



# OVERSEAS NEWS AND EMPLOYMENT



PASSPORT TO GLOBAL JOB OPPORTUNITIES

**UAE NATIONAL DAY SPECIAL**

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عيد الاتحاد  
EID AL ETIHAD



HH Sheikh Mohammed bin Rashid Al Maktoum,  
Vice President and Prime Minister of the UAE



HH Mohamed bin Zayed Al Nahyan,  
President of UAE



HE Abdulla Husein Salman Mohammed Al-Marzooqi,  
Consular General of Mumbai



# India-UAE flourishing trade ties

Trade between India and the UAE touched historic highs going from \$72.9 billion in FY22 to \$84.5 billion in FY23. During its implementation (May 2022 to Mar 2023), bilateral trade grew 14pc year-on-year. As high as 90pc of India's exports to UAE now attract zero duty under the FTA with gems and jewellery, pharma, food, energy etc the key beneficiaries.



Prime Minister Narendra Modi shakes hand with UAE President His Highness Sheikh Mohammed bin Zayed Al Nahyan in New Delhi.

While United Arab Emirates (UAE) is India's second top export destination after the US, India is UAE's second largest trading partner after China

The boost to trade also came from the landmark Comprehensive Economic Partnership Agreement (CEPA) signed between the two nations in 2022. With geographical proximity, cultural affinity and friendship dating back to the 1970s, India and the UAE have always had close ties. But the relations have significantly deepened after Modi came to power.

While trade has strengthened following

the Russia-Ukraine war, a few recent developments across the commerce and cultural spheres have brought a new era in India-UAE relations. Recently, the central banks of the two countries gave permission to use local currencies (rupees and Dirhams) for cross-border transactions including trade, remittance and investment flows. India's payment system, UPI, was linked

with UAE's instant payment system Aani in a move that benefited over 3.5 million Indians living in the UAE and travellers between the two countries. India's Rupay cards can also be used in the UAE.

## Zero duty

Eyeing bilateral trade of \$100 billion in the next five years, CEPA brings cuts in tariff, fast-tracked approvals for business, access to trade zones etc. As a result, trade between India and the UAE touched historic highs going from \$72.9 billion in FY22 to \$84.5 billion in FY23. During its implementation (May 2022 to March 2023), bilateral trade grew 14pc year-on-year. As high as 90pc of India's exports to UAE now attract zero duty under the FTA with gems and jewellery, pharma, food, energy etc the



Prime Minister Narendra Modi hugging UAE President His Highness Sheikh Mohamed bin Zayed Al Nahyan at their recent meeting.

key beneficiaries.

Ajay Sahai of Federation of Indian Export Organisations (FIEO) says that the CEPA with UAE is India's first such agreement with a complimentary economy compared with those in the past with South Korea or Japan. "FTA utilisation is going up and this is further helped by digitisation


of issue of certificate of origins (COOs) for exports," he said. While official data on FTA utilisation is not released, analysts estimate this at over 50pc based on the COOs issued.

## UAE investments


In FY23, Emirates emerged as the fourth

(Cont. on page-4)





**CONGRATULATIONS &  
BEST WISHES on the occasion of  
53rd National Day of the United Arab Emirates**




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### MESSAGE

On the occasion of 53rd Eid Al Etihad (National Day) celebration of the United Arab Emirates, IPEPCIL fraternity extend our hearty congratulations and warmest wishes to The President H.H Mohamed bin Zayed Al Nahyan, Vice President & Prime minister H.H Sheikh Mohammed bin Rashid Al Maktoum, Consul General of UAE in Mumbai H.E Abdulla Husein Salman Mohammed Al-Marzooqi and the people of UAE.

**Abdulla Husein Salman Mohammed  
Al-Marzooqi, Consular General of Mumbai**

The UAE and India enjoyed close and friendly ties based on historic and cultural ties. People-to-people contacts and barter trade for clothes and spices from India in exchange for dates and pearls from the region have existed for generations. After the creation of the Federation in 1971, India-UAE relations flourished.

The traditionally strong bilateral relations enjoyed by India-UAE gained a new momentum when the Hon'ble Prime Minister Shri Narendra Modi visited in 2015, the first PM of India to visit UAE in 34 years which marked the beginning of a new comprehensive and strategic partnership between the two countries.

The Indian expatriate community of approximately 3.2 million is the largest ethnic community in UAE constituting roughly about 35 percent of the country's population itself is a clear indication of the strong bond of friendship between the countries.

As a symbol of growing relations between the two countries, a BAPS Hindu Mandir is constructed in Abu Dhabi. The temple has been projected as a symbol of harmony by the two countries.

As the emirates continue to thrive, we experience the strong bonds of friendship and cooperation that unite our nations.

On this happiest occasion, wishing you a day filled with pride and joy on this 'Eid Al Etihad' and "May the spirit of unity and prosperity shine on this special day".

