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PASSPORT TO GLOBAL JOB OPPORTUNITIES

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FLY NOW, PAY LATER

Emirates offers EMI option for Indian travellers

DUBAI: Passengers in India can book their travel to 140 destinations; instead of paying upfront customers, they can split their payments into flexible instalments up to 36 months. Indians flying Emirates can pay conveniently with affordable monthly instalments, as the airline has introduced a new flexible payment solution for their benefit.

Emirates passengers in India can book their travel to close to 140 destinations in the airline's expansive network, while enjoying the convenience of paying by Equated Monthly Instalments (EMI). "Instead of paying upfront on emirates.com, customers can split their payments into flexible instalments of three to 36 months," it said. Customers can use their credit card to select the payment option, with participating banks including AXIS Bank, Bank of Baroda, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, RBL Bank, StanChart Bank, State Bank of India and

(Cont. on page - 2)

Delhi court cancels Alhind for consular services

NEW DELHI: In a move that is likely to further exacerbate the current delays in passport renewals faced by Indian expats in the UAE, an Indian court has ruled that there should be a retendering procedure for outsourcing the consular services.

This will include service at the Indian Mission in Abu Dhabi, along with those in Kuwait, Singapore and Australia. The Delhi High Court's ruling came after petitions filed by two bidders, who were disqualified at the technical evaluation stage. The court found that the respondent authorities failed to disclose the basis for awarding marks.

This nullified the tender which was awarded to Alhind Tours & Travels and has directed the Ministry of External Affairs to issue fresh RFPs (Request for Proposal) for all concerned missions within one month. Kerala-based Alhind, was meant to take over on July 1 after winning the tender with the lowest financial bid.

The company had completed the work for 16 centres across the UAE including a 12,000 sq ft facility in Bur Dubai with over 45 counters.

The judgment adds that "existing incumbents" may be allowed to temporarily continue their services to avoid disruption. However, it now remains at the discretion of the Indian missions to decide how the services will be provided.

How the situation unfolded? The embassy of India in Abu Dhabi awarded the contract to Alhind following a tender issued in Nov 2025. Alhind was

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STAKEHOLDERS' MEET DISCUSSES PRAYAS REPORT

Towards safe, orderly, regular migration....

MUMBAI: The International Organization for Migration (IOM) India, in collaboration with the Tata Institute of Social Sciences (TISS), Mumbai, organised a stakeholder consultation on July 14, 2026, to discuss emerging trends in international migration from India and identify pathways for strengthening safe, orderly and regular migration.

The consultation provided a platform for presenting key findings of the PRAYAS: International Migration and Mobility Mapping Report and exploring opportunities to expand the Jagruk Jao (Go Aware, Stay Safe) migrant information and awareness initiative. The event brought together representatives from

(Cont. on page - 2)

THAILAND BACKTRACKS ON DECISION

Scraps plan to end visa-free entry for Indians

BANGKOK: Thailand will allow 30-day visa-exempted entries by visitors from India after a proposal to scrap visa-free entry led arrivals from the country to drop steeply in a blow to the vital tourism industry.

An initial proposal, which had not come into effect despite being approved by the cabinet in May, had caused confusion for Indian travellers and resulted in a decline of arrivals from the country, tourism minister Surasak Phancharoenworakul admitted after a cabinet meeting. "The cabinet therefore approved a 30-day visa-free entry to align with the travel behaviour of Indian tourists, who represent a large market for Thailand," Surasak told reporters. "If problems arise

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Navi Mumbai Airport starts international operations

NAVI MUMBAI: Adani Airport Holdings Ltd. (AAHL) has announced the commencement of scheduled international operations at Navi Mumbai International Airport (NMIA), with Air India Express launching direct services between Navi Mumbai and Abu Dhabi.

The thrice-weekly service opens NMIA's international network in less than 200 days after the airport commenced domestic operations on Dec 25, 2025. Arun Bansal, CEO, AAHL, said, "The launch of our first scheduled international flight marks the beginning of a new phase in Navi Mumbai International Airport's journey. As we expand our network with more airline partners and destinations, our focus remains on delivering seamless operations and a world-class travel experience while strengthening Navi Mumbai's position as a preferred gateway for international travel."

