



# OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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## UAE exmployees expect bonus this year

**DUBAI:** A sizeable number of the UAE's employed are fancying their chances of a bonus in 2024, going by a new survey.

Emiratis in the workforce have the highest confidence that bonuses are coming at the end of the year (with 78pc thinking along these lines in the survey), and closely followed by Arab and Asian expats, with 65pc each.

But the confidence

drops among Western expats, with 54pc reckoning they are up for the bonus from employers. And while 32pc expected a bonus of up to Dh20,000 in 2023, this year, 77pc feel they could be in line to receive up to Dh25,000.

These are as per a survey commissioned by Zurich International Life (in tandem with YouGov). The poll was done in Jan and featured feedback from 1,000 UAE residents.

idents.

Business sentiments in the UAE have been on an upswing through 2023, and was such that even the latest geopolitical tensions did not leave much of a dent. According to PMI data, business orders have been on the rise and these have come at a time when inflation pressures remain subdued. "(Even with the Red Sea crisis flaring, any price rise felt at the consumer level has been restrained.

## KUWAIT NATIONAL DAY CELEBRATED IN MUMBAI



Vice-Consul General of Kuwait His Excellency Waleed, Chief Protocol Officer of Maharashtra Smt. Manisha Patankar-Mhaiskar (IAS), consuls-general of Oman, Bahrain and Saudi Arabia and other Arab diplomats at the Kuwait National Day reception held at the Taj Mahal Palace Hotel in Mumbai on February 26.

बारहट राहुल मनहरदान, (भा.पो.से.)  
निदेशक एवं उखवासी संरक्षी, मुंबई

**BARHAT RAHUL MANHARDAN, (I.P.S.)**  
DIRECTOR & PROTECTOR OF EMIGRANTS, MUMBAI

आजादी का  
अमृत महोत्सव

भारत सरकार  
विदेश मंत्रालय

**GOVERNMENT OF INDIA**  
MINISTRY OF EXTERNAL AFFAIRS

Dear Readers

In the wake of globalisation, the borders of the world are softening and there is an ever-expanding exchange of goods, services, and manpower. India today stands at a cusp of a massive opportunity in manpower export because of its massive demographic dividend. The world is looking at India for export of well trained and skilled manpower in a multitude of fields. In order to ensure a safe, orderly, legal, and humane migration process, Ministry of External Affairs works towards the motto of 'Surakshit Jaaye, Prashikshit Jaaye, Vishwas ke Saath Jaaye'.

The publication of Overseas News and Employment (ONE), e-newspaper is a right step in the direction of valuable information dissemination for all the stakeholders including the foreign employers and the prospective emigrants. I wish the team all the best. I would also request the team to publicise the Ministry's flagship training program PDofT. We all need to synergise our efforts for the benefits of all involved. I hope this publication will uphold the high ideals and will work towards providing a voice to all the stakeholders.

(Barhat Rahul Manhardan, IPS)  
Director & Protector of Emigrants  
Mumbai

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CMD of Creative group VS Aabulkareem with vice-Consul-General of Kuwait His Excellency Waleed and Mrs Waleed at the Kuwait National Day reception in Mumbai.

FOREX RATES		
As on 29th Feb, 2024 (In rupees)		
Currency	Buying	Selling
US Dollar	83.75	82.7
Euro	90.81	89.61
Australian Dollar	55.02	53.82
Japanese Yen	0.59	0.53
Canadian Dollar	62.08	60.88
Singapore Dollar	62.65	61.45
Swedish krona	9.01	7.22
UAE Dirham	23.17	22.42
Swiss Franc	95.44	93.64
British Pound	106	104.8
New Zealand Dollar	51.59	49.59
Thai Baht	2.42	2.21
Hong Kong Dollar	11.55	10.19
Saudi Arabian Riyal	22.82	21.87
Bahraini Dinar	225.9	211.9
Chinese Yuan	12.42	10.62
Danish Krone	12.55	11.55
Kuwaiti Dinar	275.86	259.86
Malaysian Ringgit	18.42	17.07
Omani Rial	221.31	209.31
Qatari Riyal	23.77	21.27
South African Rand	4.81	3.81

## Saudi portal gives details of fees for hiring domestics

**RIYADH:** A Saudi government portal responsible for domestic labour affairs has highlighted the average fee and caps for hiring house workers from six countries as part of ongoing efforts to regulate the sector in the kingdom.

