



# IPEPCIL opposes exorbitant fee hike by panel doctors of GCC for pre-employment medical check

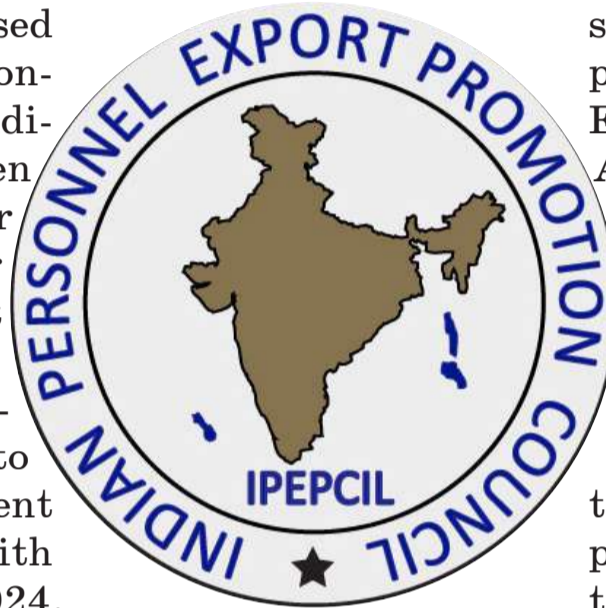
**MUMBAI:** Indian Personnel Export Promotion Council (IPEPCIL) expressed its deep concern and opposition at the panel doctors' meet at Islam Gymkhana held on July 1, 2024, on the unilateral decision to steeply increase the fees (from July 8) for pre-employment medical check conducted by the GCC Approved Panel Doctors for emigrants seeking employment in GCC countries.

The proposed exorbitant fee hike places an undue financial burden on job-seekers who are already facing substantial expenses related to their migration process. Many of these individ-

uals come from modest financial backgrounds and, therefore, seeking employment opportunities abroad to improve their economic circumstances. The increased cost will disproportionately affect these individuals, making it even more challenging for them to pursue their dreams and support their families.

The unilateral decision of panel doctors to enhance and implement the increase in fees with effect from July 8, 2024, is not based on the cost involved for the test as per the criteria, even the cost is much lower than the current fees levied from the poor emigrants.

Intended emigrants are compelled to follow the medical check due to the monopolistic system compliances that prevail in the process.



This unilateral decision demonstrates a lack of transparency and consideration for the poor emigrants' welfare. It is impera-

tive that, such decision be made through a consultative process that involves input from all stakeholders, including emigrants, their representing forums, medical professionals, Foreign Employer (FE), MEA, Approved Recruitment Agencies, the trade associations, Regulatory Body of Overseas Recruitment Authorities etc.

IPEPCIL has urged the GHC and the Appointed Panel Doctors to re-consider their decision and to engage in meaningful dialogue with the affected parties to find more economical relief for the intended emigrants. The pre-med-

ical check should not become an additional obstacle for those seeking to improve their lives and contribute to the GCC workforce, said IPEPCIL President VS Abdulkareem.

IPEPCIL has also requested the GHC to review the process and to make it open among the Approved Panel Doctors and decided to escalate it to the concerned ministries for a diplomatic intervention and to approach the Legal Metrology Department to justify the fees levied for the medical tests. Emigrants seeking employment in GCC deserve fair and reasonable treatment, says VS Abdulkareem.

## OFFER ENDS ON JULY 21 Emirates offers free five-star hotel stay for passengers flying to Dubai

**DUBAI:** Emirates Airlines has announced complimentary five-star hotel stays for travellers to Dubai this summer. The airline said the offer is valid on tickets purchased from July 1 to 21.

Travellers who purchase first or business class return tickets will enjoy a two-night stay at JW Marriott Marquis Hotel Dubai. Those booked in premium economy or economy can enjoy a complimentary one-night stay. "This special offer is valid for all return tickets to or stopping over in Dubai for more than 24 hours, for customers travelling between July 4 and Sept 15," the airline said.

The offer is available for bookings made via the airline's website, app, ticketing offices or participating travel agents "made at least 96 hours in advance of passengers' arrival." Once tickets have been issued, passengers need to email emiratesoffer@emirates.com with passenger details to confirm their stay. If the

hotel is not available, the airline will book a room at a hotel with a "comparable star rating."

