



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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Govt to develop 50 tourist destinations UAE job trends

NEW DELHI: Union Finance Minister Nirmala Sitharaman announced a push to develop India's tourism sector. The initiative, which budget allocation to Rs 2,541.06 crore for 2025-26, up from the revised



a comprehensive plan to transform 50 destinations into world-class tourist hubs as part of the Union budget 2025, marking a significant

includes development of Buddhist circuits and medical tourism facilities, comes with a substantial increase in the tourism ministry's

estimate of Rs 850.36 crore in 2024-25.

"The government's approach to tourism will focus on employment-led growth," Sitharaman said in her budget speech.

She explained that the development would follow a "challenge mode,"

(Cont. on page-2)

UAE opens applications for 10-year Blue Residency visas

DUBAI: Individuals who have made significant contributions to environmental protection and sustainability can now apply for the UAE's 10-year Blue Residency visa.

via its official online visa services platform - smart-services.icp.gov.ae.

The Blue Residence Visa application is available on the ICP smart services platform. The Blue Visa is a 10-year residency visa introduced by the UAE government to recognise individuals who have made significant contributions to environmental protection and sustainability, both within the country and globally.



First announced in May 2024, the long-term visa aims to attract experts in sustainability and climate change, allowing them to support the UAE's environmental, economic and social development.

Applications are now available through the Federal Authority for Identity, Citizenship, Customs and Port Security (ICP)

The Blue Residency is awarded to key advocates of environmental action, including members of international organisations and companies, members of associations and non-governmental organisations, recipients of prestigious global environmental awards, as well as distinguished activists and researchers in environmental fields.

Air Astana to launch Almaty-Mumbai flight

MUMBAI: Kazakhstan airline Air Astana is to launch a new non-stop service between the



country's largest city Almaty and Mumbai.

The route, operated by an Airbus A320 family aircraft, will start on April 20. Econ-

DUBAI: UAE's growing asset managing sector, coupled with increased investor interest, regulatory advancements and a rise in Family Offices and Ultra High Net Worth Individuals (UHNWIs), has fuelled demand for banking and finance roles.

Fundraising and institutional sales professionals are particularly sought after for their industry expertise and regional networks, with businesses, according to global recruitment firm Michael Page's UAE 2025 Salary Guides.

The guide has drawn real-time data across 17 industries, providing valuable insights into hiring trends, salary benchmarks and recruitment challenges facing businesses today.

Meanwhile, the report states that compliance professionals with Dubai Financial Services Authority (DFSA) and Financial Services Regulatory Authority (FSRA) authorisation are also in

high demand. Moreover, Chief Compliance Officers and MLROs are among the most sought-after high-paying roles. Jon Ede, Regional Director UAE at Michael Page, said: "Companies are facing mounting pressure to attract and retain top talent."

Salaries in banking, finance: Heads of wholesale banking can expect average pay scales of Dh1 lakh per month, and a senior relationship manager can expect salaries of Dh37,000.

The report states that the UAE's sales and marketing sector has also seen steady growth, particularly within B2B industries. Increased investments in technology, real estate, energy, and logistics have increased the need for experienced professionals.

Key roles within this sector are: Business Development Manager, Chief Commercial Officer, and Strategic Sales

(Cont. on page-2)

omy class return fares including taxes start at US\$406, whilst Business class return fares

ing its existing flights to Delhi. The airline says it's aiming to cater to the growing demand for both business and leisure travel between Kazakhstan and India.

"With the Indian economy growing strongly, Air Astana is delighted to launch services to Mumbai, a vibrant and flourishing metropolis driven by trade, finance and enterprise. Business and leisure travellers will now be able to experience the excellence of Air Astana's in-services when flying between Kazakhstan's and India's most commercial cities." said Peter Foster, Chief Executive at Air Astana.

including taxes start at \$1,136.

This new service marks an expansion of Air Astana's network in India, complement-



RBI should act

The crash of the Indian rupee against the US dollar, an all-time low of 87.55, has sent shock waves. The rupee has depreciated over 3.5pc since Sept 2024 and it seems more is in the offing. As if in tandem, stock market too lost Rs 60 trillion or 12.6pc market cap during the same period. The conviction on Indian markets being insular to the vagaries of global impulses has proved totally wrong.

Contrary to the Union government's claim that the rupee is ruling weak only against the US dollar, the Indian currency has fallen against at least seven global currencies in the last one month. Former RBI governor and senior economist Raghuram Rajan too attributes the fall in rupee solely to the US dollar getting stronger and according to him, any intervention by RBI on this can end up harming Indian exports.



