



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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US to impose tax on remittances

WASHINGTON: A new tax proposal by House of Republicans could significantly impact Non-Resident Indians (NRIs) living in the US. For NRIs, this tax could have profound financial implications. Currently, India is the world's top recipient of remittances, with around \$83 billion sent annually from abroad, much of it from the US. The new provision would mean that for every Rs 1 lakh (in dollar terms) sent home, Rs 5,000 (in dollar terms) would go to the IRS before reaching the intended. The bill, introduced on May 12, 2025, includes a controversial provision imposing a five per cent tax on international money transfers made by non-citizens. This development depicts a significant shift in US tax policy, especially for foreign workers who regularly send money to their families back home. The broader bill aims to make the 2017 Tax Cuts and Jobs Act permanent while increasing the standard deduction and extending the child tax credit to \$2,500 through 2028. US President Trump, currently serving his second term, has publicly endorsed the legislation, calling it "GREAT" and urging Republicans to ensure its passage. The five per cent remittance tax is intended to help fund extended tax breaks and support border security initiatives, potentially raising billions for the US Treasury. However, it does so at the direct expense of hardworking immigrants.

Qatar launches \$22b mega infrastructure plan

DOHA: Qatar's Public Works Authority (Ashghal) has unveiled its most ambitious development programme to date—a QR81 billion (\$22.2 billion) five-year plan spanning 2025 to 2029. The strategy aims to transform national infrastructure through large-scale investment across transportation, government facilities, water systems and urban development. The announcement was made during a press conference by Ashghal President Engineer Mohamed bin Abdulaziz Al Meer, who described the plan as the largest in the authority's history in terms of investment volume and number of projects. A key component of the plan involves the development of an integrated infrastructure that supports the concept of "humanisation of cities." This includes projects designed to enhance quality of life and improve livability, such as upgraded public spaces, smarter transport networks and increased walkability. (Cont. on page-7)

UAE introduces five types of Golden Visa eligibility

ABU DHABI: The UAE has broadened its Golden Visa programme to attract global talent by offering 10-year residencies to various professionals. Recent expansions include nurses, educators, content creators, e-sports professionals and luxury yacht owners. These initiatives aim to bolster the nation's economic growth and knowledge sectors by providing stability and security to qualified individuals and their families. Introduced in 2019, the Golden Visa offers 10-year residency to select foreign nationals. The initiative targets individuals who contribute to the country's economic growth and knowledge (Cont. on page-2)

Indian embassy to organise 'Rihla-e-Dosti' 250 years of India-Kuwait relationship



Indian embassy in Kuwait City.

KUWAIT CITY: The embassy of India in Kuwait is organising an exhibition "Rihla-e-Dosti": 250 years of India-Kuwait Relationship from May 19 to May 24, 2025 at the National Library of Kuwait. The exhibition is being jointly organised in collaboration with the National Council for Culture, Arts and Literature (NCCAL) and Kuwait Heritage Society from Kuwaiti side and National Archives of India and Ministry of information and Broadcasting of India to showcase the centuries old rich history of India and Kuwait relationship. The exhibition will highlight the enduring legacy of co-operation and shared heritage chronicling everything from early trade routes to contemporary collaborations in politics, culture and development. The exhibits include an array of invaluable artefacts, manuscripts, documents, rare books, personal letters, coins, Indian rupee (legal tender in Kuwait till 1961) and other significant items from shared past of both nations.

one OVERSEAS NEWS AND EMPLOYMENT

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Arrival of monsoon

It was the great Khushwant Singh who wrote in his book “I shall not hear the nightingale”: “What the four seasons of the year mean to the European, the one season of the monsoon means to the Indian. It is preceded by desolation; it brings with it hopes of spring; it has the fullness of summer and the fulfillment of autumn all in one.” Who else can describe the Indian monsoon better than the “Sardar in the Blub”. Even our scriptures describe the Southwest monsoon and the joy and the hope it brings. The monsoon is described as “Varsha Ritu” considered a season of abundance and prosperity, with hymns praising the God Indra for bringing life-giving rains. Many poets have been inspired by the monsoon, capturing its beauty, power and the emotions it evokes. Nature has been benevolent to India and for the last many years we are getting bountiful rainfalls.



