



Is income upto Rs 12 lakh really tax-free?

MUMBAI: Is income upto Rs 12 lakh really tax free? Many taxpayers are confused about Finance Minister Nirmala Sitharaman's announcement that individuals earning up to Rs 12 lakh per annum will not have to pay any tax under the new tax regime. This confusion arises because, technically, the income between Rs 8 lakh and Rs 12 lakh falls under multiple tax slabs, with the upper slab attracting a 10pc tax rate. So, how does the tax liability become zero?

The answer lies in the revised Section 87A rebate. The government has increased the rebate from Rs 25,000 (earlier applicable to incomes up to Rs 7 lakh) to Rs 60,000, covering incomes up to Rs 12 lakh. Under the new slabs, an



Nirmala Sitharaman, Finance Minister

individual earning Rs 12 lakh would have a tax liability of Rs 60,000, but this amount gets fully offset by the Rs 60,000 rebate, reducing the final tax payable to zero.

*For salaried individuals, the standard deduction of Rs 75,000 pushes the tax-free threshold to Rs 12.75 lakh.

*The rebate under Section 87A has been raised from Rs 25,000 to Rs 60,000, increasing the rebate-eligible income limit from Rs 7 lakh to Rs 12 lakh.

*Only the rebate has increased, not the basic exemption limit.

If annual income exceeds Rs 12.75 lakh, tax will be calculated as per the new slabs.

This marks a significant shift from the previous regime, offering greater tax relief

to middle-income earners and boosting disposable income.

The FM has unveiled

(Cont. on page-2)

SpiceJet to resume Saudi flights

MUMBAI: SpiceJet plans to restore its service to Saudi Arabia with re-entry of Boeing 737 Max in operation. Saudi Ara-

ria higher passenger and cargo loads to the West Asian country.

At present IndiGo is the largest airline oper-



bia is the second largest market for Indian travellers behind UAE and re-entry of 737 Max aircraft into service would enable SpiceJet to car-

ating between India and Saudi Arabia followed by Air India Express and Saudia.

The return into service (Cont. on page-2)

Trump fires consumer protection watchdog Rohit Chopra

WASHINGTON: Indian origin Rohit Chopra, the director of the Consumer Financial Protection Bureau under President Joe Biden, was fired by the Trump administration.

"This letter confirms that my term as CFPB director has concluded," he wrote in a letter to President Donald Trump posted on X. Chopra was confirmed by the Senate as the top consumer-protection regulator in the US in Sept 2021. His exit was expected due to his aggressive regulatory approach and a 2020 Supreme Court decision that made it easy for presidents to fire the agency's director.

Under Chopra, the CFPB announced billions of dollars in fines and consumer compensation collectively against lenders such

(Cont. on page-2)

Story that opened eyes: How Ramesh's journey changed perspective of KIRA's chairman

Siddeeq, the esteemed Chairman of Kuwait Indian Restaurants Association (KIRA), has dedicated years to supporting the Indian restaurant community in Kuwait. He has witnessed firsthand the struggles of restaurant owners—the late nights, the endless financial burdens and the constant battle to keep businesses afloat in an unpredictable world.

But nothing prepared him for the emotional impact of Ramesh's story.

When Eng. Afsar Ali sat down with Siddeeq, he

wasn't just talking about insurance. He was talking about survival, about protecting the dreams of thousands of hardworking Indian expatriates who have built their livelihoods in Kuwait.

The meeting that changed everything! As Eng. Afsar Ali shared Ramesh's heartbreaking yet inspiring journey, Siddeeq felt an overwhelming sense of responsibility.

How many more small business owners had faced similar fates? How many had lost everything without a safety net?



Siddeeq Valiyakath, chairman of KIRA, with Eng. Afsar Ali, Risk Management Specialist.

For years, Siddeeq had fought to bring stability to the Indian restaurant

community in Kuwait. But he realised there was a critical gap—financial security. Without protection, all the hard work, dedication and sacrifices could vanish overnight due to:

- Fire incidents that destroy kitchens, equipment, and years of effort.
- Burglary that wipes out a restaurant's cash reserves and valuable assets.
- Unexpected shutdowns due to unforeseen circumstances, causing massive fi-

nancial losses.

Employee injuries leading to legal and financial complications.

The reality was stark—a single misfortune could force a restaurant to close its doors forever.

Afsar Ali's Commitment to KIRA's Vision: Understanding the gravity of the situation, Eng. Afsar Ali made a powerful commitment—to support the restaurant industry not just as an insurance broker, but as a partner in their survival and growth.

