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UAE to India remittances surge as rupee turns weaker

DUBAI: Indian expats in the UAE are making the most of favorable currency conditions as the Indian rupee continues to weaken against the US dollar — and by extension, the UAE dirham. Remitly is offering a promotional rate on their website of 1 AED = Rs 24.27 for new customers, one of the highest available. Western Union offers an estimated exchange rate of 1 AED = Rs 23.99.

As of this week, the exchange rate has reached levels of Rs 23.96–Rs 24.27 per dirham, depending on the remittance service used. This is one of the best rates seen in recent months, encouraging more Indian expatriates to transfer funds home. As of this week, several remittance platforms are offering competitive exchange rates for converting UAE dirhams (AED) to Indian rupees with some edging close to Rs 24 per dirham. Ansari Exchange, LuLu Exchange, and Joyalukkas Exchange apps all show similar rates at around Rs 23.91 per AED.

Finance Minister Nirmala Sitharaman acknowledged the currency's weakness but pointed out that many global currencies face similar pressure from the dollar.



Air India, Air Astana sign codeshare accord

NEW DELHI: Air India (AI) and Air Astana (KC), Kazakhstan's national airline, have entered into a codeshare agreement to expand connectivity between India and Central Asia.

The partnership covers key routes linking Almaty (ALA) with Delhi (DEL) and Mumbai (BOM), allowing Air India to place its AI code on Air Astana-operated flights. This move gives travellers seamless access to Kazakhstan's largest city, while simplifying ticketing and baggage transfers.

The codeshare agreement formalises co-operation between the two carriers on trunk routes connecting Almaty with major Indian cities. For travellers, this means single-ticket itineraries, through check-in for baggage, and easier transfers beyond Delhi and Mumbai.

Air India's CEO Campbell Wilson highlighted Kazakhstan's growing importance as a tourism and business hub. He noted that the partnership not only improves leisure travel but also boosts trade and cultural exchanges between the two nations.

Peter Foster, CEO of Air Astana, underlined India's strategic role for the airline. With rising demand across business, tourism, and student segments, the codeshare supports Air Astana's growth into India while enhancing network access for Air India customers. This codeshare builds on an interline partnership signed earlier in 2025. Under that arrangement, Air India passengers already had access to destinations across Central Asia and China via Almaty, including Astana (NQZ), Bishkek (FRU), Tashkent (TAS), Dushanbe (DYU), and Urumqi (URC). In return, Air Astana gained access to Air India's domestic and international network via Delhi and Mumbai, covering 18 Indian destinations and nine international routes. The step-up to a codeshare significantly expands these opportunities, providing more direct and integrated connectivity. The codeshare flights will become available progressively, subject to regulatory clearances. Travellers will be able to book these flights across Air India's website, mobile app, and through travel agents worldwide.

Do not join Russian army, India warns its citizens

NEW DELHI: India has issued a stern advisory cautioning its nationals against joining the Russian army, amid reports that several Indians who had travelled to Moscow were being pushed into combat roles in the Ukraine war.

"We have seen reports about Indian nationals having been recruited recently into the Russian army. Government has on several occasions over the past one year underlined the risks and dangers inherent in this course of action and cautioned Indian citizens accordingly," the Ministry of External Affairs (MEA) said in a statement.

The ministry confirmed that the issue has been raised with Russian authorities in both Delhi and Moscow, stressing that "this practice be ended and that our nationals be released".

"We are also in touch with the families of the affected Indian citizens," it further added.

The advisory followed a report in a leading newspaper, which stated that two Indian men, currently in the Donetsk region of eastern Ukraine, alleged they were lured to Russia under the pretext of con-



Skal India National Congress in Mumbai

MUMBAI: Skål International India has announced the Skål India National Congress 2025, to be hosted by Skål International Mumbai South, scheduled to be held from Sept 12 to Sept 14, 2025 at Hotel Sahara Star, Mumbai.

Themed around "Connecting Tourism Leaders, Inspiring Growth", this premier gathering will bring together distinguished leaders from travel, tourism, entertainment and hospitality sectors for three power-packed days of keynote addresses, panel discussions, fireside chats and exclusive networking opportunities.

