really felt excited, thrilled when the award was announced. I was not in the race for the award. I am aware of the honour associated with the award, the prestige it has ... I will be joining an elite club of the Pravasi Bharatiya Samman awardees and meet top-level personalities

from around the globe. It’s a lifetime achievement.”

Established in 2003, the annual award celebrates the exceptional contributions of overseas Indians in various fields, including medicine, community service, education, business and public affairs.

“Dr. Syed Anwar Khursheed is a distinguished physician with 45 years of experience in public healthcare and is one of the longest-serving physicians in the government sector. Having spent three decades at the King Faisal Hospital, he was a part of the Medical Protocol Department of the Royal Saudi Family for eight years. He also oversaw critical care operations in the Haj at Minah and Arafat,” Suhel Ajaz Khan, India’s ambassador to the Kingdom, said.

UAE passport ranked 10th strongest globally

ABU DHABI: The UAE passport has been ranked among the world’s 10 strongest in 2025 with visa-free access and visa-on-arrival to 185 countries, rising one position from last year, according to the latest ranking released by Hen-

tries where UAE passport holder can go visa-free: Canada, China, Denmark, Finland, Germany, Greece, Japan, Maldives, Mauritius, Morocco, New Zealand, Norway, Singapore, Spain, Switzerland, Thailand, Turkiye and UK.

Among other Gulf countries, Qatar ranked 47th, Kuwait 50th, Bahrain and Saudi Arabia stand the at 58th whereas Oman is at the 59th position.

The Henley & Partners index and its contents were based on data provided by the International Air Transport Authority (IATA). The index includes 199 different passports and 227 different travel destinations.

Latvia, Lithuania and Slovenia also joined the UAE in the 10th position. Some popular coun-

Globally, Singapore’s passport remained strongest with 195 visa-free destinations. In 2024, the passports of France, Germany, Italy, Japan and Spain were also

ranked strongest, but this year they all slipped from the top position. In 2025, Japan ranked second followed by Finland, France, Germany, Italy, South Korea and Spain ranked third with 192 visa-free destinations.

LIC collects Rs 2.33-lakh-cr premium

MUMBAI: Life Insurance Corporation of India (LIC) clocked a 14.64pc growth (year-on-year) in new business premium in 2024, collecting Rs 2.33-lakh-crore in the Jan-Dec period, according to data by the Life Insurance Council.

This stellar performance by nation’s largest life insurer exceeds the insurance industry’s growth of 14.41pc and the private life insurers’ growth rate of 14.55pc, the data showed.

As per the data, LIC collected Rs 2,33,073.36 crore in premiums during the reporting period, a 14.64pc increase compared with Rs 2,03,303 crore in the same period in 2023.

In 2024, the overall life insurance industry reported premium collections of Rs 4,02,773.18 crore, reflecting a 14.55pc YoY rise from Rs 3,51,626.20

crore. Meanwhile, private life insurers garnered Rs 1,69,699.83 crore, up 14.41pc from Rs 1,48,323.21 crore in the previous year.

In the individual premium segment, LIC saw a 4.92pc increase, collecting Rs 61,365.75 crore — up from Rs 58,486.69 crore in 2024.

The Group Premium segment expanded by 18.22pc reaching Rs 1,69,240.45

crore from Rs 1,43,152.75 crore in the prior year, according to the data by the Life Insurance Council. Additionally, the group yearly premium rose by 48.31pc to Rs 2,467.14 crore, compared with Rs 1,663.55 crore during the same period last year.

Last year, the insurer issued 1.96 crore policies and schemes. Group schemes and policies saw a significant rise of 14.57pc.

IPO boom to continue in 2025

MUMBAI: The year 2025 is expected to see a sharp increase in initial public offerings (IPOs), following the pattern of the previous year. A report estimates that nearly Rs 1.8-lakh-crore worth of public issues are currently awaiting approval from the Indian market watchdog --- the Securities and Exchange Board of India (SEBI).