(Cont. on page-7)

NRI population in Oman down by 2.7pc

MUSCAT: There are in Oman are 1,808,940, around 1.1 million Indian and Bangladeshi expatriates in 2023. The total Popu-



lation of Oman as of Dec 2024 is 2,988,648 Omanis (56.68pc) compared with 2,284,336 expatriates.

There has been a decrease of 2.2pc in the number of births recorded in Oman in 2024 compared with 2023, according to the Monthly Statistical Bulletin issued by the National Centre for Statistics and Information (NCSI). The total number of births fell to 69,561, with the number of Omani newborns declining by 3.7pc compared with expatriate births which showed an increase of 11.8pc.

There are 637,152 Bangladeshi workers in the country (-11pc from 2023), 506,630 Indians (-2.7pc), 317,296 Pakistanis (+10.1pc), 44,913 Filipinos (-3.2pc), 45,921 Egyptians (+10.3pc), 24,156 Sri Lankans (-12.1pc), 331,110 Myanmar expatriates (+41.9pc), 23,545 Sudanese (+16.1pc), 23,530 and Tanzanians (+23pc). Total expatriates

der its restoration plan the airline aims to bring ten aircraft, including four Boeing 737 MAX planes, back into service by mid-April 2025. SpiceJet has over 50 aircraft in fleet. As of January 10 it was operating 28 of them.

SpiceJet to resume...

(Cont. from page-1)

vice of fuel-efficient 737 Max aircraft follows the airline's tie up with US-based maintenance repair and overhaul unit Standard Aero Inc in Dec. SpiceJet has seven 737 Max aircraft and these have been grounded from last Sept. A Rs 3,000 crore capital infusion last Sept has enabled the airline to restore grounded aircraft and clear pending dues.

"The re-induction of our first grounded Boeing 737 MAX aircraft is a moment of immense pride and an important milestone for SpiceJet," airline chairman Ajay Singh said in a statement. The 737 Max aircraft is be back in action for SpiceJet from Wednesday. Initially it will be flown on domestic routes. The date of relaunch of Jeddah and Riyadh flights has not been announced yet. Un-

The addition of the 737 Max aircraft will enable SpiceJet to operate to high-demand markets such as Jeddah and Riyadh without any operational restrictions, it said. Over 25 million Indians flew overseas between Jan -Oct in 2024, data compiled by tourism ministry shows. Saudi Arabia had 11pc share of Indian nationals' departures during this period. Travel between India and Saudi Arabia is dominated by labour and pilgrimage traffic but in recent years the West Asian country has made a strong pitch to attract leisure tourists.

NRI wins Dh1m in Big Ticket draw

DOHA: Qatar expat Ajitha Kumar couldn't quite believe it and initially thought it was some sort of a scam when he first got the call. It was only after he checked the official website that the 53-year-old realised that he had indeed become a millionaire.

Kumar, who originally hails from Kerala, became the latest to win Dh1 million in the Big Ticket January Millionaire e-Draw.

"I still can't believe I've won — it feels so surreal!" Kumar said.

"When I first received the call, I thought it might be a scam, so I immediately checked the official website to be sure. It was only after confirming that I let the reality of my win sink in," added the senior accountant, who has been calling Qatar home for the past 20 years.

Kumar said that he plans to invest his winnings in his children's education and also support his parents. My message to others is simple: Keep trying your luck — you never know when your moment will come!" said Kumar, who discovered Big Ticket through advertisements and has been teaming up with his colleagues to purchase tickets every month, over the past five years.

This time, Kumar purchased the winning ticket alone. This February,



Ajitha Kumar

one lucky ticket holder will walk away with a staggering Dh20 million grand prize. In addition to the grand prize, Big Ticket participants have the opportunity to win Dh2.5 lakh weekly e-draws.

Every week, two lucky winners will be selected, and the announcement will be made live on Big Ticket's official TikTok account at 11am. The winning moments will also be posted on Big

Ticket's YouTube channel on the same day.

Meanwhile, The Big Win Contest — the spin-the-wheel game is back. Participants who purchase two or more cash tickets in one transaction between Feb 1 and 23 will have the chance to be selected to attend the live draw on March 3 and win guaranteed cash prizes ranging from Dh20,000 to Dh1,50 lakh. The names of the four confirmed participants will be revealed on the Big Ticket website on March 1.

February's promotion also includes two spectacular dream car draws. The Maserati Grecale draw will take place on April 3, while the Range Rover Velar draw is scheduled for March 3.