The Musaned platform, linked to the Saudi Ministry of HR, put the maximum fees of recruiting such workers from Uganda at SR8,300 and the average at SR6,635, Ethiopia at SR5,900 while the average at SR5,259, Kenya at SR9,000 and

SR7,609, Bangladesh at SR11,750 and SR9,276, Sri Lanka at SR13,800 and SR13,446, while those from the Philippines at SR14,700 and the average at SR14,447, respectively.

The recruitment prices were specified less than two weeks before the start of the holy month of Ramadan when the demand surges for the service of domestic labour.

Saudi labour authorities have recently sought to regulate the domestic labour market.

To this end, the Minis-

try of HR launched Musaned to help customers learn about their rights and duties and related services including visa issuance, recruitment requests and the contractual relation between the employer and the worker. The ministry has said it is necessary to conduct contracting via the Musaned, being the official recruitment platform.

Last October, Saudi Arabia unveiled new rules for employing domestic workers, setting the worker's minimum age at 21 years as part of

efforts to preserve contractual rights. The regulations stress that the dues owed to the worker or his/her heirs are considered first-degree debts.

The contract should have a fixed duration, and if not, it will be considered renewable for one year from the date of the worker doing the job. According to the rules, the house worker's daily working hours are set at 10 hours and the employee is entitled to weekly paid successive 24-hour rest.



## Lower the cost of remittances

There was a time when India had foreign exchange (forex) reserves just enough for 21 days' imports. The situation was so worse, India had to mortgage its gold reserves to foreign banks. Between July 4 and 18, 1991, RBI pledged 46.91 tonnes of gold with the Bank of England and Bank of Japan to raise \$400 million. There was speculation that India would default on its external payment obligations. The economic crisis and the assassination of Rajiv Gandhi plunged the government into deep crisis. It was at that moment that RBI led by its governor Venkitaramanan played a bold role, which in effect came to pledging its gold to international banks for a hard currency loan. Of course, Venkitaramanan had the solid backing of the then Prime Minister Chandra Shekhar. This move was criticised by many, but it was a harsh medicine for a life-threatening disease.



The credit for reversing this grim situation goes to Dr Manmohan Singh, the RBI governor-turned finance minister in the Narasimha Rao's cabinet who unleashed a set of liberal economic policies. He ended the licence-premit Raj and opened up economy to international pulls and pressures. Dr Singh devalued the Indian rupee by which exports became profitable while imports, particularly of capital goods, turned easy and bearable. All subsequent governments continued this economic liberalisation programme which boosted our economy.

Today, India leads global remittance charts with a total forex reserves of \$622 billion. World Bank's Migration and Development Brief showcases the global landscape of remittance flows, indicating a 3.8pc growth to US\$ 669 billion in low-and middle-income countries in 2023. According to WB, the report highlights India's significant position as the top remittance recipient, drawing attention to the evolving dynamics in the remittance landscape. We should be thankful to the Gulf Co-operation Council (GCC) countries for the continuous jump in our forex kitty. Resilient labour markets in advanced economies and GCC countries played a leading role in supporting migrants' ability to send money back home.

India continues to be at the top of the remittances chart with other countries being Mexico (\$ 67 billion), China (\$50 billion), the Philippines (\$ 40 billion) and Egypt (\$24 billion). The report raises awareness about the potential impact of global economic conditions on remittance flows.

World Bank's Remittances Prices Worldwide Database reveals that remittance costs remain persistently high, averaging 6.2pc to send \$200 as of the second quarter of 2023. The report highlights that banks continue to be the costliest channel for sending remittances, with an average cost of 12.1pc. The ongoing WTO summit in Abu Dhabi will definitely discuss India's plea for lowering the global average cost of money transfer --- India being the largest contributor to the international migrant workforce as well as the largest recipient of remittances.