And this year too, will not be different. The India Meteorological Department (IMD) has confirmed the Southwest monsoon onset over South Bay of Bengal and Nicobar Islands. Both the Global Forecasting System (GFS) of the US and the European Centre for Medium range Weather Forecasts (ECMWF) model show the formation of a low pressure area in the Bay of Bengal, conforming what our IMD says. The monsoon is likely to set in over Kerala on May 27, earlier than the usual onset date of June 1. If the monsoon arrives in Kerala on the predicted date, it will mark the earliest onset over the Indian mainland since 2009, when it began on May 23, according to IMD data. As per records, last year the monsoon arrived on May 30, a day before the normal date, while in 2023, it set in on June 8. The southwest monsoon contributes about three-fourths of India’s total annual rainfall. During this period, the average rainfall over the plains is approximately 87pc. Its significance lies in its crucial role of supporting agriculture across the country.

Indian agriculture is heavily dependent on rains. The monsoon (from June to September) is our life-line and brings life-giving rains that nourish crops, replenish water sources and bring relief from droughts. The monsoon season is essential to India’s agricultural economy, with an estimated 60pc of its population relying on it in one way or another. A SBI research report notes the sector’s contribution to GDP has grown from 14.2pc in FY18 to 18.8pc by FY22 --- signifying the critical role agriculture plays for many individuals and families nationwide.

It is estimated that India’s GDP could grow by three per cent in a good monsoon year due to increased agricultural production. On the contrary, if there is a below-average monsoon or drought conditions prevail, then agriculture output can decrease significantly, leading to an economic slowdown for the entire country. Apart from its direct contribution to agriculture, the monsoons affect other sectors of the economy, such as power generation, transport, manufacturing, cement, steel and tourism. The lack of rain can lead to reduced hydropower availability and disruption of transportation networks due to infrastructure damage caused by floods or landslides. Our economy’s strength is that both agriculture and industry are vibrant. And a good monsoon can only strengthen it further.

LIPSYNCH

“The beauty of the rain is how it falls.”

—Friedrich Nietzsche

Trump secures \$600b investment from Saudi

RIYADH: During his first state visit to Saudi Arabia as US President, Donald Trump secured a \$600 billion investment commitment from the Kingdom.

The sweeping deal includes a \$5 billion energy investment fund, a \$5 billion fund for advanced aerospace and defence technologies and a \$4 billion global sports initiative by Enfield Sports.

The announcement marks the largest set of commercial agreements ever recorded between the US and Saudi Arabia, encompassing major investments in energy, advanced technology, infrastructure, healthcare, defence and global sports.

The White House called the package “transformative,” stating that it would deepen bilateral ties “that will endure for generations to come” while catalysing growth, innovation and job creation across the US.

Among the headline deals, Saudi Arabian firm DataVolt will invest \$20 billion in AI data centres and energy infrastructure within the US marking a major push in digital and energy transformation.

In parallel, leading American and Saudi tech players—including Google, Oracle, Salesforce, AMD, Uber and DataVolt—are committing a combined \$80 billion toward transformative

technologies in both countries.

A slew of iconic US firms—Hill International, Jacobs, Parsons and AECOM—will provide \$2 billion in services to Saudi Arabia for major infrastructure developments such as the King Salman International Airport, King Salman Park, The Vault and the mega entertainment hub Qiddiya City.

The deal also features major export agreements: GE Vernova will supply \$14.2 billion worth of gas turbines and energy solutions to Saudi Arabia, while Boeing will deliver 737-8 passenger aircraft to AviLease, in a deal valued at \$4.8 billion.