Nipun Aggarwal, Chairman, Air India Express, said: "We are delighted to launch international operations from Navi Mumbai with direct flights to Abu Dhabi, creating a convenient new gateway to the UAE for travellers from the Mumbai Metropolitan Region. Navi Mumbai is a key pillar of our dual-airport strategy, complementing our network from Chhatrapati Shivaji Maharaj International Airport."In less than seven months, NMIA has connected

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Make gold loans safer

Editorial By EL Vaidyanathan

Will gold loan replace personal loans? This is the question that Reserve Bank of India is indirectly raising in its latest data on gold.

Loans against gold jewellery have risen by 70pc year-on-year for non-banking financial companies and by 105pc for banks, vastly out pacing overall credit growth. Record gold prices have increased collateral values, allowing borrowers to raise larger sums. Significantly, the central bank has found that existing borrowers are using these higher valuations to secure larger loans and roll over debt — postponing repayment rather than generating enough income to clear debt. Gold-backed credit is thus increasingly replacing personal loans among subprime borrowers. This is safer for banks but can drain a family's assets.

The expansion of gold loans is often presented as a structural change in financial behavior--- gold, once reserved for emergencies, is now financing businesses, education and other expenses. Yet, the scale and the composition of the surge complicate this optimistic account. Rural and semi-urban India, where this gold lending seems to be concentrated, has faced inflationary pressure, erratic crop seasons and uncertain agricultural incomes. As such, pledging jewellery can indicate a shortage of disposable income.

A gold loan is a secured loan where you pledge your gold ornaments as collateral to access immediate funds. It requires minimal documentation and offers lower interest rates compared with unsecured personal loans. Major lenders offer flexible repayment modes.

Gold loans have always been a trusted financial backup for Indians, helping them meet urgent fund requirements by unlocking the value of their gold ornaments. With the growing demand for gold lending, RBI had issued new guidelines to restore order and increase security in this sector. The latest RBI gold loan guidelines aim to make gold loans safer, more transparent and consistent. These regulations focus on ensuring that borrowers enjoy a fair, secure and hassle-free experience while also preventing the irregularities and risks that surfaced in recent years.

Before approving a gold loan, lenders are required to check whether the client is able to repay it. This means you cannot get a gold loan without providing proof of income or demonstrating your repayment capacity. This step is designed to protect both you and the lender, making sure you are not taking on more debt than you can handle.

While it is true that productive borrowing can support enterprise and investment, repeated borrowing to refinance liabilities or meet routine expenses points to stressed household cash flows. The rise in prime borrowers does show that the social stigma surrounding gold loans is fading, but a 105pc increase in bank lending cannot be dismissed as behavioural change alone. Sluggish wage growth and recurring rural shocks raise a more serious question about whether income growth is keeping pace with the cost of living. It is not, if India's household debt — it rose to 45.5pc of GDP by March 2026 — is any indication. There is a regulatory concern as well. Rapid falls in gold prices — as has been noticed recently — could weaken collateral protection, increase borrowers' stress and raise delinquencies, RBI has warned. The gold-loan boom thus requires closer examination to identify who is borrowing and for what purpose. When households increasingly pledge accumulated family wealth to obtain liquidity, it mirrors the poor condition of current incomes.

LIPSYNCH

"Gold is forever."

--- A Chinese proverb

STAKEHOLDERS' MEET DISCUSSES PRAYAS REPORT...

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government, academia, civil society, research institutions, recruitment stakeholders and development partners to promote evidence-based migration governance.

The event commenced with opening remarks by Sanjay Awasthi, Head of Office, IOM India, Dr. Varsha Ayyar, Centre Chair, TISS Mumbai and Barhat Rahul Manhardan (IPS), Protector of Emigrants (PoE), Mumbai, Ministry of External Affairs.