According to the terms and conditions listed on the airline's website, the offer is applicable on twin-sharing basis (maximum two adults + 1 child up to 12 years). Dubai sees its summer temperatures peak during July and August. Most of its activities go indoors during this period. Adnan Kazim, deputy president and chief commercial officer, Emirates Airline, said: "With the city's annual entertainment and shopping festival, Dubai Summer Surprises, underway, shoppers and tourists will get to experience an endless array of activities and attractions.

"As an added incentive, Emirates is providing complimentary hotel stays for customers travelling to and through Dubai, giving travellers another reason to visit our home city, whether for the first time or on repeat," added Kazim.

## Gopi to call meeting of travel, tourism trade

**KOCHI:** Office-bearers of Kerala Travel Mart (KTM) Society met Union Minister of State for Tourism and Culture Suresh Gopi here and requested him to prevail



Suresh Gopi

upon the Centre to help resolve GST-related issues affecting the Kerala's tourism sector.

Referring to an "erroneous" linking of taxation of food services in restaurants to rates charged for room accommodation, they said the two were unrelated and hence must be separated. Gopi told the delegation led by Jose Pradeep, president of KTM Society, that his ministry would accord priority to infrastructure development across tourist destina-

## Saudi to dominate construction market

**LONDON:** Saudi Arabia is poised to become the world's largest construction market as the kingdom pours vast amounts of money into projects aimed at diversifying the economy, says real estate consultancy group Knight Frank.

Bloomberg quoted a recent research report by the London-based firm said that the country's total construction output value is forecast to reach \$181.5 billion by the end of 2028, up almost 30pc from 2023 levels. Much of that is likely to come from residential property and giga projects, alongside other developments that form part of the country's mission to transform the oil-dependent economy, which also aims to bring in an influx of foreign tourists.

Saudi Arabia is currently witnessing a historical

transformation with construction projects standing out in their design scale and value said Mohamed Nabil, regional partner and head of project and development services for the Middle East and North Africa at Knight Frank.

Since the Vision 2030 initiative was introduced eight years ago, Saudi Arabia has launched projects with a value of more than \$1.25 trillion, according to Knight Frank's research. Knight Frank stated that in 2023 alone, more than \$140 billion of construction contract awards were granted, majority of which were in Riyadh, where Saudi Arabia aims to grow its population to 10 million by 2030, when it will host the World Expo and possibly for the World Cup in 2034.

transformations in the state. Promising to convene a detailed meeting of representatives of all travel and tourism associations shortly, Gopi said he would also speak to Railway Minister Ashwini Vaishnaw about the need for a new Vande Bharat Express for Kerala.



## NRI funds flow on rise

Successive governments have always banked on our NRIs funds whenever there was a crisis. During the foreign exchange crisis of 1991 (when our forex reserves were just enough to finance 21 days' imports), it was the NRIs who sent enhanced remittances to weather this crisis. The then finance minister Dr Manmohan Singh launched a series of structural and financial reforms to attract more NRI funds and this worked wonders. Ever since, there is no looking back on forex inflows.

Share of NRO deposits has consistently risen, especially post-Covid period. NRO account basically handles domestic revenue like rent, dividends and pensions earned in India. Thus, an insulated domestic economy compared with global counterparts in terms of growth and policy dynamics could explain this rise.



Currently, NRIs are increasingly depositing money in the Indian banking system. NRI deposits account for 6.2pc of total deposits in Indian banks. Over the last decade, total bank deposits climbed by 10.2pc

Apart from patriotism, interest rate differentials and India's stable economy in the face of global concerns draw NRIs to these accounts and could be the reasons why Indian banks have become attractive to NRIs. Among NRI deposits, Foreign Currency Non-Resident (Bank) or FCNR (B) deposits have become more popular. NRO accounts have shown significant growth, with a 10-year compounded annual growth rate (CAGR) of 15.2pc outpacing overall bank deposits. There may be several reasons for the same ranging from ease of liquidity, interest rate differential and repatriation issues. A Non-Resident Ordinary (NRO) Account allows one to repatriate or transfer interest earned on the principal amount deposited, with limits of up to US\$1 million per financial year after paying taxes. Interest earned on an NRO Account is taxable at 30pc and deductible at source.