### LIPSYNCH

“The way to get started is to quit talking and begin doing.”

— Walt Disney

## Kuwait Airways celebrates 70th anniversary

**KUWAIT CITY:** Kuwait Airways is celebrating its 70th anniversary with a new logo and a list of enhanced services.

Its chairman Abdulmohsen Al Fagaan said that Kuwait Airways would collaborate with national food companies to improve food quality on all aircraft, in addition to starting new routes with extra flights. The airline will also start a home-delivery luggage service for passengers arriving in Kuwait.

Kuwait Airways announced that after operating 50 daily flights

to 46 destinations in the winter season, the frequency increase to 54 in the summer season. New flight routes will be introduced, the airline added. These include two London flights daily, four weekly flights to Munich and Vienna, three weekly flights to Barcelona, Malaga, Bodrum, Sarajevo and Salalah, two weekly flights to Antalya and Nice, weekly flight to Taif in Saudi Arabia, and a weekly flight to Madrid, which could increase to two based on customer demand.

The in-flight entertainment on all aircraft is set to be upgraded with the Blue Bird Channel. The fully government owned airline was established in 1953 and operated its first flight on March 16, 1954. In terms of careers, Kuwait Airways announced two scholarship plans for students who wish to study aviation. The courses will be provided under the supervision of the ministry of higher education, Abdulhameed Al Ali, director of the company's operation department said.

## Business travel in India gaining momentum

**MUMBAI:** In 2023, Indian companies are estimated to have spent \$ 32.3 billion on business trips, meetings, conferences and events. While business travel spend in India rose 24.7pc last year it lagged behind other major countries in Asia Pacific (APAC).

Business travel spend includes transportation; accommodation, food and beverage, visa costs, in trip retail and this is based on spend originating from India so will include expenditure that is incurred overseas by Indian business travellers.

“India is expected to fully recover to its pre-Covid business travel spend in 2025. In 2027, India is expected to reach 120pc of its pre-Covid business travel spend,” said Catherine Logan, regional vice president, GBTA. The India outlook was released at FCM corporate travel summit in Mumbai.

India accounts for an estimated 5.7pc of business travel spend in

APAC and is currently the fourth largest business travel market in the region after China, Japan and South Korea. Globally India is the ninth largest business travel market.

While business environment in North Asia remains bit of a challenge, FCM Travel sees huge opportunities in India and South East Asia in FY 2025, travel firm's Asia managing director Bertrand Sallet said. “India has continued to perform strongly, with a significant increase in revenue, in both our core businesses - corporate travel, and meetings and events,” said FCM India managing director Sunny Sodhi.

“This is driven by India's strong economy, our strategic decisions to consolidate and focus on our core business offerings, investments in technology and leveraging global business solutions to increase automation, operational efficiencies, and productivity,” he added.

## Qatar Airways to relocate Goa operations to Manohar Airport

**DOHA:** Qatar Airways has announced its relocation of operations to the new Manohar International Airport (GOX) located in the North Goa district instead of the current Dabolim Airport (GOI) in South Goa, effective June this year.

This route will be served with the same

schedule of a direct daily flight operated on a mix of Airbus 320 and Boeing 787. Currently, Qatar Airways flies to 13 destinations in India including Ahmedabad, Amritsar, Bengaluru, Kozhikode, Chennai, Delhi, Goa, Hyderabad, Kochi, Kolkata, Mumbai, Nagpur, and Thiruvanan-

thapuram. The airline first launched its operations in Goa in 2009, marking the start of the long-standing partnership between Doha and Goa. The transition from GOI to GOX will provide a superior airport experience for travellers on Qatar Airways' network to over 170 destinations.



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# GULF FAQs

## Can I claim refund for defective online purchase?

**I**bought a new laptop from an e-commerce platform in the UAE. When I opened it, there were some hardware defects. I asked the company to refund the money because I no longer trust them. But the platform insists they will reissue a new laptop or repair it as it is under warranty. But I want my money back. What rights do I have in this case?