The IPO pipeline this year comprises 28 companies with an aim of raising Rs 46,000 crore, according to the data from Prime Database. In addition, over 80 companies are waiting for SEBI’s approval in order to raise Rs 1.32-lakh-crore.

Small and medium-sized businesses (SMEs) saw a spectacular surge in initial public offerings (IPOs) last year, raising Rs 8,761 crore in total—an 87pc increase over 2023. Additionally, the average size of a SME issue has grown to Rs 36 crore, a six-fold increase. Compared with just 297 applications in 2020, retail investor participation in these SME issues increased significantly to 1.88 lakh applications.

In 2024, as many as 99 companies raised Rs 1.38-lakh-crore through Qualified Institutional Placement (QIP), resulting in a three-fold increase in mobilisation.



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India to grow by 6.6pc...

(Cont. from page-1)
While the global economy has demonstrated resilience, withstanding a series of mutually reinforcing shocks, growth remains below the pre-pandemic average of 3.2pc constrained by weak investment, sluggish productivity growth and high debt levels, the UN report asserted. Global economic growth is projected to remain at 2.8pc in 2025, unchanged from 2024, it said.

The report warned that the global growth is expected to remain subdued in 2025 due to ongoing uncertainty.

It said that the lower inflation and ongoing monetary easing in many economies could provide a modest boost to global economic activity in 2025. Uncertainty still looms large, with risks stemming from geopolitical conflicts, rising trade tensions and elevated borrowing costs in many parts of the world.

FOREX RATES		
As on 13th January, 2025 (In rupees)		
Currency	Buying	Selling
US Dollar	86.82	85.97
British Pound	105.65	104.52
Euro	89.15	87.51
Japanese Yen	0.55	0.54
Swiss Franc (CHF)	95.07	93.30
Canadian Dollar	60.46	59.28
Australian Dollar	53.62	52.59
Norwegian Krone	7.59	7.45
Swedish Krona	7.75	7.60
New Zealand Dollar	48.38	47.55
Hong Kong Dollar	11.20	10.99
Kuwaiti Dinar	279.62	274.80
Singapore Dollar	63.55	62.32
Saudi Arabian Riyal	23.24	22.80
United Arab Emirates	23.75	23.29

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

Telangana : Telangana is the link between the North and South of India.

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Job racketeers get five-year jail term

KOCHI: The Ernakulam Chief Judicial Magistrate Court has awarded five years of rigorous imprisonment to three persons for allegedly duping people by promising jobs abroad in 2009. They have also been fined Rs 30.06 lakh in total.

Sebastian P John (50) of Thodupuzha, and Kottayam natives Steffi Mary George (36) Biju alias Mathew (52) and Johncy Joseph (59) were convicted in the case earlier. However, the second accused Steffi is absconding and hence, her sentence was not announced.

The convicted persons were found guilty under IPC Section 420 (cheating) and 120B (conspiracy) as well as Section 10 of the Emigration Act for running a recruitment firm without a valid certificate.

The court ordered that compensation to victims of the job scam be realised from the fine amount.

The convicted persons were running the institution, Amer Speak American Accent Academy, at Kalathipady in Kochi in 2008-09. Despite not having a valid licence, they collected money from 28 people offering them employment in Spain, Italy and the UK.



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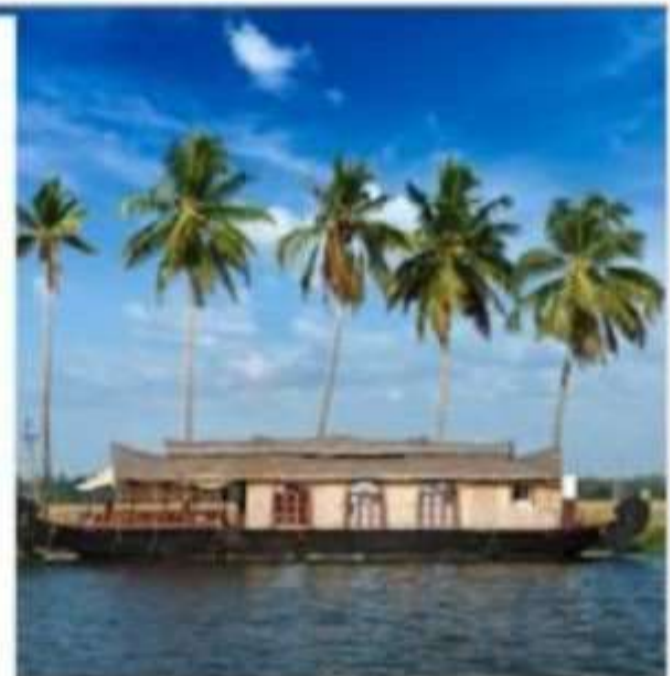
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GULF FAQs