(Cont. on page - 2)

We are very pleased to announce that, **one** is coming out with a special Saudi National Day e-supplement on **23rd September, 2025.**

This special e-supplement will carry highly researched and informative features, articles and photographs — all exclusively on the Royal Kingdom of Saudi Arabia. This edition will be e-presented to the heads of several missions in India and to our embassies abroad, apart from corporate houses and top political leaders.

Saudi Arabia is a major trade partner of India and to further strengthen the friendship and trade relations between Saudi Arabia and India, our special edition will be communicating goodwill messages to His Highness King Salman bin Abdulaziz Al-Saud and the people of the Royal Kingdom of Saudi Arabia.

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Boost to farm economy

About two-third of India's population lives in villages. Gandhiji's famous quote "India lives in its villages" has still great meaning. Ignoring villages will be the most foolish action any government can think of. And the present Modi government rightly believes that both villages and urban centres should develop together and should be supplementary to each other --- they are not competitors.

Many leaders are blissfully unaware of the fact that the recent GST reductions will boost co-operatives, farmers, rural enterprises and over 10 crore dairy farmers. In a landmark decision, Centre has announced wide-ranging reductions in Goods and Services Tax (GST) across key rural sectors. These reforms will strengthen the co-operative sector, make their products competitive, increase demand for their products and increase income of

co-operatives. It will promote rural entrepreneurship, promote co-operatives in the food processing sector and ensure affordable access to essential goods for millions of households. Brand Amul is a great example of how co-operatives can be made successful and see that farmers get handsome reward for their produce. India is now the largest milk producing country in the world.

In the dairy sector, direct relief has been provided to farmers and consumers as milk and paneer (cottage cheese), whether branded or unbranded, have been exempted from GST, while the tax on butter, ghee and similar products has been reduced from 12pc to five per cent and GST on milk cans made of iron, steel or aluminium has also been lowered from 12pc to five per cent.

These measures will make dairy products more competitive, provide direct relief to dairy farmers and strengthen women-led rural enterprises, particularly self-help groups engaged in milk processing. Affordable dairy products will enhance nutrition security by making essential protein and fat sources more affordable for households and raise incomes for co-operatives in the dairy sector. In food processing and household items, a major relief has been given as GST on cheese, namkeens, butter and pasta have been reduced from 12pc or 18pc to five per cent, while jams, jellies, yeasts, bhujia and fruit pulp or juice-based drinks are now taxed at five per cent. Chocolates, corn flakes, ice creams, pastries, cakes, biscuits and coffee have also seen a reduction from 18pc to five per cent.

Lower GST will reduce household expenditure on food items, stimulate demand in semi-urban and rural areas and promote growth in the food processing and dairy co-operative sectors. It will further boost food processing, milk processing co-operatives and private dairies, raising farmer incomes. Additionally, GST on packing paper, cases and crates has been reduced to five per cent, easing logistics and packaging costs for producers. Insurance, truck prices etc too will come down.

The GST on tractors below 1800 cc has been reduced to five per cent, which will make tractors more affordable and benefit not only crop farmers but also those engaged in animal husbandry and mixed farming, as these tractors can be used for fodder cultivation, transporting feed and managing farm produce more efficiently, while tractor components such as tyres and tubes, hydraulic pumps, and several other parts have also seen a reduction from 18pc to five per cent, further lowering costs. So far so good.

LIPSYNCH

"Do not take a cannon to kill a mouse"

--- A Chinese proverb

In 10 years, UAE airports see over one billion passengers, six million flights

DUBAI: The Emirates ranks first globally in the air transport quality index and is placed among the world's top 10 in five other indicators

Statistics from the Federal Competitiveness and Statistics Centre revealed that the aviation sector in the UAE has recorded remarkable growth, with total passenger traffic through the country's airports surpassing one billion between 2015 and 2024, while total aircraft movements exceeded 6.4 million.

