



India's Ambassador to Kuwait Dr Adarsh Swaika and his accompanying delegation met Kuwait's Acting Director of the Public Authority for Manpower (PAM) Marzouq Al-Otaibi and discussed ways to enhance the bilateral co-operation between the two countries.

Kuwait's Public Authority for Manpower, Indian envoy discuss ways to enhance co-operation

KUWAIT CITY: Acting Director of the Public Authority for Manpower (PAM) Marzouq Al-Otaibi met Indian Ambassador to Kuwait Dr Adarsh Swaika and his accompanying delegation within the framework of seeking the ways to enhance joint co-operation.

historical and distinguished relations that bind Kuwait and India at various levels, stressing PAM's serious endeavor to develop the good relations, highlighting the fact that the labour market attracts technical workers to meet its labour requirements.

continuous efforts being made to develop the recruitment of skilled workers, in a way that serves the development and economic interests of Kuwait,' he said.

The two sides also discussed the recruitment and employment of professionals from India, in addition to discuss-

ing some urgent matters related to labour issues and seeking to resolve them in co-operation with the relevant authorities. Al-Otaibi stressed the basic role of the PAM in providing legal protection and ensuring the existence of an appropriate work environment that guar-

antees all workers their rights, including Indian workers in various sectors. On his part, Ambassador Swaika expressed his gratitude and appreciation to Kuwait in general, and the PAM in particular, for the efforts it makes with regard to the issues of the Indian community

Al-Otaibi praised the

"There are persistent and

Challenges & opportunities in migration of Indian HR for employment abroad

Government approved HUMAN RESOURCES AGENCIES ARE AUTHENTICALLY engaged in overseas placements of Indian personnel abroad and traditionally since the regulatory norms came into force, the HRA fraternity is promoting it and facilitating the process with full accountability as per the compliances of regulatory norms. As such today, the fraternity has created a huge expatriate NRI workforce in GCC, so the national exchequer benefits substantially in respect of inward remittances and the dependent population of such expatriate population enjoy the source of income from the emigrants and more importantly, the country enjoys it in multiple verticals.

In the current scenario, a large volume of ille-

gal recruitment business is flourishing by fake or unregistered business entities and individuals taking the advantage of social media, as such defaming the whole HRA fraternity who contribute tremendous overseas employment placements. Regulatory authority has initiated to curb such malpractices of unauthorised recruitment agencies and the individuals, and warned the job seekers abroad to check the authenticity of the foreign job advertisers through the eMigrate portal link <https://www.emigrate.gov.in/#/emigrate/recruiting-agent>, however such malpractices are happening in large scale in various sectors specifically towards the ECNR countries, resulting a bad image of the Government Approved HUMAN RESOURCES AGENCIES (HRAs).

Even with a Government initiative of PPP mode for skill development have signed MoU for skilling with several countries have been recruiting and mobilising Indian personnel with ECNR status workers to overseas employers, without any licence or accountability is also violative as per the norms, says MH Khan, Chapter Chairman of IPEPCIL, UP, Lucknow.

Illegal agents

Huge number of unauthorised agents are exploiting the innocent emigrants through alluring advertisement of social media shall be checked through the ministry / state Government Police Administration by prosecuting the culprits which is a threat to the whole business society and the emigrants.

IPEPCIL advocates for a collaborative approach through OE department

of MEA and Indian mission abroad (G2G) and G2B meetings to explore an opportunity to the greater extent. Like the state RAs having a privilege of G2G business opportunities to bring more job opportunities had disillusioned and could not bring the encouraging employment orders which the fraternity can assure to government if all the stakeholders have been integrated in the system without discriminating private HRAs will result significantly to substantiate and enhance more jobs and encounter the unemployment challenges in India and thereby will enhance a sustainable growth in Indian GDP. IPEPCIL invoked CPV/OE/MEA that approved HRAs to be integrated as a part of G2G agreement for overseas placements, as urged. The collective efforts will

expedite significant productivity towards the national growth in the employment sector, the most challenging issue of the state and the Government of India.

The fraternity planned to emphasise and focus on skilling the workers to the international curriculum as strategic partnership with foreign employers to improve the quality of Indian workers for better production and recognition.