India's traditional demand for high-value imports such as crude oil and gold (which boosts demand for the dollar and weakens the rupee) to keep its economy going and its inability to boost exports (which can help boost demand for the rupee) have also contributed to the lacklustre performance of the rupee.

True, RBI faces a dilemma in balancing growth, inflation and currency concerns. The rupee took a hit, closing at 87.19 on Monday — the first trading day after the budget presentation — down 55 paise from its previous settlement of 86.62 against the US dollar. The depreciation of the rupee has a dual impact on the economy, presenting both advantages and disadvantages.

On the downside, a weaker rupee increases the cost of imports, particularly crude oil, leading to higher production costs and inflation. A weaker rupee triggers inflation as imports become costlier. The contribution of imported inflation to the overall basket has been consistently rising. This scenario poses challenges for Indian companies with foreign debt, as they face higher loan servicing costs, straining their balance sheets and hindering investment. Moreover, reduced purchasing power and higher import costs erode consumer sentiment, affecting economic growth. A weakening rupee may also trigger capital flight and a decline in foreign direct investment (FDI) inflow.

On the positive side, a weaker rupee enhances the competitiveness of Indian exports in the global market, boosting export earnings, especially for sectors like IT. Additionally, Indians living abroad benefit from a weaker rupee, as their remittances get more returns in India. Export-oriented sectors, such as IT and pharma are expected to benefit from the rupee's depreciation, as evident from the recent market trends.

But President Donald Trump has agreed to hold off imposing 25pc tariffs on Canada and Mexico for 30 days, pulling the North American neighbours back from the brink of a potentially damaging and escalating trade war. China has already decided to retaliate.

There is already some panic as importers are rushing in to book dollars thus increasing the demand. Will RBI be selling dollars now or will it let the market decide? The Monetary Policy Committee of RBI is meeting in Mumbai. The question is as to how much lower can the rupee go? It will depend a lot on what the RBI will do.

LIPSYNCH

"The hardest thing in the world to understand is the income tax".
— Albert Einstein

Live in Canada, pay bills in India

TORONTO: Beacon, a company redefining financial services for immigrants in Canada, has launched a new feature — India Bill Pay — allowing NRIs to directly pay bills in India using Canadian dollars from their Beacon Money account. This new service, which is now available for download on Google and iOS, marks the first of its kind and is designed specifically for the immigrant community in collaboration with Bharat Connect (BBPS) and Yes Bank in India.

The India Bill Pay feature enables seamless payments to over 21,000 Indian billers, such as utilities, loans, school fees, and more. This development is expected to address long-standing pain points faced by NRIs who often struggle with paying bills in India, either for themselves or their families, due to the complexity of international payments.

Traditionally, NRIs have been limited in their ability to access India's banking systems from abroad. To pay bills in India, they often rely on maintaining NRI bank accounts or turning to family and friends for help — solutions that are inconvenient, costly, and often come with emotional strain. Beacon's India Bill Pay service aims to eliminate these challenges by providing a one-

stop, seamless platform for direct bill payments using foreign currency.

The unique benefits of Beacon's India Bill Pay are:

*100pc digital KYC and onboarding process that can be completed within 10 minutes to start paying Indian bills.

*Users can pay over 21,000 Indian billers such as utilities, student and home loans, school fees and hospital charges and more directly using Canadian dollars.

*Beacon India Bill Pay can auto-fetch bill due amount and send bill reminders for hassle-free payments.

*100pc secure and compliant with RBI policies, Beacon's integration with Bharat Connect and Yes Bank's robust infrastructure ensures efficient and secure payment settlements.

Powered by Yes Bank, the service ensures smooth payment processing for Indian billers under the Rupee Drawing Arrangement (RDA), a framework regulated by RBI. This system facilitates structured and compliant fund transfers from overseas to India, efficiently converting foreign currency payments into Indian rupees and settling them with Indian beneficiaries, including billers on the Bharat Connect network.

Conceptualised by RBI,

Bharat Connect provides technology solutions that simplify collections and settlements of bill payments for millions of customers and businesses across India. It ensures convenience, end-to-end encryption for security and strict adherence to RBI regulations, connecting billers, payment providers and customers seamlessly.

"Leveraging the Bharat Connect model and the RDA framework, we are bridging the gap between Indian and international financial ecosystems, simplifying the process for NRIs to manage their obligations back home," said Ajay Rajan, Country Head — Government, Multinational and International Business, Transaction Banking and Knowledge Units, Yes Bank.