The report, issued by the Centre, highlighted that the UAE ranked first globally in the air transport quality index and was placed among the world's top ten in five other indicators. Abdullah bin Touq Al Marri, Minister of Economy and Tourism and

Chairman of the General Civil Aviation Authority (GCAA), attributed the exceptional achievements of the civil aviation sector over the past decade to the success of national strategies and initiatives adopted under the leadership's guidance. He noted that the sector continues to shape the future while delivering significant accomplishments. He added that these outcomes reinforce the UAE's standing on the global aviation and travel

map, underlining the sector's active role in driving national economic growth and competitiveness. They also highlight the country's pioneering model in building a more efficient and sustainable aviation system, integrating technological innovations with the highest standards of safety and service quality. According to the Centre's data, passenger traffic across UAE airports rose from 114.8 million in 2015 to 147.8 million in 2024.



US visa: dropbox facility withdrawn

WASHINGTON:

"If you're planning international travel or visa renewal this autumn, don't assume you're eligible for interview waiver (Dropbox) processing anymore," said immigration attorney Emily Neumann. "The State Department is ending waiver eligibility for most visa categories, including H-1B, L-1, F-1, and J-1."

India has been one of the largest users of the Dropbox facility. The change is expected to place additional strain on already stretched consulates in the country, which are known for long visa wait times. The policy has

been implemented with no exemptions for applicants from 57 countries, including Afghanistan, Nigeria, Cuba, Iran, Venezuela and Zimbabwe. Nationals from these countries must now attend interviews for all non-immigrant visa categories. Diplomatic visas will still be handled through official channels. India is not on this list and remains subject to the general rules.

The impact of these changes will be immediate and far-reaching. Applicants planning to use the dropbox option on or after Sept 2, 2025, may find their appointments

cancelled, rescheduled or converted into in-person interviews. "Consular posts are expected to experience significant increases in demand for appointments, especially in high-volume categories such as student and work visas. As a result, longer wait times, backlogs and processing delays are expected throughout the fall and holiday travel seasons.

In light of these changes, individuals currently in the US on valid non-immigrant status but holding an expired visa—or whose most recent visa was in a different classification than their current status—should exercise extreme caution before traveling internationally. These individuals will no longer be eligible for dropbox renewal and must now attend an in-person visa interview abroad before re-entering the US. Given the risk of appointment backlogs, extended visa processing or even denials, non-essential travel should be avoided until more predictable processing timelines resume.

Do not join Russian army...

(Cont. from page - 1) struction jobs but were instead deployed on the frontline. Speaking over the phone from Selydove, a town captured by Russia in November 2024, they claimed that at least 13 more Indians were trapped in similar conditions. The report stated that the two had trav-

elled to Russia in the past six months on student or visitor visas. They alleged that an agent who promised them employment in the construction sector had misled them and sent them directly to the battlefield. Reiterating its caution, the MEA urged Indian citizens to avoid such offers at all costs.

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FOREX RATES

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Currency	BillBuy	BillSell
US Dollar	87.57	88.72
British Pound	118.47	120.14
Euro	102.11	104.29
Japanese Yen	59.4	60.34
Swiss Franc (CHF)	109.15	111.53
Canadian Dollar	62.85	64.27
Australian Dollar	57.73	58.99
Norwegian Krone	8.71	8.97
Swedish Krona	9.26	9.53
New Zealand Dollar	51.73	52.87
Hong Kong Dollar	11.1	11.44
Kuwaiti Dinar	294.3438	283.044
Singapore Dollar	67.95	69.47
Saudi Arabian Riyal	23.04	23.77
United Arab Emirates	23.59	24.27

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Hospitality sector happy over GST cut

MUMBAI: GST cut for mid-market hotel segment may spur travel, hospitality demand, but industry feels more should have been done.

On airfares, while the status quo on economy fares is seen as a positive, higher GST rate on premium classes has global airline body IATA disappointed.

The GST Council had decided to reduce the tax rate of hotel rooms priced between Rs1,000 and Rs 7,500 per day to five per cent without input tax credit from 12pc with input tax credit. The GST Council decided to reduce the tax rate of hotel rooms priced between Rs 1,000



and Rs 7,500 per day to five per cent without input tax credit from 12pc with input tax credit.