*With our warm regards and congratulations,*



**V. S. ABDULKAREEM  
PRESIDENT - IPEPCIL**





Felicitations & Good Wishes  
on the Occasion of the

# 53<sup>rd</sup> National Day

of the Royal Kingdom of UAE

**Sheikh Mohammed bin Rashid Al Maktoum**  
Vice President and Prime Minister of the UAE

**Mohamed bin Zayed Al Nahyan**  
President of UAE

**Abdulla Husein Salman Mohammed Al-Marzooqi**  
Consular General of Mumbai

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2nd DECEMBER

# 53rd National Day of the UNITED ARAB EMIRATES

## CONGRATULATIONS & BEST WISHES

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Mohamed bin Zayed Al Nahyan, President of UAE

Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE

Abdulla Husein Salman Mohammed Al-Marzooqi, Consular General of Mumbai

# India-UAE flourishing trade ties

(Cont. from page-2)

largest foreign investor into India from being in the seventh spot in FY22. About \$3.3 billion of FDI inflow came from the UAE into India in the fiscal. Further, UAE's sovereign fund has been an active participant in Indian stock market; Abu Dha-

an entrepreneurs in e-commerce, logistics, EVs and other areas. NB Ventures has invested in more than 50 start-ups and helps them tap UAE and larger West Asia region.

### Cross-border trade

DP World, Sharaf and Lulu Group are few top UAE companies

with presence in India and similarly Indian enterprises like L&T, ONGC etc and others also operate in the UAE. Recent data from the Dubai Chamber of Commerce shows that 15,481 new Indian-owned companies became members of the industry body in

2023, a growth of 38pc year-on-year.

"UAE's ease of doing business makes it attractive for Indian companies, especially those looking to expand in Africa and GCC," Rudra Kumar Pandey, partner, Shardul Amarchand Mangaldas, says.

### NRI population

Almost 30pc of the UAE's population are Indians at around 3.5 million. Dubai and Sharjah, in particular, are preferred destinations and are popularly considered as "an India without the everyday hassle." As the UAE builds a knowledge economy, it has also acknowledged the role of Indian professionals. Many of India's investors, entrepreneurs, doctors, scientists, creatives and others are beneficiaries of the Golden Visa scheme.



bi Investment Authority (ADIA) holds 22 listed stocks with a net worth of over Rs 3,447 crore, as per a Dec 2023 filing. This is across real estate, infrastructure, logistics, food and other sectors. Reports also suggest that ADIA is setting up a \$4-5 billion fund to invest in India through GIFT City, Gujarat.

Inspired by Saudi Arabia's success with its Vision Fund, UAE funds ADIA, Mubadala and ADQ have also deployed money in India's new-age firms. Reliance subsidiaries Jio Platforms and Reliance Retail, Greenko and Lenskart are a few private companies backed by the Emirati investors.

Neelesh Bhatnagar, founder of Dubai-based VC firm NB Ventures, said that the UAE's innovation push has increased start-up opportunities for Indi-



Dubai ruler HH Sheikh Muhammad bin Rashid Al Maktoum with Prime Minister Narendra Modi.

## HH Sheikh Muhammad bin Rashid Al Maktoum, modern Dubai's benevolent ruler

His Highness Sheikh Muhammad bin Rashid Al Maktoum is the popular ruler of Dubai. He is the current ruler of Dubai, and serves as the vice president and prime minister of the UAE. Mohammed succeeded his brother Maktoum bin Rashid Al Maktoum as UAE

tries in the world by the Golden Jubilee of the Union in 2021.

In 2014, His Highness Sheikh Maktoum launched a seven-year National Agenda in order to guide efforts towards Vision 2021.

Noting the importance of investing in the future genera-

tions, by preparing them with the skills and knowledge needed to keep pace with rapid changes and to make the UAE the best country in the world by . His Highness launched the UAE



vice president, UAE prime minister and ruler of Dubai following the latter's death in 2006.

Since taking office as the Vice President and Prime Minister of the UAE and Ruler of Dubai, His Highness Sheikh Mohammed bin Rashid has overseen launching a raft of revolutionary initiatives in the UAE.

The year 2007 witnessed unique achievements for His Highness Sheikh Mohammed bin Rashid at the local and regional levels. On April 17, 2007, His Highness unveiled the UAE Government Strategy aiming to achieve sustainable development across the UAE, utilise federal resources more effectively and ensure accountability and transparency across federal entities.

In 2010, the UAE government launched the UAE Vision 2021, which charts the next stage of the UAE's journey leading up to the year 2021, and aims to make the UAE among the best coun-

Centennial 2071, which is a long-term, full-vision plan that extends for five decades after 2021. It forms a clear map for the long-term government work, in order to strengthen the UAE's reputation and its soft power.

Under the leadership of His Highness Sheikh Maktoum, the UAE Cabinet underwent 14 reshuffles to keep pace with the changes and latest developments, which reflects the government's flexibility in keeping pace with national priorities and future trends.

During the second-half of 2021, His Highness Sheikh Al Maktoum announced a new strategy for federal government work to accelerate achievements and set priorities. His Highness also directed all government institutions to adopt and implement the UAE's 10 "Principles of the 50", approved by His Highness the President of the UAE, while developing plans and strategies.