UAE introduces five types of Golden Visa eligibility

(Cont. from page-1)

sectors. Over the years, the visa has become a key part of the UAE’s long-term development strategy, enabling qualified professionals, investors and skilled workers to live, work and invest in the country with added stability and security. As part of the latest expansion, new categories have been introduced for more professionals to apply for the 10-year residency visa.

For nurses

On May 12, in connection with International Nurses Day, the UAE had announced a 10-year Golden Visa for nurses who have served at Dubai Health for over 15 years. This category was introduced under the directives of Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and UAE Minister of Defence. He said nurses are “essential partners in achieving a healthier society and improving quality of life.”

For teachers

Private education professionals in Dubai are now eligible for the 10-year Golden Visa.

Launched by the Knowledge and Human Development Authority (KHDA), the initiative is open to teachers from early childhood centres, schools, and universities who have demonstrated academic excellence and contributed to raising education standards. Family sponsorship is also permitted under this category. Ras Al Khaimah has introduced a similar visa for teachers, principals and senior staff in private schools, supported by the Ras Al Khaimah Department of Knowledge (RAK DOK).

For content creators

The UAE now offers long-term residency to digital content creators, filmmakers and social media influencers under its creative residency track. The category was introduced during the One Billion Followers Summit in Jan and is managed by Creators HQ. Applicants can submit an online application and do not require a sponsor.

Also launched for e-sports and gaming professionals and for luxury yacht owners through the Abu Dhabi Golden Quay initiative.

Indian held for illegal transportation of Haj pilgrims in Makkah

MAKKAH: Saudi authorities have arrested two expatriates for attempting to transport individuals without Haj permits into Makkah, in separate incidents as part of ongoing efforts to enforce regulations ahead of this year’s pilgrimage season.

Security forces apprehended an Indian national who used an ambulance to transport three residents and one visa violator, all of whom

lacked Haj permits.

The driver was stopped en route to Makkah, and all involved have been referred to the relevant committee for the application of prescribed penalties. A separate fine of up to SR20,000 (approximately \$5,300) applies to individuals found attempting to perform Haj without a permit, including those carrying visit visas or illegally entering Makkah or the holy sites.

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FOREX RATES

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Currency	Buying	Selling
US Dollar	85.04	86.15
British Pound	112.92	114.55
Euro	94.95	96.97
Japanese Yen	58.25	59.16
Swiss Franc (CHF)	100.91	103.13
Canadian Dollar	60.62	61.99
Australian Dollar	54.64	55.82
Norwegian Krone	8.1	8.34
Swedish Krona	8.65	8.9
New Zealand Dollar	49.97	51.07
Hong Kong Dollar	10.75	11.08
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Karnataka

Karnataka, located in the southwestern region of India, is a captivating tapestry of ancient heritage, natural wonders, and dynamic culture. The state boasts UNESCO World Heritage Sites like Hampi and Pattadakal, where architectural brilliance meets historical grandeur. Its royal legacy is preserved in majestic palaces such as the Mysore Palace and the Bangalore Palace, reflecting the opulent past of the Wodeyar dynasty and the city's colonial charm. From the lush Western Ghats teeming with biodiversity to the sun-kissed beaches of Gokarna and Mangalore, Karnataka's landscapes are as diverse as they are breathtaking. The state's vibrant festivals, including Dasara in Mysore and Karaga in Bangalore, showcase a rich cultural heritage marked by traditional art forms, music, and dance.

Karnataka's culinary diversity, from Bisi Bele Bath to Mangalorean seafood, tantalizes taste buds with its unique flavors. The state is also a modern hub for technology and education, centered in Bengaluru, often referred to as the Silicon Valley of India. With a perfect balance of ancient traditions and modern advancements, Karnataka offers a unique and immersive experience for every traveler

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ADVISORY REGARDING RELEASE OF ADVERTISEMENT AND CONDUCT OF INTERVIEWS FOR OVERSEAS EMPLOYMENT

As you are aware, only Registered Recruiting Agents (RAs) and Foreign Employers (FEs) registered under Section 10 of the Emigration Act, 1983 are authorized to engage in the business of recruitment for overseas employment.