As part of the next generation GST reforms, the GST rate on the mid and upper-mid segment hotel accommodation are set to reduce to five per cent from 12pc, a move that the travel and hospitality sector stakeholders believe will spur domestic travel

and hotel demand by easing the tax burden for consumers in this volume-heavy accommodation segments.

On air travel, the decision to keep tax on economy class fares at the prevailing five per cent rate is also being seen as a positive from the lens of accessibility and affordability of air travel for the common Indian. However, the increase in GST on premium class fares to 18pc from the current 12pc has not been received well by the global airline industry body International Air Transport Association (IATA), which has four Indian airlines as members.

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Day 3 Kalpitti Island Excursion

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Day 4 Agatti to Bangaram

After breakfast, transfer to Bangaram by speedboat (1 hour). Welcome drink and check-in at resort.



Day 5 Bangaram – Water Sports & Optional Island Tour

Indulge in water sports. Optional day trip to Thinnakara & Parali Islands (INR 1200 extra).



Day 6 Departure

Transfer to Agatti by boat (45 mins) and board flight to Cochin.

GULF FAQs

Can foreigners buy property anywhere in UAE?

I am a foreign resident in Abu Dhabi and can I buy property anywhere in UAE?

More and more UAE residents are choosing to invest in property in the country, so it is essential for buyers to know the differences in laws for foreigners and Emiratis. For expatriates, buying property in the UAE is a transparent and straightforward process, says Robert Villalobos, head of brokerage at Engel & Volkers Middle East, but it's important to understand the key rules and costs involved before making any long-term decisions.

In Dubai, property ownership is split into two structures: leasehold and freehold. Expatriates are only able to buy in designated freehold zones, which includes prominent neighbourhoods such as Palm Jumeirah, JBR, Downtown Dubai, Dubai Creek Harbour, Arabian Ranches, Dubai Hills Estate and Dubai Marina. Property in Dubai Hills Estate is very much in demand. "There are more than 70 designated freehold areas across the emirate, allowing foreigners to buy property in many of Dubai's most sought-after communities," says Villalobos.

"The variety means expats can choose between waterfront apartments, golf course neighbourhoods, family-friendly suburbs, and urban lifestyle hubs, all with full ownership rights." What are the differences between leasehold and freehold? In simple terms, freehold means you have full ownership of both the property and the land it sits on, Villalobos explains. "There's no expiry date on that ownership, which gives you greater control; you can live in it, rent it out, sell it, or pass it on without restriction. "Leasehold, on the other

hand, gives you the right to occupy and use the property for a fixed term, typically anywhere from 30 to 99 years. You don't own the land, it belongs to the freeholder, which is usually the government or a master developer."

When that fixed term ends, ownership reverts back to the freeholder, unless the lease is renewed. How do the rules differ across the Emirates?

Ben Crompton, managing partner of Abu Dhabi-based property brokerage Crompton Partners, said each emirates' laws is unique but broadly similar in that they're mostly governed by contract law. "Contract law is fundamental because the binding document for the transfer process of real estate is the memorandum of understanding between the buyer and seller," he explained. "In Dubai, they have more specific contracts – the MOU is called a Form F." What is the process in Abu Dhabi?

"The first thing to note is that there are two different sets of legal jurisdictions regarding property in Abu Dhabi," Crompton explained. One applies to Reem Island and Maryah Island and is under the Abu Dhabi Global Market (ADGM) law, while the sec-

ond applies to the rest of Abu Dhabi, which is under the Abu Dhabi Real Estate Centre (ADREC) law. "These two locations have different laws, so you need to apply the correct one when depending on which area you are buying/selling property in." Secondly, regarding sales and purchases of property in Abu Dhabi, "the law is relatively silent", he added. "A lot of the sales law is governed by process, and also contract law."

In Abu Dhabi, although the ADGM has a standard form of contract, ADREC is also bringing one out soon. "However a lot of the terms

and Musataha, which is a 49-year lease renewable for 49 years. "Usufruct is a standard lease of a property and Musataha is a lease of land with a right to build and lease the property that you build on that land," added Crompton.