## UAE President thanks expats, citizens



country's expats and citizens on Monday to commemorate National Day.

In a message on X, Sheikh Mohamed said: "To the people of the UAE, on the occasion of Eid Al Etihad, we take pride in the UAE and its people, both citizens and residents."

"Thank you for your determination. Thank you for your efforts. Thank you for all that you do for this nation," Sheikh Mohamed wrote in the note.

The name emphasises the theme of "union" (Etihad) and celebrates the unification of the Emirates on Dec 2, 1971. The theme is central to the country's "identity, symbolising heritage, unity, strength, and national pride".



UAE President HH Sheikh Mohamed bin Zayed Al Nahyan has sent a heartfelt hand-written message to the



Congratulations and best wishes on the occasion of 53rd Eid Al Etihad (National Day) celebration of the United Arab Emirates. On this happy occasion, we extend our best wishes to

**The President H.H Mohamed bin Zayed Al Nahyan,  
 Vice President & Prime minister  
 H.H Sheikh Mohammed bin Rashid Al Maktoum,  
 Consul General of UAE in Mumbai H.E Abdulla  
 Husein Salman Mohammed Al-Marzooqi and the  
 people of UAE.**

“May the spirit of this day inspire continued growth and success for the people of United Arab Emirates”



**V. S. ABDUL KAREEM, CMD CREATIVE GROUP**

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# OVERSEAS NEWS AND EMPLOYMENT

## PASSPORT TO GLOBAL JOB OPPORTUNITIES



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## India's two large international airports set to open in 2025

**NEW DELHI:** The wait has been long but two large international airports are all set to open in 2025, changing how we will travel in the new year. Officials have con-

Jewar in UP will open in the third week of April next.

**NAVI MUMBAI INTERNATIONAL AIRPORT:** Opening Date Mumbai's second international air-

will see one terminal and one runway and a full-length parallel taxiway. Eventually, the airport is expected to have four terminals and two runways, and will augment capac-

national airport is coming up near Panvel, on the outskirts of Mumbai and will also help travellers from Pune, which has skinny air connectivity to the rest of the

nearly five hours to their travel time. The new airport is being developed by Adani Airport Holdings, which also runs Chhatrapati Shivaji Maharaj International Airport. It is



firmed that Navi Mumbai International Airport is set for a mid-year launch, while Noida International Airport at

port coming up in Navi Mumbai is likely to open in April 2025, the airport's authorities have told the media. Phase one

ity at Mumbai's Chhatrapati Shivaji Maharaj International Airport in the city. The new inter-

country and the world. Passengers from the city often fly out of Mumbai, which ends up adding

currently not clear what flights will operate out of this airport.

(Cont. on page-2)

## IndiGo to launch direct Kolkata-Phuket flight

**KOLKATA:** Starting Dec 27, IndiGo will begin operating direct flights between Kolkata

pleased to further expand our network into Thailand from Kolkata, now adding a daily flight to



Phuket in addition to the existing 11 weekly flights to Bangkok.

and Phuket. This will be IndiGo's second direct flight to Phuket, following Delhi. The new route will expand IndiGo's global network and cater to the growing number of tourists from India to Thailand. "We are

kok. With this new route, IndiGo will now operate 93 weekly flights between India and Thailand," the statement quoted Vinay Malhotra, head of global sales at IndiGo, as saying.

(Cont. on page-2)

## Railway recruitment

**NEW DELHI:** The South Eastern Railway has invited applications for apprentice posts. Eligible and interested candidates can apply online through the official website at [RRC South Eastern Railway at rrcser.co.in](http://RRC South Eastern Railway at rrcser.co.in) and also on [iroams.com/RRCSER24/](http://iroams.com/RRCSER24/).

This recruitment drive aims to fill up a total of 1785 posts in the organisation. As per the schedule, the registration process will continue till Dec 27, 2024. To be eligible, candidates who want to apply for the posts should have done Matriculation (Matriculate or 10th class in

10+2 examination system) from a recognised board with minimum 50pc marks in aggregate (excluding additional subjects) and an ITI Pass certificate (in the trade in which apprenticeship is to be done) granted by the NCVT/SCVT. Also, candidates should have completed 24 years of age as on January 1, 2025.

The application fee is Rs 100. SC/ ST/ PWD/ Women candidates are exempted from paying the fee. For further details and information, candidates are advised to visit the official website.

## Kash Patel FBI director



**Indian origin Kash Patel new FBI director**

**WASHINGTON:** President-elect Donald Trump nominated close confidante Kash Patel for the powerful position of Director of the Federal

(Cont. on page-2)

## Air India Express adds direct flight from Pune-Surat to Bangkok

**Air India Express introduces direct flights from Pune and Surat to Bangkok, with inaugural Xpress Lite fares starting at Rs 6,500 and Xpress Value fares starting at Rs7,000 for Pune-Bangkok, and Xpress Lite fares starting at Rs7,500 and Xpress Value fares starting at Rs8,000 for Surat-Bangkok**

**PUNE:** Air India Express marked a significant milestone in its rapidly expanding network, expanding to 51 destinations across India, the Middle East and Southeast Asia. Operations to Bangkok will commence on Dec 20, 2024, with direct flights connecting Surat and Pune to the vibrant capital of Thailand. Additionally, the

airline strengthens its domestic network with the launch of services to Dimapur and Patna, offering daily direct connectivity between Dimapur and Guwahati and Patna and Bengaluru and Hyderabad.