The OE / MEA to ensure the Ministry of Skill Development and Human Resources and Indian Missions abroad with the integration of Government Approved HRA fraternity to promote Indian HR mobility in a safe, legal and secured manner, said, VS Abdulkareem, President of IPEPCIL, in the joint press meet. (president@ipepcil.org)



RuPay enters UAE

After being jointly launched by Prime Minister Narendra Modi and UAE president His Highness Mohammed bin Zayed Al Nahyan in February in Abu Dhabi, payment card Jaywan now will be available to the public in the UAE. Banks and financial institutions in the UAE will start issuing Jaywan in the second quarter of this year. The new payment solution comes in the wake of an agreement signed between Al Etihad Payments and NPCI International Payments Limited (NIPL) of India in October to advance the development of the UAE's first national Domestic Card Scheme.

UAE is a country where payment cards are very widely used. UAE has over 10 million cards in circulation and thus, replacing these cards will be a gigantic task. This will be done in stages over a period of two and half years.

Jaywan is based on India's increasingly popular digital RuPay credit and debit card stack, but designed for the UAE market.

The two countries have agreed to link their instant payment platforms – India's UPI and UAE's AANI – to promote wider acceptance of RuPay cards in the country. Jaywan cards will be able to be co-badged with MasterCard or Visa Card. This will allow UAE residents to use it all around the world when they travel. The Jaywan card will be recognised across the GCC and India. It will also be able to be used in numerous other countries through bilateral agreements.

According to Andrew McCormack, CEO at Al Etihad Payments (AEP), over the next few years, Central Bank of the UAE will mandate all banks to issue Jaywan as debit cards to their customers in the UAE. So, the reach of the Jaywan card is the UAE, GCC and India. Soon Jaywan is slated to enter China as well.

Jaywan enables real-time digital payments in rupees for Indian nationals visiting the UAE. Vice versa, UAE nationals visiting India too can use the card for their local transactions. It will simplify and speed-up merchant transactions. AANI already offers this through eight commercial banks within the UAE. This facility will now be extended to cross-border transactions involving India. A customer's bank account/wallet is linked to their UPI ID through their mobile phone. This UPI ID can then be used to make instant payments – either by scanning a QR code or to a registered mobile phone number. All payments are instant and 24x7, regardless of banking hours and holidays. At present AANI imposes a limit of Dh 50,000 on each transaction within the UAE.

Normally, an Indian tourist would either carry the requisite foreign exchange – the bank will deduct charges for converting rupees into dirhams. Alternatively, they would use their credit/debit cards. Once again, the bank will levy a charge embedded in the rate at which they make the conversion from dirhams to rupees. In India, NPCI charges a flat rate. Hope this will deepen the already existing strong economic bonds between the two countries by connecting the payments platforms.

LIPSYNCH

“The problem with socialism is that you eventually run out of other people's money.”

— Margaret Thatcher

Strong hiring demand in UAE

ABU DHABI: There has been positive news about the UAE economy and a rise in employment so far this year, but certain sectors have been hiring more aggressively than others.

Emirates airline had said in January that it plans to hire 5,000 cabin crew this year. At the end of April, the airline said it would continue to ramp up the hiring of pilots and increase their salaries. With 65 new aircraft on order (delivery expected from the middle of next year), it's a great sign from one of the UAE's leading employers.

Hotel occupancy also shows no sign of slowing down, with many more properties opening across the Emirates and plenty of demand to fill inventory.

The travel and tourism industries are clearly benefiting from mar-

ket conditions, so what does this mean for other sectors? Recruiters in the technology sector are seeing a higher demand for talent in comparison with the same time last year, and a larger volume of new jobs coming in now than at the beginning of this year. It has not been a slow start to the year, but many recruitment processes can take a while, especially when there are visa applications, security clearances and relocations involved. In real terms, we are seeing new candidates placed in jobs now after hiring managers requested for candidates in Dec and January.

The good news is that with higher demand now than three months ago, we will continue to see more new jobs created well into the third quarter. With Ramadan and Eid behind us, there is every reason to believe

that the rest of this year will continue to be a busy one. The biggest demand from UAE clients is for tech professionals with niche skill sets in cyber and telecoms.

Outside the UAE, we are also seeing demand in Saudi Arabia grow across all sectors. The Emirates has ambitious growth targets and is seeking to double its gross domestic product to \$800 billion by 2030, from \$442.1 billion in 2022. There is a long way to reach this number, but there seem to be no signs of a slowdown. The government has also diversified its revenue sources, with oil accounting for less than 30pc of revenue in 2022. Outside the tourism industry, there is huge investment in transportation, real estate, public safety and renewable energy, among others. As these sectors grow, so will the number of available job opportunities.



The UAE's new payment card Jaywan was launched in February during Prime Minister Narendra Modi's visit to the UAE. With him is UAE President His Highness Mohammed bin Zayed Al Nahyan.