Pursuant to your queries, it is assumed that you have returned the laptop you purchased from an e-commerce platform in the UAE immediately within a few days due to technical defects. Therefore, the provisions of Federal Decree by Law No. 14 of 2023 Concerning the Modern Technology Based Trade, Federal Decree Law No. 50 of 2022 Issuing the Commercial Transactions Law and the provisions of Federal Law No. 15 of 2020 on Consumer Protection amended by Federal Law No. 5 of 2023 on Consumer Protection are applicable.

In the UAE, the buyer and seller must enter a contract or terms and conditions of sale. This is in accordance with Article 94 of the Commercial Transactions Law, which states, "1. The parties to the contract of commercial sale shall define the following:

- a. Description of the sold object in a specified and uncertainty removing way.
- b. Specifying the price of the sold object and terms of payment.
- c. Place and time of delivery.
- d. Mechanism of service of notice and the domicile of choice in this regard.
- e. Mechanism of resolution of disputes.
- f. Any other terms and conditions agreed on by the parties."

A seller or supplier of goods and services through e-commerce platforms needs to have valid approvals and licences to conduct such activity in the UAE. This is in accordance with Article 25 of the UAE Consumer Protection Law, which states:

- "1- Suppliers registered in the state and who work in the field of electronic commerce shall provide consumers and the competent authorities in the state with their names, legal status, addresses and licensing bodies, as well as adequate information in Arabic about the product or service provided, its specifications, and the terms of contract, payment, and warranty, in accordance with what is specified by the Implementing Regulation of this Law.
- 2- The ministry or the competent authority is not considered responsible

for electronic commerce operations that take place through suppliers unlicensed inside the state."

Furthermore, it is the responsibility of a supplier of goods to refund the purchase price to a consumer in the event there is a defect in the product sold by a supplier. This is in accordance with Article 12 of the UAE Consumer Protection Law, which states, "In the event that a malfunction is found in the goods or services, the supplier shall repair or replace the same, return the goods and refund its price, or re-perform the service without charge, in accordance with what is specified by the Implementing Regulation of this Law."

A consumer may have the right to return the goods purchased from a supplier of goods if the same is defective. This is in accordance with Article 7(1) (b) (d) of the Modern Technology Trade Law, which states, "1. Taking into account the previous Article of this Decree Law, the consumer has the right to return or request the replacement of goods and services purchased through modern technology, in any of the following cases.

- Receive the goods and services that are defective, incomplete, damaged or received contrary to the stated description of the digital trader of the goods or services or regarding their condition or for any other reason that led to this before the consumer's receipt of the goods and services.
- When the receipt of goods and services goes against the conditions and provisions specified in the digital contract or the terms and conditions announced by the digital trader."

Based on the aforementioned provisions of law and the terms and conditions that you have agreed with the supplier, you may claim a refund of the purchase price paid to purchase the laptop from the e-commerce platform. In the event the supplier does not agree to refund the purchase price to you, then you may consider filing a complaint with the Dispute Resolution Committee set up by the UAE Ministry of Economy related to e-commerce transactions. The Dispute Resolution Committee may hear both you and the supplier and may issue a decision, and any of the parties may challenge the same decision through arbitration or by approaching any of the courts that have jurisdiction in the UAE. This is in accordance with Article 9 of the Modern Technology Trade Law.

## UAE expects over 17m tourists this year

**DUBAI:** Dubai expects the number of tourists to surpass last year's figures in 2024 as it aims to continue building on the significant momentum generated over the past few years, a senior official said.

In an interview, Issam Kazim, CEO, Dubai Corporation for Tourism and Commerce Marketing (DCTCM), said attracting new and repeat visitors is key to maintaining strong growth achieved in 2023.

The emirates received a record 17.15 million international visitors last year compared with 14.36 million in the previous year, a major growth of 19.4pc. The numbers surpassed pre-pandemic figures of 2019, when total numbers of visitors reached 16.73 million.