Only such registered entities holding a valid Registration Certificate (RC) or permit are permitted to release advertisements and conduct interviews for overseas placements, strictly at their registered premises OR at any other location for which prior permission has been obtained through the eMigrate portal.

However, it has been observed that several RAs are publishing advertisements across various platforms without mentioning their Registered office Name, RC Number, and Interview Permission Number, which is a serious violation of the prescribed norms.

In Order No. Z-11025/11/2015 O/o SO (ES) dated 13th December 2016, it is clearly stated that RAs must obtain online permission for conducting interviews for ECR category workers through the eMigrate portal at least three (3) days prior to the interview date.

All recruitment agents are therefore strictly advised to comply with the above instructions issued by the Office of the Protector General of Emigrants (PGE), New Delhi, regarding the release of advertisements and the conduct of interviews. Failure to comply will result in stern action by the concerned jurisdictional POEs.

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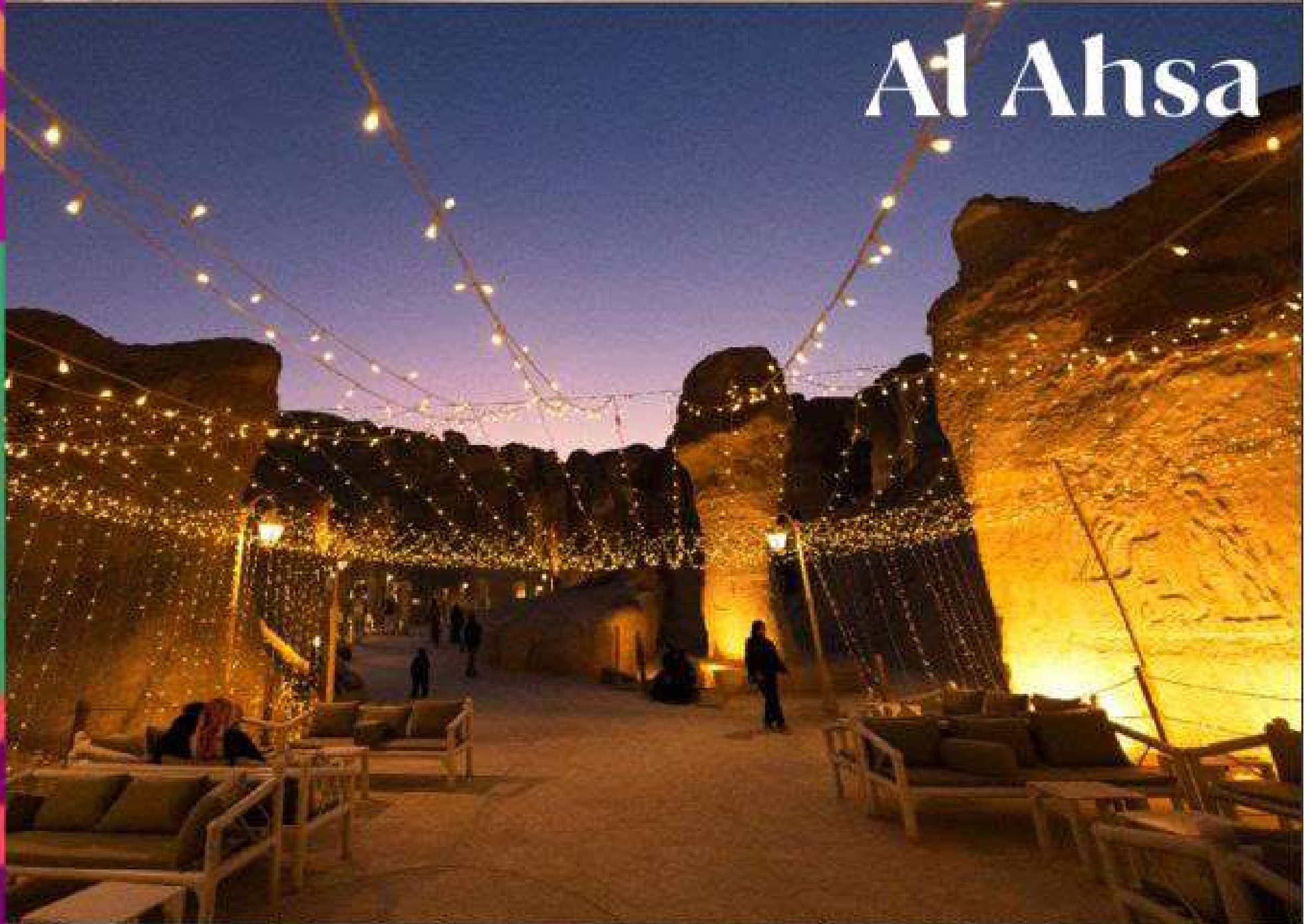