UAE job....

(Cont. from page-1)

Director. Business development, key account management, and communications skills are particularly valuable in this case.

Salaries in sales and marketing: Country managers can expect average salaries of Dh48,000, while key account managers can earn up to Dh26,000. Chief marketing officers can get paid an average of Dh90,000 per month.

Govt to develop 50 tourist

(Cont. from page-1)

requiring states to contribute land for infrastructure development.

The budget includes several key initiatives to boost tourism, including extension of MUDRA loans to homestays and small hospitality enterprises, e-visa facilitation and visa fee waivers for select tourist groups, launch of "Heal in India" programme for medical tourism, development of Buddhist heritage sites and inclusion of hotels in the infrastructure harmon-

ised list.

Union tourism and culture minister Gajendra Singh Shekhawat welcomed the announcements. "Top 50 tourist destinations will be developed in collaboration with the state governments, and hotels in these destinations will be added to the infrastructure harmonised list," he said in a statement on X.

The government has significantly increased infrastructure funding, with the Swadesh Darshan scheme receiving

Rs1,900 crore, up from Rs 350 crore last year. The PRASHAD scheme for pilgrimage tourism maintains its allocation at Rs 240 crore.

Director general of tourism Mughda Sinha outlined the approach's three pillars: "Triangulation of attractions through destination development, accommodations by making hotels part of the harmonised list for infrastructure development and accessibility through modified UDAN, ease of visa regime."

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Euro	91.86	90.19
Japanese Yen	0.58	0.57
Swiss Franc (CHF)	97.92	96.09
Canadian Dollar	61.68	60.49
Australian Dollar	55.46	54.38
Norwegian Krone	7.87	7.72
Swedish Krona	8.10	7.94
New Zealand Dollar	50.09	49.24
Hong Kong Dollar	11.35	11.13
Kuwaiti Dinar	284.41	278.49
Singapore Dollar	65.47	64.20
Saudi Arabian Riyal	23.57	23.12
United Arab Emirates	24.06	23.60

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Indian passport attestation centres in new locations

ABU DHABI: Indian missions plan to launch a unified service centre with branches in 14 locations sooner than the second quarter of this year for passport attestation. The Indian embassy in Abu Dhabi has reopened a tender inviting bids from service providers to run

Indian Consular Application Centre (ICAC) which will merge all the consular services under one facility. The embassy has proposed 14 branches of ICAC to serve more than four million Indians living in the UAE and foreigners seeking Indian visa services through the Indian

missions here. Currently, two different service providers offer outsourced services for the missions. BLS International processes the passport and visa applications while IVS Global handles the document attestation services and some services are handled at the Embassy and the In-

dian Consulate in Dubai. The new unified facility is proposed to offer comprehensive, quick and transparent services in prime locations with strict requirements to streamline services, reduce waiting times and ensure enhanced efficiency and accessibility.

The embassy had previously issued a similar tender in 2023, with plans to launch the ICAC project in Jan 2024. However, that tender was revoked due to technical reasons and a new tender has been issued now. The latest tender comes (Cont. on page-7)

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GULF FAQs

Co cannot stop you from working with competitors Employee quits, refuses to repay loan

I have been employed at a private company for over 10 years. Five years ago, my employer asked me to sign a document acknowledging that I had received my end-of-service gratuity, with the understanding that they would pay it to me at a later time. To date, I have not received this payment. Recently, my employer terminated my services and is now refusing to pay my outstanding dues, citing the signed document as proof that I had already received my gratuity for the previous five years. Additionally, my employer is invoking a clause in the employment contract prohibiting me from working with a competitor. What steps can I take to ensure I receive the end-of-service benefits I am owed, both for my previous and current service?

In response to your question, I would advise you as follows:

Under Article 65/3 of the labour law, any condition that violates the provisions of the law, even if established prior to its enactment, is considered null and void unless it is more beneficial to the employee. Additionally, any release, reconciliation or waiver of rights stipulated by law will be considered invalid if it contradicts legal provisions.

The document you signed could be interpreted as a waiver of your rights, unless you were actually paid the gratuity at the time. To claim your end-of-service benefits, you should file a complaint with the labour office. This will allow you to formally request the full amount due to you from the time you joined the company until the termination of your employment.

The burden of proof

will be on you to demonstrate that you did not receive your gratuity, as indicated in the signed document. To strengthen your case, it may be helpful to consult an expert and request that your employer provide evidence of the payment, such as bank transfers or other documentation confirming the transaction.