Air India Express introduces direct flights from Pune and Surat to Bangkok, with inaugural Xpress Lite fares starting

at Rs 6,500 and Xpress Value fares starting at Rs7,000 for Pune-Bangkok and Xpress Lite fares starting at Rs7,500 and Xpress Value fares starting at Rs 8,000 for Surat-Bangkok

The flights are now open for booking on the airline's award-winning website, [airindiaexpress.com](http://airindiaexpress.com) and other major booking channels.

Commenting on the milestone, Alok Singh, MD, Air India Express, said: "With Bangkok as our 50th destination, Air India Express is rapidly expanding its presence in Southeast Asia, even as we expand our domestic India footprint. We are particularly excited to launch our new service from Pune and Surat, (Cont. on page-2)

## Air India Express adds direct flight from Pune-Surat to Bangkok

(Cont. from page-1)

new India's emerging economic powerhouses. The launch of Air India Express services to Dimapur and Patna strengthens our domestic network, connecting Dimapur to

Guwahati and onward to Delhi, and connecting Patna to Bengaluru and Hyderabad. This expansion builds on our strategy of connecting non-metros to international destinations and Indian metros, promoting economic growth and tourism, while continuing to deliver an exceptional travel experience with our signature Indian hospitality."

With the launch of ser-



ices to Dimapur and Patna, Air India Express also offers convenient one-stop connections to these cities.

**FROM PUNE:** Air India Express operates 75 weekly flights from Pune

connecting directly to nine destinations including Bangkok, Bengaluru, Bhubaneswar, Chennai, Delhi, Jaipur, Kochi, Kolkata, Lucknow. Additionally, the airline provides one-stop connectivity to 20 domestic destinations: Agartala, Ayodhya, Bagdogra, Goa, Guwahati, Gwalior, Hyderabad, Imphal, Indore, Jammu, Kozhikode, Mangalore, Patna, Ranchi, Sri Vijaya

Puram (Port Blair), Srinagar, Thiruvananthapuram, Vijayawada, Varanasi and Vishakhapatnam and nine international destinations: Abu Dhabi, Bahrain, Dammam, Dubai, Muscat, Riyadh, Salalah, Sharjah and Singapore.

**FROM SURAT:** Air India Express operates 40 weekly flights from Surat connecting directly to seven destinations including Bengaluru, Bangkok, Chennai, Delhi, Dubai, Hyderabad and Sharjah. Additionally, the airline provides one-stop connectivity to 22 domestic destinations: Agartala, Ayodhya, Bagdogra, Bhubaneswar, Kozhikode, Chennai, Goa, Gwalior, Guwahati, Imphal, Jaipur, Kochi, Lucknow, Mangalore, Patna, Ranchi, Sri Vijaya Puram, Srinagar, Thiruvananthapuram, Varanasi, Vijayawada and Vishakhapatnam and five international destinations: Bahrain, Dammam, Jeddah, Muscat and Riyadh.

## Indian embassy in Kuwait organises awareness session on labour laws



Indian Ambassador in Kuwait Dr. Adarsh Swaika addressing the awareness meet for Indians on Kuwait labour laws and (below) a section of the audience.



**KUWAIT CITY:** The embassy of India in Kuwait organised an awareness session for the representatives of the Indian community on the Kuwait Labour Laws pertaining to Private and Domestic Sec-

tor on Nov 27, 2024 at the Indian embassy.

During the session, Representatives from Public Authority of Manpower (PAM) and Domestic Labour Office (DLO) namely (i) Ms Maha Al Azmi, Se-

nior Investigator, PAM; (ii) Nasser Al Kandari, Senior Investigator, DLO; (iii) Dr Adnan Al Beloushi, Senior Investigator, DLO; and (iv) Mr Aydh Al Rashidi, Senior Investigator, DLO briefed the gathering about various labour laws of Kuwait dealing with private sector and domestic sector and held an interactive Q&A session with the audience.

3. The gathering consisted of Human Resource Managers from major Kuwaiti companies, recruiting agents and representatives of major Indian community associations in Kuwait. Addressing the session, Ambassador HE Dr. Adarsh Swaika urged the Indian workers in Kuwait to follow and adhere to the laws, rules and regulations of the host government. A presentation was also made by the embassy's First Secretary (Community Welfare & Labour) outlining various aspects relevant to Indian workers in Kuwait.