During the COVID-19 pandemic, NRI deposits surged from \$131 billion to \$142 billion, despite lower global interest rates. Bank deposits were favored for savings due to less volatility compared with other investments. Globally, increased savings due to uncertainty also led to more funds being deposited in Indian banks. However, as economic activities normalised post-COVID, there was some decline in NRI deposits in fiscal years 2022 and 2023.

On the other hand, Foreign Currency Non-Resident Accounts FCNR(B) that allow repatriation of principal and interest amount fully has witnessed volatility. FCNR (B) deposits have picked up considerably since FY22. Higher remittance flows could be a possible explanation of the same.

Nevertheless, NRI remittances and deposits are two entirely different things. NRI deposits are foreign currency deposits made by a non-resident Indian in an Indian bank, while remittances are the funds they send to their families.

NRI deposits are useful both from the point of view of augmenting aggregate deposits of banks as well as bringing in foreign exchange. The flow of funds will depend a lot on interest rate differentials and remittances into the country. Based on the trends witnessed in the last decade, a growth rate of nine to 10pc in NRI deposits could be expected in the next five years or so which will keep it aligned with growth in overall deposits which would be in the region of 12 to 13pc and rupee depreciation of two to three per annum.

### LIPSYNCH

"An investment in knowledge pays the best interest."

— Benjamin Franklin

# Every year 180 pilots to be trained; AI to set up pilot training centre at Amravati

MUMBAI: Tata Group-run Air India is setting up South Asia's largest Flying Training Organisation (FTO) at Amravati in Maharashtra as part

of an initiative by Maharashtra Airport Development Company (MADC). This will create 3000 fresh employments.



of an initiative by Maharashtra Airport Development Company (MADC). This will create 3000 fresh employments.

The DGCA-licensed FTO at Amravati's Belora air-

port will be operational by Q1 FY26 and will target to graduate 180 commercial pilots every year, the airline said. The Air India FTO will have 31 single-engine aircraft and three twin-engine aircraft for training. Air India has been awarded a tender by the MADC to establish and operate the FTO for 30 years.

Campbell Wilson, MD & CEO, Air India, said: "The FTO at Amravati will be a significant step towards making Indian aviation more self-reliant and offering more opportunities to the youth in India to fulfil their ambitions of flying as pilots. The young pilots coming out of this FTO will fuel Air India's ambition of becoming a world-class airline, as it moves ahead in its transformation journey." The FTO will be developed in over 10 acres, with digitally enabled classrooms, hostels, a digitised operations centre and its own maintenance facility.

## Denmark fixes salary limits for foreigners

COPENHAGEN: When you apply for a residence and work permit in Denmark based on salaried work, your salary and terms of employment must correspond to Danish standards. This means that you must receive a remuneration, which corresponds to the standards of the type of employment in question in Denmark.

This condition applies

People with a Higher Education, Positive List for Skilled Work etc.

If you are applying for a work permit for sideline employment or a separate work permit as an accompanying family member, it is also a condition that your salary corresponds to Danish standards.

When assessing whether the salary corresponds to Danish



to both first-time applications and applications for extension. It applies to schemes like the Pay Limit Scheme, Fast track Scheme, Researcher's Scheme, Positive List for

standards, only liquid funds paid out are included in the assessment, i.e. the fixed and guaranteed salary, payments to labour market pension schemes, and holi-

## Student from AP drowns in US

MISSOURI: 20-year-old student from Khammam in Andhra Pradesh, Kiran Kumar Raju Srinadharaju lost his life in a drowning incident at Sand Hills Town of Missouri in the US. A native of Chinnakorukondi village of Kalluru mandal in Khamma district, Kiran was studying MS (Information Systems) in St. Luis University. After completing BSc in computer science from Osmania university, he had gone to the US last November to pursue higher studies

day allowance. The employer can provide staff benefits such as board and lodging as a supplement to the salary, but staff benefits cannot be included in the assessment of whether the salary and terms of employment correspond to Danish standards. Uncertain salary income such as commissions or bonuses cannot normally be included in the calculation of your salary.