UAE's new employment law allows firms to hire remote workers

Can you please explain the salient features of the new "remote working law" of the UAE?

New employment regulations issued in Abu Dhabi enable companies to hire remote workers and allow for more flexible working arrangements. The Registration Authority (RA) of the international financial centre of Abu Dhabi – ADGM --published the new laws that "provide greater clarity to employers and employees" about their rights and obligations.

Among the key changes is amending the definition of an "employee" to allow for remote and part-time work. The new rules apply to companies that are regulated by the ADGM. A remote employee may reside either inside or outside

the UAE, but his/her normal place of work is not the employer's premises at the ADGM.

The regulations will come into effect on April



1, "granting employers sufficient time to align their internal policies, employment contracts and other employment-related matters with the requirements".

According to the new law, the job contract

must specify that the employee is a remote one. The employer is required to provide the staff with and maintain the technical equipment required to

carry out work remotely. Companies are responsible for obtaining, maintaining and paying the cost of work permits, residency visa and ID cards for all employees, including remote ones. For part-time employees, their job

contract stipulates under eight working hours per day, less than five working days per week or terms "which otherwise do not constitute full-time working under the employer's normal practices".

According to the RA, the new employment regulations reflect "global changes in workplace practices". Hamad Sayah Al Mazrouei, CEO of the ADGM Registration Authority, said: "These new regulations come as we continue to expand, grow, and promote innovation in work systems. They will provide the necessary information to the business community while ensuring the protection and stability required for all parties."

The document details other employment-related aspects that clarify "ambiguities related

to employee entitlements, including part-time employees". The probationary period is capped at six months. Employees under probation are entitled to leaves and sick days off, but not sick pay. The employment contract may be terminated with a week's written notice.

It also expands obligations and responsibilities related to discrimination and victimisation in the workplace. Employers must not discriminate against an employee over sex, marital status, pregnancy and maternity, race, nationality, religion, age and/or disability. They are also not allowed to victimise an employee over complaints and proceedings related to discrimination.

Threat over loan repayment

Three years ago, I took a loan from a person at an interest of 30pc annually. Six months ago, I paid what was equivalent to more than the principal value of the loan. Since then, I have stopped paying due to my financial inability. Currently, I am being threatened with a court case and the person who lent the money is not only demanding the rest of the interest, but also compensation for the delay in payment. He has also kept my passport as a guarantee for the loan. What is the position of the law on this matter?

The appropriate action to take against the person is to file a case in the court for the return of your passport because no one is eligible to hold your passport for any reason. Regarding the interest, the creditor cannot file

a case against you to request this interest with the compensation for the delay in payment and in case he does, then his case will be rejected, because such interest between "natural people" is considered a criminal act. In case you file a criminal case against him, he will be punished according to Article 458 of Federal Law Decree No. (31) of 2021 Promulgating the Crimes and Penalties which states that a penalty of incarceration for a period not less than one year and a fine not less than Dh50,000 shall be imposed on any "natural person" who deals with another "natural person" by usury interest in any kind of civil or commercial transaction, whether such interest is express or latent.

Latent interest shall include any commission or benefit stipulated by a creditor, if such a com-

How to register as a legal translator?

I am a qualified translator in Dubai. How will I get a job?