## India's two large international...

(Cont. from page-1)

**NOIDA INTERNATIONAL AIRPORT:** Officials have confirmed the opening date for Noida International Airport as April 17. The airport will open in phases. In phase one, the Noida International Airport will have one terminal and will operate with one runway, 10 aerobridges and 25 parking stands. In this phase, the airport will operate 65 flights every day—62 domestic, two international and one cargo flight. IndiGo and Akasa Air have confirmed that they will op-

erate out of this airport in Noida. "The international flights will be for Zurich, Singapore, and Dubai, while domestic services will be for Lucknow, Mumbai, Bengaluru, Hyderabad, Dehradun, Hubli, and others," Arun Vir Singh, CEO, Noida International Airport has told the media. The Noida airport comes with high expectations, given that Yamuna International Airport Private Limited (YIAPL), which is developing it is a 100pc subsidiary of Zurich Airport International AG.

## Kash Patel FBI director

(Cont. from page-1)

Bureau of Investigation, making him the highest ranking Indian American in his incoming administration.

"I am proud to announce that Kashyap "Kash" Patel will serve as the next Director of the Federal Bureau of Investigation. Kash is a brilliant lawyer, investigator and "America First" fighter who has spent his career exposing corruption, defending Justice and protecting the American People," Trump announced on Truth Social, a social media platform he owns.

Trump said Patel played a pivotal role in uncovering "the Russia, Russia, Russia Hoax," standing as an advocate for truth, accountability, and the Constitution. Patel (44) served as chief of staff to the Acting US

Secretary of Defence in the last few weeks of the Trump Administration in 2017. "Kash did an incredible job during my First Term, where he served as Chief of Staff at the Department of Defence, Deputy Director of National Intelligence and Senior Director for Counterterrorism at the National Security Council. Kash has also tried over 60 jury trials," he said.

"This FBI will end the growing crime epidemic in America, dismantle the migrant criminal gangs, and stop the evil scourge of human and drug trafficking across the Border. Kash will work under our great Attorney General, Pam Bondi, to bring back fidelity, bravery and integrity to the FBI," Trump said. New York-born Patel has his roots in Gujarat.

## IndiGo to launch direct Kolkata -Phuket flight

(Cont. from page-1)

"Phuket, Thailand's largest island, is known for its serene beaches and cultural diversity and the country's visa-free policy for Indian citizens is expected to drive even greater demand. IndiGo remains committed to providing an affordable, on-time, courteous and hassle-free travel experience across our extensive network," he said. According to the statement, the addition of this new route

will enhance accessibility for tourists to Phuket from the eastern part of the country.

The route will strengthen trade, commerce and tourism between India and Southeast Asia. Kolkata, India's first metropolitan city and a regional hub for Indian tourists, is rapidly enhancing its overall infrastructure to meet the growing demand for travel from the region to Southeast Asia, it said.



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**FOREX RATES**  
As on 2nd December, 2024 (In rupees)

Currency	Buying	Selling
US Dollar	85.01	84.17
British Pound	107.99	106.83
Euro	89.9	88.25
Japanese Yen	56.61	55.9
Swiss Franc (CHF)	96.53	94.68
Canadian Dollar	60.86	59.66
Australian Dollar	55.55	54.51
Norwegian Krone	7.7	7.55
Swedish Krona	7.8	7.65
New Zealand Dollar	50.3	49.41
Hong Kong Dollar	10.97	10.77
Singapore Dollar	63.51	62.28
Saudi Arabian Riyal	22.74	22.31
United Arab Emirates	23.25	22.81

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## Indian-origin bags Rs 8.45cr lottery in Singapore

**SINGAPORE:** An Indian-origin man in Singapore has become an overnight millionaire after winning a grand prize of US\$1 million (Rs 8.45 crore) in a lucky draw last. The man, identified as Balasubramanian Chithambaram won the top prize after he purchased a gold chain for his wife three months ago at the store that conducted the lucky draw. Mustafa Jewellery, the shop running the contest, took to social media to share the news of the winner that left Chithambaram elated

lucky draw, the customers needed to spend over INRs 15,786 on jewellery. Chithambaram had bought gold ornaments worth INRs 3.7 lakh for his wife during a visit to the store.

“Today is also my father’s fourth death anniversary. It’s a blessing,” said Chithambaram after winning the prize, adding that he planned to donate a portion of the money to

the community as a token of gratitude. The news of Chithambaram winning the grand prize even reached the Singapore

and surprised in equal measure.

“What an unforgettable day at Mustafa Jewellery’s Million Dollar Event! On Nov 24, we witnessed history being made as the grand winner of US\$ 1 million was revealed amidst cheers and excitement!” the store captioned the post.

Notably, to be eligible for participating in the

High Commission in India which posted a congratulatory message for him.

“Congratulations to Balasubramanian for winning the US\$ 1 million (Rs 8.5 crore) lucky draw, shopping at the iconic Mustafa Center @ mustafacentresg in Singapore. Crorepati dreams do come true in SG,” read the message posted on X.



## Dubai: Arab world’s diamond

**D**ubai is the most populous city in the United Arab Emirates and the capital of the Emirate of Dubai, the most populated of the country’s seven emirates. The city has a population of around 3.79 million (as of 2024).