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Andhra Pradesh : Andhra Pradesh is famous for its rich cultural heritage, stunning temples, and picturesque landscapes

Karnataka : Karnataka is famous for temples, majestic architecture, and princely vibe.



GULF FAQs

Better to buy student travel insurance from India

I am an NRI student in the Gulf. Can you please explain about the travel insurance plans and are they cheaper to buy from India?

When compared with university-provided covers or plans from local insurers, Indian student travel insurance premiums are usually more affordable. Indian students studying abroad should opt for a comprehensive student travel insurance plan from India that covers health, travel and non-medical. While university-specific health insurance covers medical expenses only within the region of the university, Indian student travel insurance plans usually offer nationwide coverage in the destination country. In addition to medical expenses, these plans often include protection against risks such as baggage loss, passport loss, study interruptions and damage or loss of electronic devices like laptops and tablets. A comprehensive plan provides all-round protection, reducing both financial and emotional stress in unfamiliar environments.

While the university-mandated health cover will take care of basic medical needs as per local laws, it may not include important non-medical benefits such as study interruption, sponsor protection, personal liability, bail bond or coverage during travel to other countries. Bhaskar Nerurkar, head, Health Administration Team, Bajaj Allianz General Insurance, says an Indian policy can serve as a financial cushion in these areas, offering a broader safety net without significantly increasing overall insurance costs. "It also ensures students are covered beyond the geographical scope of

the university's plan, especially if they plan to travel for leisure or internships outside their host country," he adds.

When compared with university-provided covers or plans from local insurers, Indian student travel insurance premiums are usually more affordable. They provide a variety of coverage at an affordable cost. Indian policies may allow you to extend coverage if your study period is extended. This option may not be provided by other insurers. Indian insurers often have a wide network of medical service providers globally, making it easier to access quality healthcare during emergencies. Vivek Chaturvedi, CMO and Head of Direct Sales, Digit Insurance, says the premiums charged by Indian insurers are lower by around 1.5 times as compared with student policies sold abroad. "Indian insurers often have efficient claim settlement processes. They provide clear guidelines for claim submission and quicker

turnaround times, making it easier for you to get reimbursed for covered expenses," he says.

Health insurance from abroad can cost \$800-2,000 per year (Rs 65,000

tops, study interruptions, sponsor protection, and may not fully cover pre-existing conditions, dental care or treatment outside the university network. "This is why



to Rs 1.65 lakh), making it significantly more expensive than Indian student travel insurance. Kapadia, head, travel insurance at Policybazaar.com, says despite the high cost, these plans often exclude important coverage such as loss of baggage, passport, lap-

many students opt for a supplementary Indian plan for more complete and cost-effective protection," he says.

Another limitation is that these policies may not provide coverage if students travel to other countries for leisure or personal trips. This is

because universities usually offer coverage only for the specific country in which they are located. Students and their families should review policy wordings carefully and assess whether combining a local plan with a mandatory university cover offers better financial and risk protection.