Trump fires consumer...

(Cont. from page-1)

as Wells Fargo & Co., Goldman Sachs Group Inc and Citigroup Inc.

Since its creation after the 2008 financial crisis, the agency's rules and very existence have been challenged repeatedly in the courts. Chopra's replacement under Trump may ease up on enforcement, draft weaker regulations and dial back Biden-era rules, though it's unclear how far the new administration would go to unwind regulations popular with

American consumers.

Massachusetts Democratic Senator Elizabeth Warren, who helped establish the agency, said in a statement that Trump needs "a strong CFPB and a strong CFPB Director" to implement policy goals he campaigned on, like capping credit-card interest rates.

"But if President Trump and Republicans decide to cower to Wall Street billionaires and destroy the agency, they will have a fight on their hands," Warren said.

Is income upto Rs 12 lakh really tax-free?...

(Cont. from page-1)

"transformative" tax reforms that ranged from a simpler income tax law to higher TCS threshold for remittances and income tax benefits for middle class. Nirmla, in 2025-26 budget promised to bring a simpler, less voluminous new law to replace six decades old law governing income tax, saying it will have the spirit of "Nyay" (justice) and will work on the principle of "trust first, scru-

tinize later".

She also extended the time limit to four years for individuals filing updated tax returns. Updated returns are filed by taxpayers who had omitted to report their correct income. Currently, such returns can be filed within two years of the relevant assessment year.

Nearly 90 lakh taxpayers have voluntarily updated their incomes by paying additional tax. Over the past 10

years, the government has implemented several reforms for convenience of tax payers, such as faceless assessment, tax payers charter, faster returns, almost 99pc returns being on self-assessment, and Vivad se Vishwas scheme, she said.

In the Budget, the limit for TDS deduction on interest for senior citizens has been doubled to Rs 1 lakh from the present Rs 50,000.

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Euro	90.89	89.19
Japanese Yen	0.56	0.55
Swiss Franc (CHF)	96.37	94.47
Canadian Dollar	60.56	59.35
Australian Dollar	54.42	53.34
Norwegian Krone	7.71	7.56
Swedish Krona	7.93	7.77
New Zealand Dollar	49.27	48.38
Hong Kong Dollar	11.22	11.00
Kuwaiti Dinar	280.84	275.51
Singapore Dollar	64.71	63.39
Saudi Arabian Riyal	23.31	22.86
United Arab Emirates	23.80	23.33

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GULF FAQs

Are women allowed to sponsor their husbands or their children in UAE?

The answer is a resounding yes. If you have a work permit in the UAE, it's not only the husband who can sponsor his family, but women can also provide family visas. Whether you're a wife looking to bring your husband or a mother wishing to sponsor your children, the process is straightforward as long as you meet the eligibility criteria.

According to UAE's Federal Authority for Identity, Citizenship, Customs & Port Security (ICP), a woman can sponsor her husband and children's residency visa in the UAE if she earns a minimum monthly salary of Dh4,000 or 3,500 plus accommodation provided by the company. However, if a woman's salary falls below this threshold, she will not be eligible to provide visas to her family members.

If you want to sponsor your husband or children in the UAE, you need to provide several documents.

APPLICATION FORM: Fill up the form either online or through a registered typing office. For each family member, an Emirates ID application form must be submitted along with the residency visa application.

PASSPORT COPIES: Submit everyone's passport copies, including yours, your children's and husband's.

EMIRATES ID: Wife needs to provide a copy of her UAE resident ID card (Emirates ID).

MEDICAL CLEARANCE: Medical clearance certificate of the husband and children above 18 years.

SALARY STATEMENT: Salary certificate from the employer stating the wife's monthly salary.

BANK STATEMENT: If you have bank account statements, it's a good

idea to include them.

MARRIAGE CERTIFICATE: Your marriage certificate needs to be notarised or legalised in your home country, and also legalised by the UAE's Ministry of Foreign Affairs and International Co-operation.

BIRTH CERTIFICATE: Birth certificate of the sponsored child (attested and Arabic translation).

NOC FROM HUSBAND: Certified no-objection letter from the husband (for married women) to sponsor children.

EMPLOYMENT CONTRACT: If you're employed, you'll need to provide a copy of your employment contract. This should be attested by the Ministry of Human Resources and Emiratization. If you're working in a free zone, a salary certificate from your employer will suffice.

TENANCY CONTRACT & EJARI: You'll need to show a copy of your tenancy contract and the Ejari certificate, which proves you have a valid rental agreement.