Beginning in the early 20th century, Dubai developed into a significant regional and international trade hub, emphasising on tourism and luxury. Dubai has been a center for regional and international trade since the early 20th century and its economy relies on revenues from trade, tourism, aviation, real estate, and financial services. Oil revenue helped accelerate the development of the city.

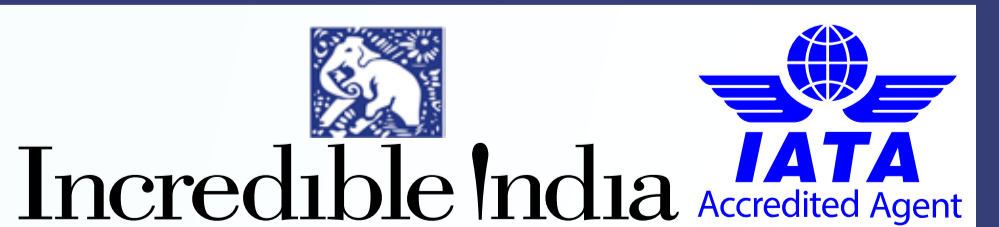
Dubai has the second-most five-star hotels in the world and the tallest building in the world, the Burj Khalifa, which is 828 metres (2,717 ft) tall. Dubai located in the eastern Arabian Peninsula, on the coast of the Persian Gulf, it is a major global transportation hub for passengers and cargo. In 2023, Dubai was the third most-visited city in the world.

### What’s in a name?

Many theories have been proposed as to the origin of the word “Dubai”. One theory suggests the word used to be the souq in Ba. An Arabic proverb says “Daba Dubai” meaning “They came with a lot of money.”

According to Fedel Handhal, a scholar on the UAE’s history and culture, the word Dubai may have come from the word dabba (a past tense derivative of yadibbu), which means “to creep”, referring to the slow flow of Dubai Creek inland.

Poet and scholar Ahmad Mohammad Obaid traces it to the same word, but to its alternative meaning of “baby locust” (Arabic) due to the abundance of locusts in the area before settlement.



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# YOUR PREFERRED DMC FOR *South India*



**Kerala :** Kerala is famous for its enchanting backwaters, lush tea plantations, pristine beaches, and rich cultural heritage.

**Tamil Nadu :** Tamil Nadu is famous for the classical temples located in Kanchipuram, Mahabalipuram, and Madurai.

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

**Andhra Pradesh :** Andhra Pradesh is famous for its rich cultural heritage, stunning temples, and picturesque landscapes

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



# GULF FAQs

## Issues related to damaged car, delayed compensation

Three months ago, my car was involved in an accident and was deemed a “total loss” by the insurance company. Two months ago, they offered me a compensation of Dh20,000, but I have not yet received the payment. Given this delay, can I claim additional compensation?

In response to your query, the provisions of insurance authority decision and the unified motor vehicle insurance policy against loss and damage issued by the Central Bank of UAE are applicable.

In the UAE, in the event of an accident, the damaged vehicle must be re-

placed if it is deemed a total loss, unless a request is made by the insured to receive the equivalent amount in cash. In this case, the insured’s request should be taken into consideration by the company. This is in accordance with the Chapter Two, Article 2 (c) of the Unified Motor Vehicle Insurance

Policy Against Loss and Damage issued pursuant to the Regulation of Unified Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors’ Decision No. (25) of 2016:

**“Chapter two: Obligations of the Insurance Company**

**2. Upon the occurrence of an accident, the company shall:**

Replace the damaged motor vehicle in case of a total loss, unless the Insured requests the company to pay them the amount in cash. In this case, the company shall respond to the Insured’s request.”

Furthermore, in case of the total loss of the motor vehicle, an insurance company should pay the compensation within 15 days from the date of completion of the claim documents. If an insurance company delays settling the claim for more than 15 days from receiving the required claim documents, without providing satisfactory reasons to both the injured party and the authority, the insurance company may compensate the beneficiary for any costs incurred due to such delay. This is in accordance with the Article 7 of the Insurance Authority Board of Directors’ Decision No. 25 of 2016 Pertinent to Regulation of the Unified Motor Vehicle Insurance Policies.

**“In case of total loss of the motor vehicle, the company shall:**

1. Promptly pay the amount of compensation, as the case may be, according to the relevant policy within a period not exceeding 15 days from the date of completion of the claim documents.

2. If the company delays settlement of the claim for more than 15 days from the date of receipt of the completed claim documents without giving convincing justifications to the injured party and the authority,

the company shall compensate the beneficiary of the coverage stated in the insurance policy for any costs suffered by them as a result of deprivation from the damaged motor vehicle.

3. Pay compensation for the value of the motor vehicle according to the agreement between the company and the insured in the insurance policy against loss and damage.

4. Compensation will be made on the basis of calculation of the market value of the motor vehicle for the damage covered by the motor vehicle insurance policy against third party liability, by an expert or by setting the average value of three proposals from licensed motor vehicle showrooms in the state.”