The minimum insurance coverage amount for students studying abroad should align with the healthcare costs and medical infrastructure of the destination country. For countries like the US and Canada, where medical treatment can be prohibitively expensive, a minimum coverage of \$100,000-250,000 is advisable. This ensures adequate financial protection in case of hospitalisations, surgeries or emergencies.

In the UK and Australia, where some form of public healthcare (like the NHS in the UK) may be accessible for international students, a coverage amount of \$50,000-100,000 may suffice as supplementary protection, especially if the university allows a waiver or partial opt-out from the local health system. "Students should always check if their university has specific minimum coverage requirements before purchasing any policy," says Nerurkar. In terms of duration, the insurance should cover the entire academic period abroad, including semester breaks and optional practical training or internships if applicable. Ideally, the policy should match the full duration of the course, whether it is one year or several years, to avoid gaps in coverage. Some insurers offer flexible terms ranging from 30 days up to three years, which can be renewed annually.

How to get Blue Residence visa?

Can you please throw light on the Blue Residence Visa? Am I eligible for that?

The UAE has launched a 180-day permit for expats to apply for the Blue Residency visa — a 10-year residency granted to individuals who have made "exceptional contributions and efforts" in protecting the environment. Eligible individuals outside the UAE can now apply for a multiple-entry visa valid for 180 days from the entry date, according to the Federal Authority for Identity, Citizenship, Customs and Port Security (ICP). This initiative is aimed at facilitating the completion of all necessary procedures required to obtain the Blue Residency.

The Blue Residency is the first long-term residency in the UAE specifically targeting those who have made significant impacts in environmental conservation, sustainability and

clean and renewable energy whether within the country or abroad.

According to the authority, the following categories are eligible to apply for this visa: Outstanding influencers with a notable positive impact in climate-related fields, Scientists and researchers endorsed by the UAE Council of Scientists, Investors and entrepreneurs active in environmental sectors, Inventors, innovators, and elite specialists working in governmental or private environmental institutions.

The multi-entry permit to finalise the procedures for a long-term residency visa was previously extended to foreigners who wish to get a UAE Golden Visa. This service offered an entry permit for a period of six months, which could be extended for a similar period, to facilitate the completion of procedures for obtaining the 10-year residency.

DONALD TRUMP IN SAUDI ARABIA



US President Donald Trump being welcomed by HH Saudi Crown Prince Mohammed bin Salman in Riyadh.

Tourism leaders see Saudi turning top five global destination

RIYADH: As Saudi Arabia continues its rapid transformation into a global tourism hub, industry leaders at the Future Hospitality Summit in Riyadh forecast the Kingdom's emergence as one of the world's top five travel destinations by 2040.

A clear focus on diversified tourism offerings, reduced seasonality and workforce development is driving long-term strategic alignment between the public and private sectors, experts told attendees.

Saudi Arabia is seeking to boost its tourism and hospitality sectors under the Vision 2030 economic diversification initiative, with a plan to deliver 3,62 lakh new hotel rooms by

the end of the decade to meet growing demand.

Having already surpassed its initial goal of 100 million visitors, the Kingdom now targets 150 million annually by 2030, reinforcing its ambition to become a premier global destination and solidifying tourism as a key pillar of long-term economic growth. Speaking during a panel on the 2025–2040 hospitality outlook, Ibrahim Al-Turki, chairman of Growth Partner, reflected on the sector's trajectory since the early planning days of Vision 2030. "To be honest, I didn't imagine that we would be here today," he said. "From this perspective, I think Saudi Arabia in 2040 will

be one of the top five destinations." Al-Turki emphasised that to sustain momentum, the Kingdom must continue to develop meaningful reasons for global visitors to choose Saudi — not just more hotel rooms. "The rooms are everywhere, but they need a reason to come. In 2040, we need to ask ourselves: 'What is the way?'" he said. "Saudi Arabia is becoming a global destination covering religious tourism, medical tourism, agricultural tourism and corporate tourism.