Can foreigners buy anywhere in Abu Dhabi? There are laws surrounding who can buy what types of property, in what location and what types of legal ownership people can obtain, said Crompton. Expats can own property in the investment zones, created specifically by government regulation, including places like Sadiyat Island, Reem Island,

they agree with the seller is the only cost they need to consider.

"While there's no income or property tax in Dubai, buyers should budget for costs such as the Dubai Land Department transfer fee of four per cent of the purchase price, a broker's commission of two per cent, plus VAT, and annual service charges for the upkeep of communal areas, facilities, and security." Do you need to be a UAE resident to buy property or be here in person?

"The simple answer to both is no," said Villalobos. "You can buy a property as a non-resident, and there are straightforward procedures in place to make a remote purchase possible." In Dubai, this includes digitally completing the Unified Form F, which is the contract between buyer and seller, and using a power of attorney for the transfer of ownership.

Is buying a property in the UAE worth it? Despite the additional costs for foreigners, buying property in the UAE can be a "compelling option, he said. "Mortgage interest rates for expats are highly competitive, and in many cases, monthly repayments are lower than what you would pay in rent for a comparable home."



of the transfer are still dictated by whoever is doing the conveyancing, which, for the most part are still real estate brokers," said Crompton. Abu Dhabi also has three types of ownership. There is freehold, which again is full ownership. Then there is usufruct, which is a 99-year lease,

Maryah Island, Yas Island, Jubail, Raha Beach, Al Reef and a few others. "Other areas are reserved for UAE nationals only," he added. What additional fees do foreign buyers need to be aware of? Villalobos said a common misconception among foreign buyers in the UAE is that the price

Can you claim notice pay if fired after workplace fight?

I've worked for a private company in the UAE since 2007. Two months ago, the company fired me after I got into a fight with a colleague and hit him. The company gave me my dues except for the three-month notice period agreed upon in our contract, claiming that my termination was legal and that I wasn't entitled to the notice. My question: Is the company right? What action should be taken in this

situation?

In accordance with the provisions of Article 44 of Federal Decree-Law No. 33 of 2021, the employer may dismiss the worker without notice after conducting a written investigation with him and the dismissal decision shall be in writing and justified and the employer or its representative shall hand it over to the worker in any of the following cases: The worker assaults during work, the employer, manager in charge, one of his superi-

ors or colleagues at work, by word, action or any form of assault that is punishable under the legislation in force in the state.

The employer has the right to dismiss the worker without notice if it is proven that any of the cases mentioned in Article 44 are present, provided that a written investigation is conducted with the worker. Also, the dismissal decision must be in writing and justified and delivered by the employer or his representative to the

worker. However, if these conditions are not met, there is no reason to deprive the worker of notice allowance. So, if the company did not conduct a written investigation with you regarding the matter and did not follow the procedures stated above regarding the dismissal decision, then you have the right to take the notice allowance and to file a case regarding it. Otherwise, you will not be eligible for the three months' notice allowance.

AMAZON LARGEST VISA SPONSOR

H-1B visa: 10 cos boost sponsorships despite White House crackdown

NEW YORK: The H-1B visa programme has long played a vital role in the US immigration system. It is a gateway for high-skilled foreign professionals, especially in technology, engineering and finance.

Some large corporations are still increasing their use of the programme in spite of the stricter regulations put in place by the Trump administration.

According to a recent Newsweek report, a number of leading companies have actually raised the number of H-1B visa sponsorships they offer in 2025. Among top companies sponsoring H-1B visas in 2025, Amazon remains the largest H-1B visa sponsor, with approvals rising from 9,257 in 2024 to 10,044 in 2025, which is a modest increase of 787,

especially when viewed in the context of its 1.56 million global employees.

Other major tech players also ramped up sponsorships. Microsoft saw an increase of 464 visas, Apple added 329, and Meta Platforms gained 279.

Additional companies showing notable increases include Cisco Systems, Tata Consultancy Services, Visa Technology and Operations, Amazon Web Services, General Motors, and Amazon Data Services.

H-1B VISA GROWTH OVER THE YEARS: In 2024, approximately four lakh H-1B visas were approved, more than double the number from 2000. However, the majority of these were renewals rather than new issuances. The

cap for new H-1B visas remains at 85,000 per year. Tech giants such as Amazon, Microsoft and Google continue to dominate H-1B hiring, using the programme to retain foreign-born professionals, particularly from India.