Translation is indispensable in culturally diverse communities like the UAE, where residents from various parts of the world constantly engage and interact.

Beyond everyday communication, legal proceedings demand precise and accurate translations to prevent costly mistakes. Errors in transla-

tion or benefit has no corresponding real legal benefit or service provided by the creditor as a consideration.

A principal debt and latent interest may be proved by all means available. If the perpetrator takes advantage of the debtor's need, weakness or passion to commit the crime stipulated in this article, this shall be considered as aggravating circumstances.

tion can not only disrupt legal processes but also result in flawed judgments based on misinterpreted or inaccurately

*A university degree that is recognised in the UAE.

*A certificate of experience (not less than five years for expatriates.

*Approval from place of work.

*Health fitness certificate.

*Professional liability insurance certificate for three



years.

Non-Arab speaking UAE residents often seek translations for contracts, legal proceedings and court papers and the Ministry of Justice lists translators who can be contacted to offer this service.

So if you are a translation graduate and wish to register at the ministry, here's how to do so:

The service takes 65 days to complete and applicants have to pay Dh3,000.

Login to the website of the ministry www.moj.gov.ae or its smart application. Register on the website or smart application, fill the online application and pay the required fees.

ASEAN Tourism Forum's TRAVEX to open in Malaysia

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vention Centre, Johor, Malaysia.

The TRAVEX is a business platform designed for buyers to connect with over 100 ASEAN



tion: Shaping ASEAN's Tourism Tomorrow is part of the ASEAN Tourism Forum 2025 .

It is The ASEAN Travel Exchange (TRAVEX), a business platform designed for ASEAN buyers and sellers to connect with each other and explore a diverse range of destination products and services. It is the perfect avenue to forge new business partnerships through pre-scheduled appointments.

TRAVEX 2025 is scheduled from Jan 15 to 20 at the Persada Johor International Con-

exhibitors showcasing a diverse range of destination products and services. It offers a unique opportunity for networking through pre-scheduled appointments that are essential to strengthen partnerships and explore new business avenues within the ASEAN tourism sector.

The TRAVEX is a business platform where ASEAN sellers have the unique opportunity to meet and promote related tourism products and services to more than 300 potential buyers from around the world.

Saudi's strict visa rules for expat workers

NEW DELHI: Six months after proposing the idea, Saudi Arabia has issued a circular requiring the pre-verification of professional and academic qualifications of Indian workers for all work visa

live in Saudi Arabia, including 1.64 million in the private sector and 7.85 lakh in domestic work. Bangladesh leads with 2.69 million expat workers.

Indian workers, includ-

All applicants will now need to validate academic credentials, as the country aims to facilitate smoother access to its labour market and improve worker retention rates.

Establishment owners and HR departments are encouraged to verify the certificates and information provided by expatriate employees. This initiative is expected to streamline recruitment and enhance the quality of the workforce in the kingdom.

As per a circular issued by the Saudi mission in India, "professional verification procedures for issuing work visas will be implemented from January 14."

"Therefore, the professional verification will become one of the mandatory requirements for issuing work visas," read the circular. However, there is widespread complaint that there are not enough test centres where applicants can get verified.



applications effective Jan 14, 2025.

This move could reduce the influx of Indian workers due to the limited number of qualified training centres to ensure quality control of Indian workers.

Indians are the second-largest expatriate community in Saudi Arabia. As of 2024, over 2.4 million Indian workers

ing women, remain a crucial part of Saudi Arabia's labour market and bring remittances back to India.

However, as part of Saudi Arabia's Vision 2030 and efforts to employ more of its nationals in the workforce, the Saudi labour sector is undergoing changes, including stricter certification requirements for respective jobs.



Maha Kumbh Mela 2025, the world's largest religious gathering, has kicked off in UP's Prayagraj on Monday (Jan 13). It is expected that 45 crore people will attend the Maha Kumbh and will take holy dip in confluence of rivers Ganga, Yamuna and the mystical Saraswati. The crowds were seen gathering on Monday for the "Shahi Snan" on the auspicious Paush Purnima.