Qatar launches \$22b mega...

(Cont. from page-1) In parallel, Ashghal will oversee the construction of government buildings serving essential sectors like healthcare, education, sports and culture.

One of the cornerstone projects is the strategic outfalls initiative—described as one of Qatar's largest sustainable drainage efforts. It aims to reduce flooding and increase resilience in northern and southern Doha by reusing treated rainwater for irrigation and cooling. This two-phase project will be-

gin with main tunneling works this year, followed by sub-tunneling works in early 2026. It will be executed in co-ordination with the Ministry of Municipality and the Ministry of Environment and Climate Change.

Advanced sewage and stormwater drainage projects will also be implemented. These include strategic tunnels, new pumping and treatment stations and household connections to enhance the overall efficiency of the national drainage network.

Indian-origin Anita Anand takes charge as Canada's foreign affairs minister

OTTAWA:

Anita Anand has been appointed as Canada's new minister of foreign affairs in a major Cabinet reshuffle by Prime Minister Mark Carney. The Indian-origin Liberal MP replaces Mālanie Joly, who has been reas-



Indian-origin Anita Anand has taken charge as Canada's new minister of foreign affairs.

The reshuffle comes as Carney moves to distance his administration from that of former PM Justin Trudeau, introducing a 28-member cabinet that emphasises gender balance and aims to project a reset in governance. Anita currently represents Oakville East in the House of Commons, having previously served as the MP for Oakville from 2019 to 2025.

Who Is Anita Anand? Born in Kentville, Nova Scotia, on May 20, 1967, to Indian immigrant parents from Punjab and Tamil Nadu, Anita moved to Ontario at the age of 18. She holds degrees in political science and law, including

a Bachelor of Arts in Jurisprudence from Oxford University and law degrees from Dalhousie University and the University of Toronto. Before entering politics, she worked as a law professor and researcher in governance and ethics. She is married to Canadian lawyer John Knowlton and the couple has four children.

In a brief statement on social media after her appointment, Anita said she was "honoured" to take on the foreign affairs role and looked forward to working with the new cabinet.

Retail inflation dips to 3.16pc, lowest after July 2019

NEW DELHI: With dip in prices of food products, retail inflation based on Consumer Price Index (CPI) slipped further to 3.16pc in April which is lowest after July 2019. The rate was 3.34pc in March.

Year-on-year inflation rate based on All India Consumer Food Price Index (CFPI) for April, 2025 over April, 2024 is 1.78pc. Corresponding inflation rate for rural and urban are 1.85pc and 1.64pc respectively. A sharp decline of 91 basis point is observed in food inflation in April, 2025 in comparison with March, 2025. The food inflation in April, 2025 is the lowest after Oct, 2021.

The significant decline in headline inflation and food inflation during April, 2025 is mainly attributed to decline in inflation of vegetables, pulses and products, fruits, meat and fish, personal care and effects and cereals and products.

Significant decline in headline and food inflation in rural sector observed in April, 2025. The headline inflation is 2.92pc in April, 2025 while the same was 3.25pc in March, 2025. The CFPI based food inflation in rural sector is observed as 1.85pc in April, 2025 in comparison with 2.82pc in March, 2025.

URBAN INFLATION: Decline from 3.43pc in

March, 2025 to 3.36pc in April, 2025 is observed in headline inflation of urban sector. However, sharp decline is observed in food inflation from 2.48pc in March, 2025 to 1.64pc in April, 2025.

SpiceJet resumes J&K Haj flights

SRINAGAR: SpiceJet has resumed Haj flights from Srinagar with two services to Medina. Srinagar was among the 32 airports that were temporarily shut for civilian flights in the wake of the military conflict between India and Pakistan. The airports were reopened for civilian operations on Monday. Earlier this month, SpiceJet said it would operate 45 Haj flights.