Regarding the non-competition clause, this condition becomes invalid if the termination of your contract was initiated by the employer or due to a violation of their legal or contractual obligations. According to Article 10 of the Labour Law, the non-competition clause is rendered null and void if the employer terminates the contract in violation of the law.

I recommend pursuing both the gratuity claim and challenging the non-competition clause based on these provisions.

I am an employer. A year ago, I gave one of my employees a loan on the condition that he would repay this loan within two years. A month ago, this employee submitted his resignation and had already received his full labour rights. Currently, I have asked him to return the loan, but he refuses and says that according to the loan contract, the debt will not be due until two years hence. How can I get my money back now? Should I file a labour case or civil case?

You have to file a case in front of the Labour Court without waiting, in case the loan had been given to him from the company on behalf of his capacity as an employee.

This means that the employment relationship was the reason for such loan and thus, the labour courts should be eligible for the case which should be raised within two years from the date of termination of the employment relationship, pursuant to Article-54 of the Labour Federal Law which states that litigation concerning any of the rights accrued under this Decree-Law may not be considered after two years from the date of termination of employment.

In case you had given him this loan personally, then the civil courts will hear your case. You have to file the case after two years if such condition is mentioned in the loan agreement on the account

that the dates and terms of the loan agreement should be implemented for the recovery of the loan, according to what is mentioned in Article-246 of the Civil Transactions Law.

But in case your relationship with the company is not an employment, then the company has the right to give you a loan with such interest rate. The law did not consider the act of giving interest as usury if it is given by a company to a natural person. Moreover, Article-72 of the Commercial Transactions Law No. 50 of 2022 states that the creditor shall have the right to charge interest on the commercial loan as per the rate stated in the contract. If the interest rate is not determined in the contract, it shall be calculated as per the interest rate prevailing in the market at the time of transaction. However, in this case, the rate shall not exceed nine per cent per annum until full payment.

Regarding withholding your entitlements by the company, you have to check the loan agreement's terms and conditions to decide your situation and if such withholding is against these term and conditions, then you may file a civil case against the company to return the money.

My salary is frozen; what to do?

I am a partner and director in a limited liability company. Three years ago, I requested a personal loan from the company. The Board of Directors approved the loan, but with an interest rate of nine per cent annually. Currently, I am financially insolvent and have not repaid the debt. The Board decided to freeze my entire salary for the purpose of paying the debt. Does the company have the right to withhold my entire salary in exchange for paying the debt? Does the company have the legal right to give me this loan with a high interest rate, and what is the appropriate legal action to take?.

In case your relationship with the company is an employment one, which means that you have an employment contract with MOHRE and been paid a salary through the WPS system, then they do not have the right to withhold your entire salary in exchange for paying the debt and at the same time they do not have the right to give you this loan with any interest rate, according to Article-25 of the Labour Federal Law.

According to the law, companies can recover loans paid to a worker in excess of his entitlements, provided that the amount deducted shall not exceed 20pc of the wage. If there are multiple reasons for deduction from the wage, it is not permissible in all cases for the percentage of deduction to exceed 50pc of the wage.

But in case your relationship with the company is not an employment, then the company has the right to give you a loan with such interest rate. The law did not consider the act of giving interest as usury if it is given by a company to a natural person. Moreover, Article-72 of the Commercial Transactions Law No. 50 of 2022 states that the creditor shall have the right to charge interest on the commercial loan as per the rate stated in the contract. If the interest rate is not determined in the contract, it shall be calculated as

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Regarding withholding your entitlements by the company, you have to check the loan agreement's terms and conditions to decide your situation and if such withholding is against these term and conditions, then you may file a civil case against the company to return the money.

Aga Khan dead Umrah pilgrims asked to get vaccinated

LISBON: Aga Khan,



hereditary Imam of the Shia Ismaili Muslims and direct descendant of the Prophet Muhammad passed away peacefully in Lisbon on February 4, 2025, aged 88, surrounded by his family," the foundation said on social media.

"The announcement of his designated successor will follow," it added, regarding who could become the fifth person to hold the post since the 19th century. Present in multiple countries, notably in central and southern Asia, Africa and the MidEast, the Ismaili community numbers 12 to 15 million.

United Nations chief Antonio Guterres described the Aga Khan as "a symbol of peace tolerance and compassion in our troubled world" following the religious leader's death.

imam of the Ismaili Muslims and head of a major development aid foundation, died in Lisbon at the age of 88, his foundation announced.