Based on the relevant provisions of law, an insurance company must settle compensation for a total loss within 15 days of receiving all required claim documents. However, since your compensation payment has been delayed for more than two months without a reasonable explanation, you may be entitled to additional compensation for any costs incurred due to this delay.

To address this issue, you can begin by contacting your insurance company to request an explanation for the delay. If you are not satisfied with the response, you may approach the Insurance Authority of the UAE to seek an amicable resolution. However, if there is no amicable settlement, you have the option to take legal action by filing a case through the relevant court in the UAE that has jurisdiction to resolve the matter.



UAE gears up for 53rd Eid Al Etihad celebrations.

# Diaspora and the development of India

(Continue from Issue No. 83: NOV 29, 2024)

## VISA ON ARRIVAL (VOA)

An Arrival Visa (a visa on arrival) is a kind of visa that is granted at the entry point of a country. A seaport, an airport, or a land checkpoint could be this. Unlike an Embassy visa, you can get a visa on arrival rather than having to apply for one beforehand. This kind of visa is the result of a bilateral agreement.

However, you must meet the requirements set by the host nation in order to be eligible for a visa upon arrival.

**Why is a Visa Granted upon Arrival?** For short-term travel, business meetings, family visits, medical controls, etc., a visa on arrival is usually granted.

Please note that you are not permitted to work or stay for an extended period of time or register for the various benefits offered by the national government of that country with a visa on arrival.

**How Can I Get a Visa When I Arrive?** You apply for a visa on arrival, as the name implies, as soon as you get to the country's port of entry. To apply for a VOA, you need to provide a list of documents specific to each country. With the necessary paperwork in hand, proceed to the Visa on Arrival area when you arrive. Certain countries will issue the visa at the checkpoint, while others will have a specific location, like a booth or counter, to receive VOA applications. You must present the necessary paperwork to the visa or immigration officer. Complete the necessary payment for your visa application. The cost of your visa may vary based on the country you intend to visit. In the event that you must pay the visa fee in cash (in the local currency), you should prepare ahead of time by having the local currency on hand. Wait until your visa is issued at the border crossing.

**Required Documents for a Visa on Arrival:** Depending on the country you may be visiting, different documents may be needed.

**However, the following are typically included:** \* A passport that is currently valid for at least a year \* Copies of your prior visas, if any, must also be included \* Passport-size photographs \* A filled-out and signed application \* Find out if you need to bring a printed copy of the application by checking the website of that country's embassy or immigration \* The visa fee can be paid with cash or a card. You must provide documentation that you have completed paying the visa application fee, if it is necessary to do so in advance. In the event that you must pay the visa fee in cash (in the local currency), you should prepare ahead of time by having the local currency on



hand \* A rental agreement or a hotel reservation to be used as accommodation proof \* A ticket for the return trip \* A current certificate of health insurance for travel \* A bank statement document from your bank issued at least in the last three months \* **Note:** If you do not meet the requirements and do not provide the necessary paperwork, your visa may be denied. Visa on arrival processing time can take 10 minutes to hours. The delay depends on factors such as the number of applicants, the speed of the officer at the checkpoint, whether you have met all the requirements, and the availability of the required documents.

**What Is the Duration of a Visa on Arrival?** The typical duration of a visa on arrival is 14-30 days. The length of a visa on arrival, however, may vary because the nations have different visa regulations. The number of days your visa has been granted will be communicated to you after your application has been approved.

**Is it possible to extend a visa on arrival?** Yes, you might be able

visitors landing slips, which are typically not needed to depart.

**What advantages come with traveling without a visa?** Traveling without a visa enables tourists to go whenever they want without having to plan ahead or gather paperwork. Furthermore, unlike those where obtaining a visa requires payment, these countries allow free entry. You can travel more freely because you do not have to wait for your visa to be approved. Customs and immigration procedures are typically quicker. Visa-free travel has many advantages, but visitors should not stay longer than permitted. Even those who are granted visa-free entry are only permitted to stay in a country for a set amount of time, typically 15 to 90 days, and occasionally this must be within 180 days or a year. Overstaying is considered an immigration offense that can result in criminal or civil charges as well as future travel bans.

**GOLDEN VISA PROGRAM (UAE)**

A long-term residence visa that was created in 2019, the UAE

that is valid for five or ten years and is renewable. Sponsorship is not necessary and minimal residency requirement. It allows sponsoring family members, regardless of age, including spouses and children. It allows sponsoring an unlimited number of domestic helpers. In the event that the principal Golden Visa holder dies, family members may remain in the UAE for the remainder of their permit period.

**General prerequisites for UAE Golden Visa:** 21 years of age or older, Adequate capital to complete the investment, Proof that all investment capital comes from legitimate sources, Health coverage in the United Arab Emirates, Clean criminal history. The Golden Visa requirements vary depending on the type of resident, such as an entrepreneur, talent, or investor.