PASSPORT PHOTOS: Finally, you'll need to provide three passport-sized photos of your husband and children.

FREE ZONES: If you work

in a free zone, some documents and requirements may differ slightly, especially related to employment contracts or salary certificates.

The application for your husband's or children's residency is usually submitted to the General Directorate of Residency and Foreigners Affairs (GDRFA) in Dubai or the ICP or the respective immigration office in the emirate where you reside.

You can either submit the documents in person or in some cases, online, depending on the emirate's rules. Applicants can also visit the nearest Amer Centre or typing centres to apply for a residence permit.

Your family members will need to undergo a medical fitness test in the UAE, which includes blood tests and a chest X-ray to check for any contagious diseases (like TB). The medical test can be done at any of the approved clinics or hospitals.

EMIRATES ID: Only after clearing the medical examination can the applicant move forward with obtaining the Emirates ID. Once the residency visa is approved, your husband and

children will need to apply for an Emirates ID, which is mandatory in the UAE. They are required to submit their biometric data, such as fingerprints and a photograph.

VISA STAMPING: after all medical tests and approvals, the residency visa will be stamped on your husband and children's passport. Family residency visas are usually tied to the sponsor's visa status and can be issued for periods ranging from one to three years.

RESIDENCE VISA ISSUANCE: Once the visa is approved and stamped, your husband and children will officially be a resident of the UAE, sponsored by you.

HOW MUCH IS THE VISA FEE? Once the application is submitted, you will be required to pay the visa processing fees.

The family visa fees in the UAE can vary depending on the emirate and the type of visa. For Dubai, according to the GDRFA website, the fees for a family visa are typically as follows:

Residence permit fee: Dh200

Knowledge fee: Dh10

Innovation fee: Dh10

Fee inside the country: Dh500

Delivery: Dh20

NOTE: The issuance fee increases by Dh100 annually whenever the residency is over two years.

Application fees: Dh100

Issuance fees: Dh100 for each year

eChannel services fee: Dh100

According to the Amer Centre, the cost of sponsoring a family member in the UAE varies depending on whether they are already in the country or not. If the family members are inside the UAE, the total cost for sponsoring their residency visa could be around Dh3,500 per person.

However, if the family members are outside the UAE, the visa cost is generally lower, approximately Dh2,500 per person. These fees can cover processing, medical tests and other related services. Keep in mind that additional costs may arise depending on specific requirements or changes in regulations.

Probationers join competitor, UAE firm seeks action

I own a private company. Four months ago, I made work permit for two employees and brought them from their country, India. Upon their arrival, I trained them and spent money on them. Now, the two have submitted their resignation on the pretext that they are still on probation and that according to the UAE Labour Law, they have the right to leave. I know that they will be joining another competing company, our employment contract stipulates a non-competition clause. What are their rights, and mine?

They do have the right to resign within the probation period, according to Arti-

cle-9 of the Federal Labour Law, under two conditions: Notify you at least one month prior or pay you the salary amount and compensate you with the costs of recruiting or contracting. The mentioned Article-9 states that in the event that the worker wishes to move, during the probation period, to work for another employer in the state, he must notify the original employer in writing within a period not less than one month as of the date of his desire to terminate the contract.

The new employer shall compensate the original employer with the costs of recruiting or contracting with the worker, unless

agreed otherwise. If either party terminates the employment contract without observing the provisions of this Article, it shall pay the second party a compensation equal to the worker's wage for the notice period or the remaining period of the notice period.

Regarding working for a competitor, the duo has the right to do so since they are still in the probation period according to Article-12 of the Cabinet Resolution No. 1 of 2022 on the Implementation of Federal Decree No. 33 of 2021.

The worker shall be exempted from the non-competition clause stipulated in Article-10 of the De-

cree-Law under the following conditions:

a) If the worker or the new employer pays to the previous employer compensation not exceeding three months of the worker's wage as agreed upon in the last contract, subject to the previous employer's written consent thereto.

b) If the contract is terminated during the probationary period.

c) Any professional categories that are in demand in the national labour market and determined by resolution in accordance with the workers' classification approved by the cabinet.

Story that opened eyes: How Ramesh's Journey...

(Cont. from page-1)

He presented a comprehensive SME insurance solution designed specifically for small business owners, including restaurants and food businesses. The plan, starting at just 350 fils a day, would provide:

- * Fire & Burglary Protection – Ensuring that no restaurant owner loses everything to an accident or theft.