"We are confident that Dubai's diverse tourism offering, combined with world-class infrastructure, its unique lifestyle, commitment to the highest standards of safety, and exceptional service at all touch points, will continue to drive the upward trend in international visitation numbers," said Issam Kazim, CEO of Dubai Corporation for Tourism and Commerce Marketing (DCTCM).

"Attracting new and repeat visitors from across our international markets is key to maintaining this growth and the city remains committed to catering to travellers of all budgets and preferences. We look forward to welcoming more people to Dubai in 2024 and beyond," Kazim told a TV channel.

He said the authority will continue to build on the significant momentum already generated, as it leverages the key elements that recently made us the No.1 global destination for the third successive year in Tripadvisor Travellers' Choice Awards 2024. DCTCM chief elaborated that there is an increasing focus on travelling more responsibly and the emirate is investing in sustainability initiatives like reducing carbon footprint and focusing on environmental conservation, which will appeal to eco-conscious travellers and families.

Developed in collaboration with Dubai's hospitality sector, DCTCM launched the Dubai Sustainable Tourism Stamp, which was launched in 2023 to accelerate efforts towards empowering the tourism sector to achieve its sustainability goals and serve as a validation of the hotel's dedication to sustainable practices.

It also recognised 70 hotels with the highest level of adherence to its "19 Sustainability Requirements", the first of its kind in the region. "Dubai will continue to reshape the future of travel and hospitality, with the goal of becoming the world's best city to visit, live and work in. We must ensure that the city stays ahead of the curve in terms of global trends, such as experiential-based tourism and sustainability, and create opportunities and memorable moments for all visitors," Kazim said.

## Indian student found dead in US

**NEW YORK:** A student from Secunderabad, who has recently completed his MS in the US, was reportedly died of a brain stroke. Ruthvik Karan from Secunderabad was found dead at his apartment in the US. According to reports, Ruthvik suddenly collapsed while having food with his friends. He was rushed to the hospital and doctors declared him brought dead. The young man's family is shocked by the sudden death of Ruthvik

# Riyadh in race with top global cities to hire new talent

**RIYADH:** The Saudi capital finds itself in global competition with cities like New York and Tokyo for a skilled workforce, according to its mayor.

With a population exceeding seven million, the city is experiencing an ongoing transformation as it becomes a hub for attracting talent and boosting entrepreneurship.

In an interview, Riyadh Mayor Prince Faisal bin Abdulaziz bin Ayyaf said: "Competition for talent is no longer regional or local. It's global. We're competing with New York,

with Tokyo, with Paris, with Chicago. So it's a global competition."

He added: "Riyadh is going through massive changes. It's historic in its scale, in its scope and its impact. We realise in Riyadh that the trigger behind all of this is having the right workforce, having the right talent, having the right engine behind what we are doing."

The mayor delved into the city's strategic framework, saying: "We have designated a lot of efforts in the city to attract and to retain and to develop the right workforce, which is aligned

with the theme of what happens today."

"For us, this is the key enabler that will unleash everything else that's happening in the city," he commented. Reflecting on the global landscape, Prince Faisal highlighted the importance of job opportunities as a catalyst for attracting a skilled workforce. "If you look at attracting the right workforce and attracting talent, there are multiple layers to that. The main trigger is job opportunities. Usually, talent moves for job opportunities and for this the current changes and

the transformation, the current vision is taking care of it. We have an abundance of the right jobs for the right caliber," he remarked.

Discussing doubling the capital's inhabitants number, Prince Faisal said: "It's not a goal in itself. It's an assumption that's based on our sort of plans and details," adding: "I think reaching 15 million (inhabitants) is not a goal in itself, but it's an assumption based on historical trends."

He explained that in the past 40 to 50 years, the number of inhabitants in Riyadh has been

doubling almost every 10 years, which occurred without anticipation. "What we've done this time is saying, OK, we've doubled for the past decades, let's assume we're going to double again in the next decade and work for that to provide infrastructure, provide and boost the economy, work on projects to accommodate for that," he said. In a panel titled "Shaping places, shaping our future to attract talent and foster innovation" at the forum, the mayor shared perspectives on the city's trajectory and strategies for nurturing talent and innovation.