UAE banks have to issue Jaywan debit cards

DUBAI: Banks and financial institutions in the UAE will start issuing the payment card called Jaywan in the second quarter of this year.

Jaywan was announced during Prime Minister Narendra Modi's visit to the UAE. The new payment solution comes in the wake of an agreement signed between Al Etihad Payments and NPCI International Payments Limited (NIPL) of India in Oct to advance the development of the UAE's first national Domestic Card Scheme.

As part of this scheme, the Jaywan card will be rolled out in the UAE.

“Banks have to launch Jaywan card. We have more than 10 million cards in circulation so replacing these cards will take time... We have agreed to be done on stages until two and half years for banks to stop issuing other branded cards and have to issue Jaywan cards locally,” said Abdulaziz Al Ghurair, chairman of UAE Banks Federation (UBF) in a media briefing.

“We have an aggressive

growth plan for Jaywan, hoping to launch debit cards in Q2 2024 with select partners who are ready to issue. Over the next few years, Central Bank of the UAE (will) mandate all banks to issue Jaywan as debit cards to their customers in the UAE,” Andrew McCormack, chief operating officer at Al Etihad Payments (AEP), told A TV channel. McCormack said that Jaywan can be co-badged with Mastercard or Visa cards. “There will be two badges

(Cont. on page-5)

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Head - Electrical Engineering
Applicant should be a B.E./B.Tech in Electrical Engineering with minimum 10 years' experience in Electrical Engineering discipline in large oil & gas projects. Broad knowledge of engineering execution including design standards, industry standards/codes/practices, onshore LNG facilities

Head - Loss Prevention
Applicant should be a Bachelor in Engineering with minimum 8 years of EPC experience in safety / loss prevention discipline in large oil & gas projects. In depth knowledge of industry practices, codes / standards / references relative to loss prevention

Construction Superintendent (Fabrication)
Applicant should be a B.E./B.Tech in Mechanical Engineering with minimum 10 years of broad EPC experience support the Head Fabrication to manage the onshore and offshore fabrication requirements of the Project, to ensure objectives are met within the approved scope, budget and schedule, and to ensure that all work is completed in accordance with safety and quality standards applicable to the work.

Lead - LNG PC & C System
Applicant should be a B.E./B.Tech in Electronics & Instrumentation Engineering with minimum 10 years of experience as a commissioning engineer with a broad knowledge of commissioning, planning and execution experience for LNG liquefaction facilities.

Construction Superintendent (Coating)
Applicant should be a B.E./B.Tech in Mechanical Engineering with minimum 10 years of experience in the Coating/Painting and insulation activities to be performed by the EPC/ Contractor and its Sub-Contractors to ensure the activities are safely executed within approved project procedures to meet Project objective.

Lead - Information Management
Applicant should be a Graduate / Diploma in Computer Science with minimum 10 years of EPC experience in associated with Information and Document Management within the Oil & Gas Construction Industry

Lead - Technical Safety & LP
Applicant should be a B.E./B.Tech in Chemical, Mechanical, Safety Engineering with min. 15 years' of EPC experience in industrial safety and loss prevention with emphasis on risk assessments with different methods, safe systems of work, and safety studies, and in a major project environment with at least 5 years in Offshore projects.

Senior Scheduling Engineer
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in f o

GULF FAQs

Can UAE banks deduct loan from gratuity?

I have an outstanding loan in the UAE. Does the bank have the right to recover the amount from my end-of-service gratuity?

It is assumed that you are expecting termination of your employment and it is further assumed that you have availed a personal loan from a bank. Therefore, the provisions of Notice No. 3692/2012 of the Central Bank of the UAE pertaining to General Terms and Conditions and Loan Agreements texts drafted and approved by Emirates Bank Association are applicable.

A personal loan agreement between a lender and a borrower may include a clause stating that the salary and the end-of-service benefits of such borrower are to be credited to the bank account of a lender. This is in accordance with Article 2(1) of Securities and Documentation of the Personal Loan Agreements Formats Approved by the Central Bank of UAE.

As a guarantee and security to pay the loan interests, commissions, fees and any other amounts that become due under this agreement, the Borrower commits and undertakes as follows:

Provide the bank with a letter from the borrower's employer pursuant to which the employer undertakes to transfer his monthly salary and the end-of-service benefits to the bank throughout the loan period."