- * Business Interruption coverage – helping owners recover lost income during forced closures.

- * Workmen's compensation – covering employee injuries, preventing financial and legal burdens.

- * Public liability coverage – Protecting restaurants from claims due to customer injuries or property damage.

How KIRA and its members will benefit? After the meeting, Siddeeq saw a clear path forward. By introducing this initiative under KIRA's umbrella, Indian restaurant owners would gain unmatched financial protection and peace of mind.

For KIRA, this means: *

- * A Stronger, more resilient community: By encouraging insurance coverage, KIRA ensures its members can recover quickly from setbacks, reducing restaurant closures.

- * Increased business stability: With financial security in place, restaurant owners can focus on growth and expansion, instead of constantly worrying about risks.

- * Legal and compliance support: Workmen's compensation and public liability coverage help businesses stay compliant with Kuwait's labour laws, avoiding unnecessary legal troubles.

- * Reinforced KIRA's Leadership in the Industry: By spearheading this initiative, KIRA cements its role as a protector and advocate for the Indian restaurant community in Kuwait.

A call to action: Protecting the future together

Siddeeq knew this wasn't just about insurance—it was about ensuring that no hardworking Indian entrepreneur in Kuwait had to suffer the way Ramesh did.

With Eng. Afsar Ali's expertise and commitment, KIRA now had a tangible solution—a way to protect the dreams, families and futures of thousands of restaurant owners who pour their hearts into their businesses every single day.

And so, with a renewed sense of purpose, Siddeeq pledged to make SME in-

urance a priority for all KIRA members—because no restaurant should ever have to close its doors due to unforeseen tragedy.

Your hard work deserves protection: If you're a restaurant owner in Kuwait, don't wait until it's too late. Take the first step towards securing your future today.

- * Call Eng. Afsar Ali (Risk Management Specialist) at 00965-69056649 to learn how SME insurance can safeguard your business and your dreams.

Because your business isn't just a restaurant—it's a legacy. Let's protect it, together.

Budget adds hurdles for Indian students, professionals working overseas

MUMBAI: Union Budget 2025 has introduced a new twist in the narrative for Non-Resident Indians (NRIs).

A more stringent tax regime now looms, demanding meticulous reporting and tighter compliance, especially for students and young professionals abroad. These reforms, positioned as part of India's broader alignment with international tax norms, introduce layers of financial complexity for those balancing obligations between their host country and India.

For Indian students planning to remain abroad post-graduation — whether through work permits, permanent residency or citizenship — these shifts present fresh challenges. The government's focus on fiscal transparency aligns with global trends but adds an onerous reporting burden for young professionals juggling dual financial commitments. The budget proposes stricter monitoring of income earned abroad by NRIs through amendments in tax treaties and compliance rules.

Greater scrutiny of foreign-earned income:

Indian authorities will now benefit from enhanced data-sharing agreements with multiple jurisdictions, especially those under India's Double Tax Avoidance Agreements (DTAA). Indian students securing jobs abroad may need to declare their foreign earnings in India, even without active income sources domestically.

Expanded residency definition for taxation: Previously, NRIs were

taxed on Indian-sourced income if they spent over 182 days in India within a financial year. Budget 2020 had already reduced this to 120 days for high-income individ-

uals. Budget 2025 hints at further tightening, making it harder for students and professionals to maintain NRI status if they hold substantial financial ties to India. Potential impact on tax treaty benefits: While India maintains DTAA treaties with countries like the US, UK, Canada and Australia, the government plans to rework these agreements to close loopholes used for tax avoidance. This

could result in increased withholding tax rates on foreign remittances or stricter documentation requirements for those claiming tax relief under DTAA.

Increased reporting requirements: Indian tax authorities will likely demand detailed disclosures on overseas earn-

ings, investments and bank accounts. Inaccurate reporting could lead to penalties or legal action under anti-tax evasion laws. Complexity in finan-

cial transfers: Students or professionals sending money to India for family support, investments, or savings might face stricter tax scrutiny. Transactions under the Liberalised Remittance Scheme (LRS) could attract compliance checks, especially for large transfers.

Higher tax liabilities for returning NRIs: Many students consider returning to India after working abroad for a few years. However, if foreign assets like savings, stocks or property investments aren't declared properly, they could face taxation upon repatriation. The Foreign Asset Disclosure Rule under the Black Money Act imposes severe penalties for non-disclosure.

While these changes may not immediately affect students, students pursuing permanent residency in Canada and Australia or H1B sponsorships in the US must now exercise greater diligence in structuring.



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