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Currency	Buying	Selling
US Dollar	84.35	83.35
Euro	90.91	89.91
Australian Dollar	56.88	55.88
Japanese Yen	0.57	0.51
Canadian Dollar	62.47	61.07
Singapore Dollar	62.54	61.54
Swedish krona	8.95	7.16
UAE Dirham	23.23	22.60
Swiss Franc	93.83	92.03
British Pound	107.25	106.25
New Zealand Dollar	51.83	50.53
Thai Baht	2.39	2.18
Hong Kong Dollar	11.66	10.35
Saudi Arabian Riyal	22.98	22.03
Bahraini Dinar	228.35	214.35
Chinese Yuan	12.39	10.59
Danish Krone	12.58	11.58
Kuwaiti Dinar	278.91	262.91
Malaysian Ringgit	18.85	17.40
Omani Rial	223.01	211.01
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South African Rand	4.97	4.13

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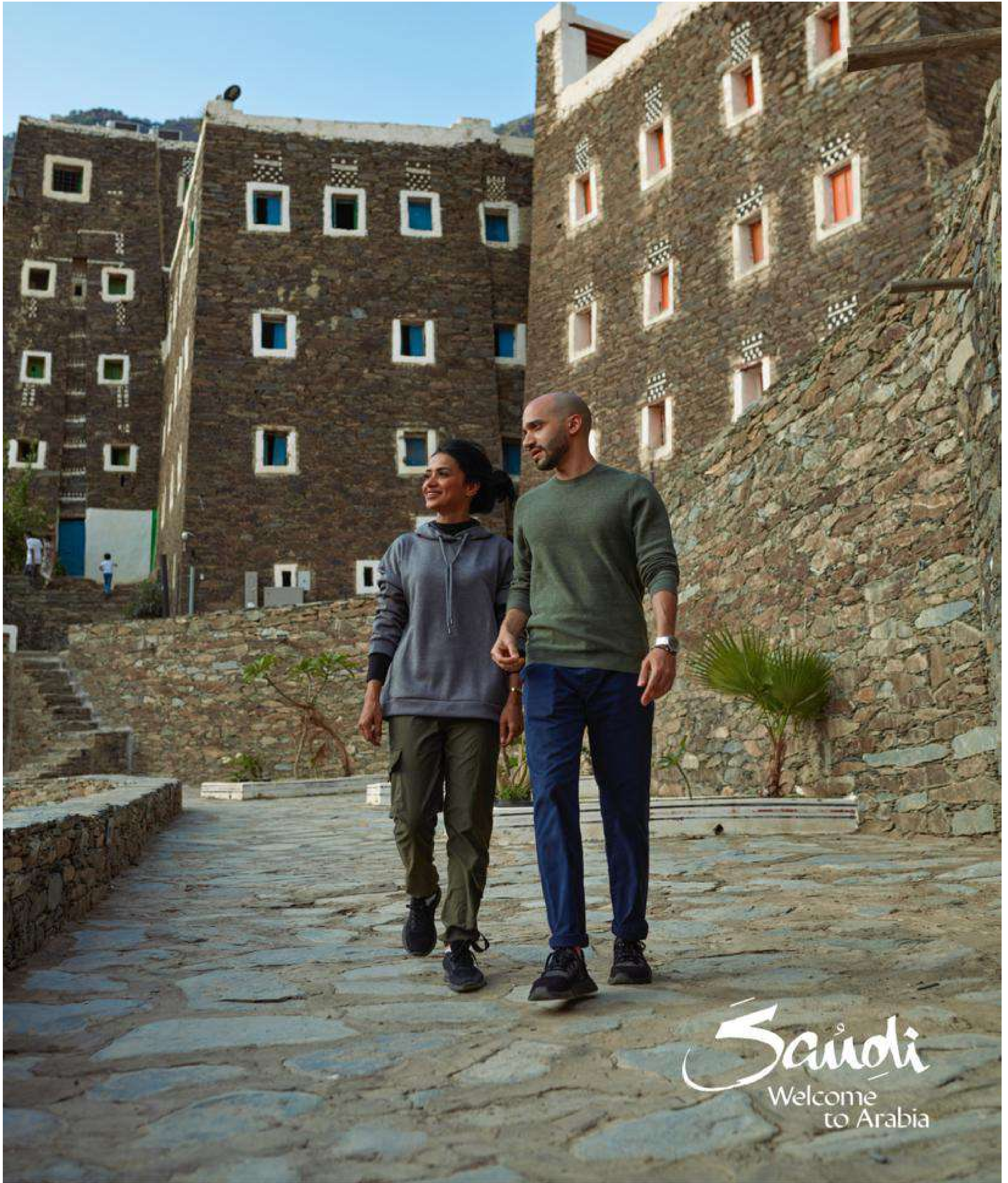
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# GULF FAQs

## Can passengers claim lost belongings during flights?

I flew from Dubai to South Asia with a local carrier last month. As usual, I ensured that all my bags were properly sealed before boarding. When I reached home, however, I noticed that a few of my belongings, such as shoes and shirts worth more than Dh1,000, were missing. Can I claim my stolen or lost items? Is it the airline or the airport that is responsible for the loss.