**Investment Options for UAE GOLDEN VISA:** Public Investment investors: You may be eligible for a Golden Visa for ten years without a sponsor if you invest in an investment fund, provided that you meet the fol-

lowing requirements: Submission of a letter confirming the investor's AED 2 million deposit from an investment fund accredited in the United Arab Emirates, or submission of a memorandum of association certifying that the investor's capital is at least AED 2 million, along with a valid commercial or industrial license. The Federal Tax Authority's letter certifies that the investor pays the government at least AED 250,000 per year. The invested capital must also be fully owned by you; it cannot be a loan, and you must be able to prove that he and his family have health insurance, if any.

**Entrepreneurs:** Entrepreneurs who own technical or future-oriented economic projects that are based on risk and innovation may be eligible for a Golden Visa for a five-year period. You also need a letter of approval from each of the following: According to an auditor in the United Arab Emirates, the project's value is at least AED 500,000. The emirate's authorities have declared that the project is technical or future-oriented. The proposed activity will be established in the United Arab Emirates through an accredited business incubator.

**Outstanding Specialized Talents:** If you have extraordinary specialized talent, you may be granted a Golden Visa for a period of ten years. Outstanding specialized talents include: \*Doctors\*Scientists\*Creative people of culture and art\*Inventors\*Executives\*Specialists in scientific fields\*Athletes\*Holders of doctorates and experts in science and engineering disciplines\*

**Application Process of GOLDEN VISA:** Step 1: Choose an Investment: Choosing an investment path, such as direct investments in real estate, Public Investments, or applying to become an entrepreneur, is one of the most important steps. Step 2: Invest the Funds: Determine the necessary amount of capital investment based on the investment path selected. Step 3: Source of Funds Verification: Create the necessary records to demonstrate that the investment money was acquired legally through employment, business ownership, investments, inheritance, gifts, and so forth. Step 4: Application Form: Applications must be submitted with the required supporting documentation and fees. Step 5: Due Diligence and payment of service fees. Step 6: Application Submission. Step 7: Initial Approval: The successful applicant is granted a six-month multiple-entry visa, contingent on initial approval of the application. Step 8: Complete the Golden Residence Procedures: Candidates need to come to the United Arab Emirates, apply for an ID card, and have a medical examination. Step 9: Final Approval: The residence visa is issued to successful applicants upon final approval. The residence application takes more than eight weeks to process.

## Which contemporary Diaspora is the largest?

**The Indian Diaspora is the largest Diaspora in modern times. There are more than 35.4 million Indians living abroad who call India their home. The importance of Diaspora communities as development agents and their ability to strengthen social, economic, and cultural ties between their home and host nations are becoming increasingly acknowledged and as a result India has currently become largest remittance-remitting nation in the world.**

**According to the Ministry of External Affairs report updated on 21 May 2024, there are 35.4 million non-resident Indians (NRIs) and People of Indian Origins (PIOs) (including OCIs) residing outside India. The Indian Diaspora comprises the world's largest overseas Diaspora. Every year, 2.5 million (25 lakh) Indians immigrate overseas, making India the nation with the highest annual number of emigrants in the world (Source: WIKIPEDIA).**

to extend your visa on arrival if you meet the requirements. The extension is contingent upon the country to which you intend to travel. While some nations can easily extend your visa, others can only do so in emergencies.

### VISA-FREE TRAVEL / VISA-FREE ACCESS

Permission that enables you to enter a country without obtaining a visa before or upon arrival is known as visa-free travel. When a country unilaterally opens its borders or two countries sign an agreement, travel without a visa becomes possible. Nevertheless, you still have to go through an immigration control center where your passports are examined for validity and possibly stamped. While some nations only stamp passports at the point of entry, others also do so at the point of departure. Some nations no longer require passport stamps at all and instead give

Golden Visa allows talented foreigners to live, work, or study in the UAE and enjoy special benefits. The Golden Visa is available to investors, entrepreneurs, scientists, exceptional students and graduates, humanitarian pioneers, and frontline heroes. The UAE is renowned for having a strong economy, which is a result of its advantageous location, substantial sovereign wealth fund, substantial financial reserves, steady infrastructure spending by the government, progressive economic policies, and a rise in foreign direct investment (FDI).

### UAE Golden Visa Benefits

The following are the main benefits for applicants to the UAE Golden Visa Program: The freedom to reside in any of the United Arab Emirates' seven emirates. To proceed with the issuance of a residence permit, obtain a six-month entry visa with multiple entries. Obtain a residence visa

allowing requirements: Submission of a letter confirming the investor's AED 2 million deposit from an investment fund accredited in the United Arab Emirates, or submission of a memorandum of association certifying that the investor's capital is at least AED 2 million, along with a valid commercial or industrial license. The Federal Tax Authority's letter certifies that the investor pays the government at least AED 250,000 per year. The invested capital must also be fully owned by you; it cannot be a loan, and you must be able to prove that he and his family have health insurance, if any.

**Investors in real estate:** If you own a property or collection of properties, you may be eligible for a Golden Visa for a five-year period, renewable under the same terms and without a sponsor, provided that you can provide a letter from the rele-