## Japan eases visa rules; foreign students can look for jobs after studies

**TOKYO:** The government of Japan has eased visa regulations to expand the scope of foreign students allowed to stay on and find jobs in the country in response to calls from business and academic circles.

Kyodo News quoted the Immigration Services Agency of Japan as saying that the government will allow students who have completed studies at state-designated technical schools to work in

fields that are not necessarily closely related to the areas they majored in.

The new measure is expected to increase the number of foreign students staying in Japan to work by around 3,000 a year. Previously, many foreign students, even if they had acquired a certain degree of technical and Japanese-language skills at technical schools, had to return to their home countries af-

ter failing to find workplaces that matched the skills or knowledge they had acquired.

In addition, the government also widened the scope of foreign students who can stay in Japan to work under the "designated activities" visa, another residential status that allows employment in even wider areas. The visa was previously only for students who have graduated from universities or graduate schools.

## Nita Ambani heads Reliance, Disney merged entity

**MUBAI:** Walt Disney, Reliance Industries have announced their merger of media operations in India. According to the official statement, Nita Ambani, wife of billionaire Mukesh Ambani, will chair Reliance-Disney merged entity. Uday Shankar will be vice chairperson.

"Reliance Industries, Viacom 18 Media Private Limited and Walt Disney Company today announced the signing of

binding definitive agreements to form a joint venture that will combine the businesses of Viacom18 and Star India. As part of the transaction, the media undertaking of Viacom18 will be merged into Star India Private Limited (SIPL) through a court-approved scheme of arrangement," read the statement. "Vantara Project" By "Reliance Industries & Foundation" Is A Spiritual Gush Of Green Activism.

# India's GDP growth to hit 8pc, says Barclays Research

**LONDON:** India, with the right policy mix, could potentially raise its GDP growth rate closer to eight per cent, becoming the largest contributor to global growth by the end of this decade, Barclays Research said in a new report.

This report, which is the latest edition of series of reports titled India's Breakout Moment, noted that the ability to raise its growth rates will fundamentally depend on its ability to self-finance investment, in order to maintain macro stability.

Higher savings should be endogenous amid an

increase in per capita income and fiscal consolidation, it added. To achieve higher growth, India needs greater investment and for that, the country's savings pool first needs to rise, lest the external front of macro stability becomes vulnerable amid faster GDP growth, Rahul Bajoria, Managing Director, EM-Asia (ex-China) Economics, Barclays, said in the report.

The factors that can boost the savings rate over this decade appear to be in place, given changes in consumption preferences, demography and fiscal consolidation. "Our es-

timates suggest that the household savings rate can potentially rise by at least 2.7PC points (pp) by FY30 as the marginal propensity to consume edges lower amid rising per capita income", report said.

"Fiscal consolidation aims suggest public sector dissavings are also likely to decline over the medium term by around 1.3pc; both combined we estimate could boost overall gross savings by 4pc of GDP", the report said.

Growing household savings and declining public dissaving could

boost domestic savings to levels over and above what should be sufficient to finance the economy's investment requirements. The likelihood of surplus domestic savings, along with the central government's announced aim to cut the budget deficit by FY26, suggest a reduced need for further fiscal consolidation as well as reduced external financing requirements, thereby maintaining macro stability amid higher growth, it added.

India may also move closer towards current account balance if it can maintain its productivity

ratios, as this would imply reduced investment needs to generate higher growth, according to Barclays report. This, in turn, should ensure that domestic savings would be enough to finance investments, diminishing the need to rely materially on external capital inflows. I

Barclays Research sees headline growth likely to have slowed down in Oct-Dec 2023 to 6.7pc compared with 7.6pc in Q3 last fiscal. This 6.7pc expected growth print is however higher than the 4.5pc growth recorded in Oct-Dec. 2022.