An airline which has departed from the UAE or has arrived in the UAE shall be responsible for the checked-in luggage of its passengers. This is in accordance with Article 353(2) of the Federal Decree Law No. 50 of 2022 Issuing the Commercial Transactions Law, which states: "The luggage referred to in Clause (1) hereof shall mean the objects that may be carried by the passenger in the aircraft or delivered to the carrier to be in its custody, during the travel."

An airline shall also be responsible for the damage or loss of checked-in luggage of its passengers. This is in accordance with Article 356 (1) of the UAE Commercial Transactions Law, which states: "The air carrier shall be responsible for the damage resulting from the destruction, loss or damage of the checked luggage and cargo if an accident occurs and results in damage during the air transport."

In the event of damage or loss of luggage of passengers during transit and thereafter prior to delivery of the luggage to a passenger, an airline should compensate up to Dh500 per kg of luggage. This is in accordance with Article 359(2) of the UAE Commercial Transactions Law, which states:

"In case of transport of luggage and cargo, the remedy shall not exceed Dh500 for each kilogram, unless it is agreed on a higher amount. However, if the consignor sends a special statement upon delivering the luggage or cargo indicating the special importance imparted to the delivery thereof in good

condition at the destination due to its value, and pays the additional fare requested by the carrier, the carrier shall pay the remedy in the amount specified by the consignor, unless the carrier proves that such value exceeds the real value of luggage and cargo."

For any loss or damage of luggage, a passenger may file a civil claim against the airline either (1) in the courts which has territorial jurisdiction over the arrival/departure destinations, (2) in the court under whose jurisdiction the head office of the airline is located or (3) in the court as mentioned in the travel contract (air ticket) between a passenger and an airline. This is in accordance with Article 368 of the UAE Commercial Transactions Law, which states: "The claimant shall have the option to file action before any of the following courts:

1. The court in which circuit the domicile of the carrier is located.
2. The court in which circuit the head office of the carrier's activity is located
3. The court in which circuit the establishment or the facility that concludes a contract for him, is located.
4. The court of the destination.

Each term amends the rules of jurisdiction referred to shall be null and void if stipulated before the occurrence of damage."

Based on the aforementioned provisions of law, you should check your air ticket to determine the terms and conditions related to the loss of checked-in luggage. Thereafter, you may file a written complaint related to the loss of your personal belongings with the relevant airline. In the event of non-cooperation, you may file a complaint with the Dubai Civil Aviation Authority and thereafter if required you may consider filing a case against the airline at the Dubai Court. Alternatively, you may also look for options of filing for legal remedies in the court which has jurisdiction over the location (airport) in the South Asian destination where your personal belongings went missing.

## Seagull bags APJ Abdul Kalam Business Excellence Award



THIRUVANANTHAPURAM: Seagull International, a human resource consultancy headquartered in Mumbai, has been honoured with the Dr APJ Abdul Kalam Business Excellence

Award. The award, recognising Seagull International as the "Best Talent Acquisition and Human Resource Management Company," was presented at the Kerala International Conference by the Dr. A P J Abdul Kalam Institute of Business Management & Skill Development.

Dr. Suresh Kumar Madhusudhanan, CMD of Seagull International Group, received the award from KP Jayachandran, Advocate General of Kerala. The event was graced by several distinguished guests.

## How can I claim money deposited for a staycation with local hotels?

We had a family staycation in Dubai during the Eid Al Fitr holidays. During check-in, the receptionist informed us that I could pay the security deposit using a debit card, and the amount would be refunded to my account within three working days. I paid Dh1,000 with my debit card, but it has been over two months and the money has not yet been refunded. I have contacted the hotel multiple times, and they always have an excuse for the delay. What should I do in this case?