Furthermore, a lender may demand a

borrower to pay the outstanding balance of the personal loan if it feels that the borrower may not be in a position to pay back the loan in case of termination of employment. This is in accordance with Article 4(6) Personal Loan Agreements Formats Approved by Central Bank of UAE, which states: "The loan elapses and all the instalments, interests and any other fees and expenses become due and payable immediately without having to give any notification or any court ruling and without prejudice to any other rights of the Bank according to this agreement or in accordance with the law in the event of occurrence of any of the listed below events:

- If the bank notices that there are grounds which could lead to the inability of the borrower and/or any of his guarantors, as permissible under Central Bank's prevailing regulations, to fulfil his obligations towards the Bank."

Based on the aforementioned guidelines of the UAE Central Bank on personal loan agreement, in case of termination of your employment, the lender may recover its outstanding loan amount from the final settlement amount a borrower shall receive from its employer in its bank account. However, the lender may not do so if the borrower has new employment and can satisfy the lender that the borrower shall be receiving remuneration from the new employer and shall continue to pay the lender

How to get International Driving Licence?

I am a resident of UAE and how can I get an International Driving License (IDL) ?

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IMPORTANCE OF INTERNATIONAL PERMIT: The permit allows motorists to legally drive their vehicles outside the UAE without further tests and applications.

It is a translation of your local driving licence. Valid for one year, the International Driving Licence confirms the validity of your driver's licence in your home country. Provides protection in case of accidental vehicle damage or loss of legal identification, such as a passport while abroad. Recognised globally, it is available in 10 languages to overcome language barriers. Facilitates communication with law enforcement and authorities in other countries by pre-

senting your licence in their language.

HOW TO OBTAIN IDL: Obtaining an IDL is an easy process and can be done through several different portals: Dubai's Roads and Transport Authority (RTA) website. Automobile and Touring Club of the UAE (ATCUAE), which has offices in Dubai, Abu Dhabi, Al Ain, Sharjah, RAK, Ajman, Fujairah, Um Al Quwain and the Western Region.

Affiliate members of ATCUAE: Ministry of Interior through the MOI UAE app available on iTunes and Google Play. Emirates Post offices, Dnata office, Sheikh Zayed Road, Dubai

REQUIRED DOCUMENTS: IDL form, Passport, valid residency & Emirates ID
Copy of valid UAE licence, two passport photos and fees and process time:

As per the RTA website, obtaining an IDL will cost you Dh177, plus Dh20 Knowledge and innovation fees. Online applications are completed within three working days of receipt, so allow for five working days for all online applications to be delivered to your requested address. Over-the-counter applications can be completed within half an hour.

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B. Tech degree in engineering plus a minimum of ten years relevant Mechanical welding Inspection Experience in the construction of Petrochemical or hydrocarbon facilities. Must have AWS or CSWIP 3.1 certificate. Has a valid driver's license. Pass Aramco interview.

COATING INSPECTORS

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Normal delivery charges: Dh20, Same day delivery: Dh35, Delivery within two hours: Dh50, International delivery: Dh50.

THINGS TO REMEMBER: You must get an IDL prior to your travel

Motorists can drive in more than one country with the same international licence. It is important to note that IDL is valid only for one year and needs to be renewed after expiry. The IDL is different from your driving permit in the UAE; in the Emirates, you must have a valid local licence. Also, refer to the website of Ministry of Foreign Affairs and International Co-operation to check which countries exchange a valid UAE driving licence. The website of the Automobile and Touring Club of the UAE website lists 174 countries that require an IDP.

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AURA GLOBAL SCHOOLS SHINE BRIGHT Students excel in CBSE Exams

KODUNGALLUR: In the heart of Kodungallur town, lies a beacon of educational excellence: AURA Global School. With pride and admiration we extend our heartfelt congratulations to the exceptional Auritis for their outstanding performance in the recently published Board Exams.

In a testament to the school's unwavering commitment to academic excellence and holistic development, our students both at Kodungallur and Perinthalmanna have achieved stellar results, showcasing their dedication, hard work, and talent. Their remarkable achievements reflect not only their individual brilliance but also the nurturing environment and rigorous academic standards upheld by Aura.

Behind every successful



KK Ashraf

student stands a team of dedicated educators whose guidance, mentorship and tireless efforts have played an instrumental role in shaping the future leaders of tomorrow. We extend our deepest gratitude to the faculty and staff of Aura for their unwavering commitment to excellence and their relentless pursuit of nurturing young minds.

"Additionally, we acknowledge the invaluable support and encourage-

ment provided by the parents. Their sincere support, sacrifices, and belief in their children's potential have undoubtedly contributed to this remarkable success", remarked chairman of Aura Academic Institutions KK Ashraf.