Indian handicrafts displayed at INDEX Saudi Arabia 2025

RIYADH: India launched its pavilion at INDEX Saudi Arabia 2025, the kingdom's flagship interiors trade show running from Sept 9-11, 2025 at Riyadh Front Exhibition and Conference Centre.

The inauguration was conducted by Dr. Suhel Ajaz Khan, Ambassador of India to Saudi Arabia, alongside representatives

from the Export Promotion Council for Handicrafts and the Ministry of Textiles, Government of India.

The launch coincided with an interactive session titled "India -The Ideal Destination for Handicrafts Sourcing", where Ambassador Khan delivered the keynote address. He highlighted that India's handicrafts sector ranks among the world's largest, providing livelihoods for over seven million artisans, with many being women from rural communities.

The ambassador also emphasised the government of India's One District One Product programme, which promotes crafts from every district across the country.

The session drew attendance from Saudi industry leaders, including renowned designer Iman Abdul Ellah Abul Jadayel

and representatives from leading Saudi companies. The timing of India's participation carries special significance as Saudi Arabia is celebrating the Year of Handicrafts in 2025.

Five master craftspersons are participating this year, representing diverse traditional arts from across India. These include Man Mohan Soni from UP

demonstrating metal engraving crafts, Prem Chand from Delhi showcasing terracotta crafts, Prethap Pootham Code Arjunan from Kerala presenting coconut shell crafts, Umme Salma Khatun from West Bengal displaying Kantha embroidery and Jashobanti Meher from Odisha demonstrating natural fiber crafts.

e-Visas account for 82pc of all travels in India

NEW DELHI: Electronic visa (e-visas) accounted for 82pc of all visa applications in India in 2025, up from 79pc in 2024. The report by Atlys, a visa processing platform, showcased the expanding list of countries offering Indians simplified digital entry options with detailed stay durations and validity terms.

The UAE, Vietnam, Indonesia, Hong Kong and

Egypt emerged as the leading e-Visa destinations for Indians this year. The adoption of e-visas has accelerated over the past decade as countries recognise the need to simplify entry and boost tourism flows from India.

This shift highlights how governments are aligning with traveller expectations for convenience while unlocking new opportunities.

Off-season travel has become own season travel

MILAN: Off-season travel in vogue as fall becomes the new summer for tourists. From resort towns in Europe to popular summer destinations in the US, places once emptied by Oct are now brimming with guests. booking.com reported notable growth in searches for traditional beach trips such as the Hamptons — up 78pc year-over-year in Sept and 45pc in October.

Searches for rooms in Dublin are up 35pc in the fall over summer, according to Expedia. Virtuoso, a consortium of high-end travel agencies, says that fall bookings have climbed 30pc this year. It's surge owes some credit to the broader boom in travel. Last year, 1.4 billion people travelled internationally, up from 673 million in 2000, according to the World Travel & Tourism

Council. With more of them seeking better access and fewer crowds, "the off-season is now its own season", said Jared Sternberg, the president and founder of Gondwana Ecotours, which offers nature-focused tours.

Fall has become the new summer in Newport," said Anney Jasinski, the director of marketing and communications at the Chanler at Cliff Walk ho-

tel in Newport, RI, where room rates doubled from 2023 to 2024 for Sept and October. In some destinations, climate change has encouraged fall travel by extending milder weather. In the French Riviera, Sept is now as busy as August. This year, the luxury cruise line Silversea announced year-round sailings in the Mediterranean. And in the Italian Alps, with diminished early snows, the

Grand Hotel Courmayeur Mont Blanc will remain open this fall for the first time, rather than closing early and reopening in Dec for the ski season.

The fallout from over-tourism, including heavy summer crowds in places like Venice and Dubrovnik and anti-tourism protests in Spain, has pushed some travellers to delay departures to later in the year.



Dr. Suhel Ajaz Khan, Ambassador of India to Saudi Arabia, inaugurated the INDEX Saudi Arabia 2025, handicraft exhibition in Riyadh.