It is assumed that the hotel has issued a receipt for the deposit you paid to the hotel and this receipt states that the deposit is refundable. Therefore, the provisions of UAE civil transactions law are applicable.

In the UAE, a hotel, while booking hotel rooms and hotel apartments, will issue terms and conditions related to reservation, and it may also cover the payment of a security deposit. The terms and conditions (contract) of a hotel room/hotel apartment booking will contain essential obligations of the parties to the contract. This is in accordance with Article 141 of Federal Law No. 5 of 1985 on Civil Transactions Law, which states:

"1- A contract is not formed except through the agreement of the parties on the essential elements of the obligation and on all the other legitimate conditions which the parties consider them to be essential.

2- Where the parties agree on the essential elements of the obligation and on all the other legitimate conditions which the parties consider them to be essential, reserving some details to be agreed upon at a later date and did not condition the formation of the contract on the agreement on these matters, the contract is considered formed. Should any difference arise as to these pending details, the judge shall decide thereon according to the nature of the transaction and the law provisions."

Therefore, a contract shall be implemented based on its provisions. This is in accordance with Article 246(1) of the UAE Civil Transactions Law, which states: "The contract shall be implemented, according to the provisions contained therein and in a manner consistent with the requirements of good faith."

If one of the parties to a bilateral contract does not perform its contractual obligations, the other party may serve notice to comply with the specific performance of a contract and may approach a court which has jurisdiction in the UAE, where a judge will decide on the matter. This is in accordance with Article 272 of the UAE Civil Transactions Law, which states:

"1- In bilateral contracts, if one of the parties does not perform his contractual obligations, the other party may, after serving a formal notification to the debtor, demand the performance of the contract or its rescission.

2- The judge may order the debtor immediate performance of the contract or grant him specified additional time, as he may order rescission with damages, in any case, if deemed justified."

Based on the aforementioned provisions of law, if the terms and conditions of your hotel booking reservation state that the security deposit will be refunded to you and if you have any proof related to the payment of the deposit amount, you shall be entitled to refund of such security deposit from the hotel. In the event the hotel does not refund the security deposit, then you may file a complaint against such hotel with the Department of Tourism - Dubai. Alternatively, you may issue a legal notice to the hotel and thereafter approach the Dubai Court and file a civil case commencing with the Centre for Amicable Settlement of Dispute of the Dubai Court as the claim amount is less than Dh500,000.

# The influence of virtual interviews



By Sajan MS

The COVID-19 pandemic has made virtual interviews an integral part of the modern recruitment process. Research shows a growing preference for virtual interviews among recruiters and candidates. Virtual interviews have gained widespread popularity and positioned themselves as the new norm in the technology-driven world of job recruitment. The primary driving force behind the boom in virtual interviews is the abundance of job opportunities. The many benefits it offers, including cost and time efficiency, a wider candidate pool, flexibility in scheduling and less environmental impact, make virtual interviews a strong presence in the field even after the COVID-19 pandemic. Convenience and accessibility have made virtual interviews a permanent fixture in the recruitment landscape.

## A dramatic change & the role of technology

With the advent of virtual interviews, the hiring landscape has undergone dramatic changes. Gone are the days when job interviews meant sitting across the interviewer's desk dressed in formal attire. Companies have now shifted to conducting interviews via video conference, phone or virtual platforms. This change has not only made the hiring process more flexible and accessible, but also broken down geographical barriers, enabling companies to reach candidates across the globe. Technology has played an important role in the adoption of virtual interviews. Employers can conduct face-to-face interviews with candidates by effectively integrating readily available video conferencing platforms and collaboration tools. Virtual interviews open up opportunities for candidates who cannot attend in-person interviews, even if they are

thousands of miles away, allowing companies to save significant travel costs.

As the world embraces the virtualisation of hiring processes, it is clear that virtual interviews have revolutionised the way employers find, evaluate and select the right candidates for jobs. Virtual job interviews have now become a regular part of the recruitment process with the help of video conferencing technology. Studies have found that 41pc of hiring leaders plan to conduct virtual interviews in their hiring process.

By transforming the initial screening process with artificial intelligence (AI), employers are able to efficiently screen large numbers of candidates in less time and select only the most qualified applicants. Thus, the shift to virtual interviews has brought significant changes to the hiring landscape. As a result of increasing globalisation and technological advancement in the business world, virtual interviews have evolved into a practical and effective way for employers to engage with candidates from around the world.