Aura Global Schools is an innovative initiative by a group of successful businessmen and NRI professionals. Aura established its first school in 2012 in Perinthalmanna, the fastest growing town in India. The second School was opened in 2013 at Kodungallur. Since inception both the schools continue to produce amazing academic results and district and state level champions in co-curricular activities.

At Aura ,the vision goes

beyond academic achievements, it encompasses the holistic development of students, fostering a community of global citizens equipped with the skills, knowledge and values to thrive in an ever-changing world. Through the well rounded CBSE curriculum, innovative teaching pedagogies and a nurturing environment, Aura is shaping the leaders, innovators, and change-makers of tomorrow.

As we celebrate the achievements of the students, let us also reaffirm our commitment to nurturing global citizens who embody empathy, integrity and uphold the love and respect for our motherland. Together, let us continue to shine bright and inspire others to reach for the stars.

Emirates staff to get 20 weeks' bonus

DUBAI: Emirates Group has announced a 20-week bonus for its employees following an exceptionally strong financial performance for the fiscal year.



With a workforce that has grown to a record high of 112,406—an increase of 10pc from the previous year—both Emirates and dnata have ramped up their global recruitment efforts. This expansion aims to enhance operational capacities and strengthen future capabilities across various sectors

Air India-Vistara merger by year-end

MUMBAI: The Air India-Vistara merger has received most of the requisite regulatory approvals, including nods from competition watchdogs of India and Singapore.

Air India is targeting the completion of Vistara's merger with itself by the end of this year and efforts to integrate the staff of the two carriers have gathered pace, as the Tata group airlines

push for a rapid transition to one full-service carrier under the Air India brand. Chief Executives of Air India and Vistara presented the

ry approvals, including nods from competition watchdogs of India and Singapore. The hearings for approval before the National Company Law

sia India). Once both the mergers are complete, the Air India group will have a full-service carrier Air India and a low-cost airline Air India Express.

Air India and Vistara.

Festive offer

The merger had led to concerns among a section of Vistara pilots, who were ostensibly unhappy about the new pay structure in line with that of Air India and were also concerned about career progression opportunities in the merged airline. These were among the reasons why a sizable number of Vistara pilots had called in sick en masse early April, leading to major network-wide disruptions in the airline's operations. In Thursday's update on the merger, the staff were informed that over 60 Vistara employees had already been seconded to Air India to accelerate the integration efforts, and assessment for over 7,000 employees has been completed with talent fitment in advanced stages, it is learnt. Of these, around 3,500 are flying staff while 2,500 are non-flying staff. In all, Air India and Vistara are estimated to have nearly 24,000 employees.



staff with updates on the merger.

This timeline given by the Air India group leadership is earlier than what was stated previously. In January, Vistara's CEO Kannan had said that the Air India-Vistara merger was likely to be completed by the middle of next year. Kannan is also the chief integration officer at the Air India group.

The Air India-Vistara merger has received most of the requisite regulato-

Tribunal (NCLT) have concluded and the order is awaited, and the application for approval of Singapore Airlines (SIA) in the merged entity has also been filed. SIA, which owns 49pc stake in Vistara, will hold a 25.1pc stake in the merged Air India.

Apart from merging Air India and Vistara, the group is also in the process of merging its budget carriers Air India Express and AIX Connect (formerly AirA-

Air India's CEO Campbell Wilson and Vistara CEO Vinod Kannan informed employees that while the last of the necessary approvals are expected soon, the operational process harmonisation exercise is progressing well. According to sources, the two airlines have operationalised an integrated pilot upgrade sequence for group level career progress opportunities for the flight crew, and around 120 pilots have already been seconded between

FOREX RATES

As on 16th May, 2024 (In rupees)

Currency	Buying	Selling
US Dollar	84.19	83.29
Euro	91.57	90.65
Australian Dollar	56.56	55.60
Japanese Yen	0.58	0.53
Canadian Dollar	62.05	61.15
Singapore Dollar	62.88	61.95
Swedish krona	8.82	7.03
UAE Dirham	23.20	22.58
Swiss Franc	93.80	92.00
British Pound	106.65	105.70
New Zealand Dollar	51.88	50.60
Thai Baht	2.41	2.21
Hong Kong Dollar	11.66	10.35
Saudi Arabian Riyal	22.98	22.03
Bahraini Dinar	228.40	214.40
Chinese Yuan	12.47	10.67
Danish Krone	12.68	11.68
Kuwaiti Dinar	278.20	262.20
Malaysian Ringgit	18.94	17.49
Omani Rial	222.90	210.90
Qatari Riyal	23.69	21.44
South African Rand	5.01	4.17