He was the founder and president of the Aga Khan Development Network, which employs 96,000 people and finances development programmes particularly in Asia and Africa.

"Prince Karim Al-Husaini, Aga Khan IV, 49th

RIYADH: With Ramadan likely to begin around March 1, a notable increase in pilgrim travel is anticipated as the holy month is widely considered the most spiritually significant time for Muslims to perform Umrah. Therefore, medical professionals are advising residents to take necessary health precautions, including recommended vaccinations, to ensure a safe and healthy pilgrimage.

Speaking to a TV channel, on the sidelines of Medlab Middle East 2025, Dr Laila AbdelWareth, CEO of the National Reference Laboratory (NRL), emphasised the importance of vaccination during this season.

"This is the time when many people travel to Makkah for Umrah, increasing exposure to various pathogens, in-

cluding meningococcal infections," she said. "There are specific vaccines for these illnesses. Those planning to visit Makkah should consult primary healthcare clinics, inform them about their travel plans, and receive the necessary vaccinations. These include influenza, RSV, meningococcal, and others."

Dr AbdelWareth also highlighted the UAE's robust outbreak preparedness system to combat future pandemics. "The UAE actively participates in a global surveillance programme under the World Health Organisation (WHO). All laboratories in the country monitor pathogens, testing patient samples from various hospitals. Some of these samples are sent to the national surveillance lab, where experts analyse and classify different

strains, such as influenza, particularly during peak seasons like now," she said.

If a new pathogen is detected, the lab sequences it and reports it to the WHO, detailing the symptoms observed in patients. This allows WHO laboratories to further investigate and characterise the pathogen." Abdel Wareth stressed that by ensuring timely vaccinations and maintaining a strong disease surveillance system, the UAE continues its commitment to safeguarding public health. Similarly, Dr Hiba Al Humaidan, Director and Chair of the Department of Laboratory Medicine and Pathology at Dubai Health, Dubai, UAE, emphasised the country's strategic plan to be implemented in readiness for any unforeseen medical situation.

Non-resident Keralites lose interest in owning homes

KOCHI: Realty is in for a reality check. For generations, owning a home back in Kerala was the ultimate dream of many migrants from the state. However, times are changing. Second-generation non-res-

national Institute for Migration and Development and former professor at the Centre for Development Studies (CDS), NRIs no longer view homes and land as viable investment opportunities.



ident Keralites are now less inclined to invest in building or buying a residence in their home state, opting instead for more liquid investment options.

Migration expert S Irudaya Rajan confirmed a significant shift in investment trends among NRIs. According to Rajan, chair of the Inter-

"In fact, NRIs now refrain from buying or investing in houses and land unless they plan to reside in them," Rajan said.

A recent study by Crisil, a leading ratings agency, corroborated this trend, highlighting a significant shift in the investment preferences of non-resident Keralites.

One of the key findings of a sentiment survey conducted before its Real Estate Conclave (CREC), held in Kochi in Dec, revealed that the NRI customer base had dropped sharply over the years.

A significant proportion of developers who were surveyed indicated that second-generation NRIs are less interested in investing in Kerala's real-estate market due to better lifestyles and job opportunities in other markets.

The report adds that developers are witnessing a decline in demand for high-end homes, mainly because of the trend of second-generation Keralites working in West Asia, Europe, US and Canada preferring to settle overseas. This also suggests a shift in preference from luxury apartments and villas to more affordable segments.

Indian passport attestation...

(Cont. from page-3)

with revised requirements for bidders including a new website to book appointments, a dashboard to track applications in real time and strict deadlines to provide appointments and complete

handled approximately 1,584,174 services/ transactions during the three years from Jan-2022 to Dec-2024 (equivalent to 1760 transactions/services per working day, assuming 300 working days in a



the application submission services, failing which service provider can be fined.

"The service provider (SP) shall facilitate the availability of appointment slots for submission of application within five working days. The SP shall maintain a turnaround time of 30 minutes for each application processed at the ICAC," according to the Request for Proposal.

It said the missions

year.)

The new SP is expected to process the applications for all the consular services at the following locations: Al Khalidiya, Al Reem and Musaffah in Abu Dhabi, Al Ain, Ghayathi, Bur Dubai and JLT/ Marina in Dubai, Al Majaz in Sharjah, Al Jurf in Ajman, Fujairah, Umm Al Quwain, Corniche/ Subara in KhorFakkan, Kalba and Nakheel/ Khujan/ Ma-reed in Ras Al Khaimah.