## Why do recruiters use virtual interviews?

Virtual interviews offer many benefits to both employers and job seekers. They save time and resources, expand the talent pool and increase flexibility for all parties involved. Virtual interviews are becoming more common in the hiring process as technology evolves and businesses find and hire top talent through it. These are the main advantages of virtual interviews:

**\* Saving time and resources:** One of the most important advantages of virtual interviews is the

significant reduction in time and resources required for recruitment. Scheduling, logistics and travel costs are avoided with virtual interviews. Companies can speed up the hiring process and make decisions quickly. Save time by not having to co-ordinate the schedules of multiple interviewers and candidates.

## \* Expanding the talent pool / wider pool of candidates:

Virtual interviews allow a wider pool of candidates to be considered for a job. Virtual interviews give employers the opportunity to break down geographical barriers and access talent from around the world. Virtual interviews provide a platform to connect with top talent regardless of their location. Companies are able to tap into a global talent pool and open up the possibility of hiring exceptional individuals with diverse backgrounds and skills. With virtual interviews, candidates can participate in interviews from anywhere in the world, provided they have Internet access and a computer or mobile phone.

## \* Increasing flexibility for candidates and employers:

Important among the flexibilities of virtual interviews is that candidates can attend interviews from the comfort of their homes, avoid the stress and expense of making travel arrangements and employers can schedule interviews more conveniently. Current employees can also easily schedule an interview outside of their work hours using virtual interviews. This flexibility allows for a smoother interview experience. Virtual interviews can be scheduled at any time convenient for recruiters and applicants. Also, the opportunity to partici-

pate is open to any candidate globally. **\* Cost efficiency:** One of the most obvious advantages of virtual interviews is that it eliminates the need for travel costs and logistics. You don't have to worry about booking flights, hotels, taxis, parking fees, traffic, delays or cancellations. Virtual interviews offer a cost-effective and convenient solution to candidates and employers, eliminating financial burdens and logistical challenges. It not only simplifies the interview process but also saves time and reduces stress. Employers can also reach candidates from different locations and backgrounds.

**\* Global reach / accessibility to global talents:** virtual interviews give employers the opportunity to break down geographical barriers and access talent from around the world. Virtual interviews provide a platform to connect with top talent regardless of their location. With virtual interviews, candidates can participate in interviews from anywhere in the world, provided they have Internet access and a computer or mobile phone.

**\* Flexibility in scheduling:** Another advantage of virtual interviews is that interviews can be scheduled at a time that suits both the employer and the candidate. Be it a phone call, video chat or recorded video, you can choose the most suitable format and platform. **\* Environmental impact:** Reduce the environmental impact is one of the benefits of virtual interviewing. By doing so will enjoy a positive impact on both the environment. The opportunity to rebuild an economy founded on sustainable environmental practices by replacing unnecessary on-site interviews.

**\* Convenience:** Important among the flexibilities of virtual interviews is that candidates can attend in-

terviews from the comfort of their homes, avoid the stress and expense of making travel arrangements, and employers can schedule interviews more conveniently. Current employees can also easily schedule an interview outside of their work hours using virtual interviews. This flexibility allows for a smoother interview experience. Virtual interviews can be scheduled at any time convenient for recruiters and applicants. Also, the opportunity to participate is open to any candidate globally.

**\* Increased efficiency & speed:** Virtual interviews simplify the interview scheduling and reduce administrative burdens and delays. It is an innovative method of flexible recruitment that suits the current dynamics of the workforce.

## \* Technical advantages / integration with modern tools-access to advanced virtual interview tools:

Virtual recruitment provides access to various advanced interview tools such as video interviewing software, online assessment platforms and AI-powered interview software. According to a report by Research and Markets, the global video interviewing software market is expected to grow at a CAGR of 22.5pc from 2021 to 2028 due to the growing demand for remote recruitment solutions. Integration with recruitment software: Virtual recruitment can be integrated with various Recruitment Software such as applicant tracking systems, candidate sourcing tools, candidate management Software and HR management Software. Better virtual collaboration and communication: Remote managers should deploy virtual recruitment to increase collaboration and communication between recruiters, candidates and different recruitment team members. **(To Be Continued)**