The speakers highlighted migration's growing importance in India's development trajectory and emphasised the need for inclusive, rights-based and evidence-informed approaches that strengthen protection, awareness and access to safe migration pathways. A key focus of the consultation was the dissemination of findings from the PRAYAS (Promoting Regular and Assisted Migration for Youth and Skilled Professionals) International Migration and Mobility Mapping Report, developed by IOM India in partnership with the (MEA) and the Indian Council of World Affairs (ICWA). Based on over 10,000 surveys, focus group discussions and key informant interviews across high-migration states, the report provides comprehensive insights into migration aspirations, decision-making processes, information needs and mobility trends among aspiring migrant workers, skilled professionals and students. The findings reaffirm India as a leading country of origin for international migrants, highlighting evolving migration corridors, growing mobility of skilled professionals and students, and migration's contribution to development through remittances, skills transfer and knowledge exchange. India received an estimated US$ 135 billion in remittances in 2025, underscoring migration's economic significance. Participants discussed challenges including information gaps, unethical recruitment, high migration costs and limited awareness of protection mechanisms. They emphasised stronger institutional co-ordination, improved migrant information systems, enhanced support services and greater investment in awareness initiatives, while reaffirming India's commitment to the global compact for safe, orderly and regular migration through evidence-based, migrant-centred policies.

Dedicated session

A dedicated session highlighted Jagruk Jao, IOM India's migrant information and awareness initiative, as an effective platform for promoting safe and informed migration. Participants recognised its role in providing reliable information on migration pathways, migrant rights, ethical recruitment and support services, helping reduce vulnerabilities associated with misinformation, fraudulent recruitment and unsafe migration.

A key outcome of the consultation was the collective call to scale up and institutionalise the Jagruk Jao initiative across more states and high-migration districts. Participants emphasised that expanding access to accurate migration information through partnerships with governments, academic institutions, civil society and community networks would strengthen migration governance and support the Global Compact for Migration.

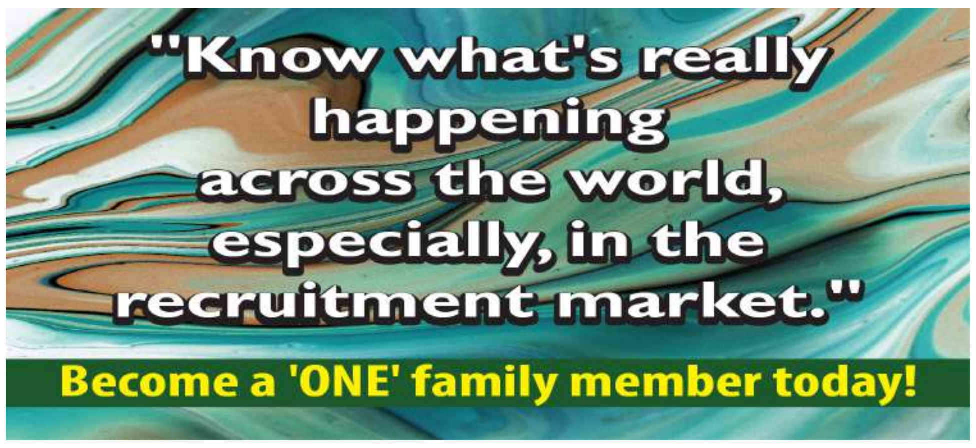
Emirates offers EMI...

(Cont. from page - 1)

Yes Bank.

"We are delighted to offer flexible payment solutions to our valued customers in India and enabling worldwide travel for more customers to enjoy by providing convenient payment options," said Mohammad Sarhan, Emirates' Vice President for India and Nepal.

"Flexible payment solutions will allow our customers in India to book the payment plan that suits their needs and choose from a host of participating bank partners. This solution is a game-changer for our customers in India as it will allow them to book long-awaited holidays or upgrade their experiences while spreading the payment in easy monthly instalments that suit their budget," Sarhan underscored.



Rajputana grandeur of Jodhpur Airport

JODHPUR: Jodhpur Airport's new Rajputana-inspired terminal features omed entrance, carved architectural elements and modern airport infrastructure. The newly-inaugurated Jodhpur Airport terminal has been designed with architectural elements inspired by Rajasthan's Rajputana heritage while incorporating modern passenger amenities.

The newly-inaugurated terminal at Jodhpur Airport reflects a broader shift in airport design, where new aviation infrastructure is increasingly being shaped by the identity of the cities they serve. Opened on July 4 by PM Modi, the 2,52,000 sq. ft. terminal has been built to handle more than two million passengers annually, replacing an older facility that was designed for significantly lower traffic volumes. Beyond expanding capacity, the project aims to create a stronger sense of place by drawing deeply from Jodhpur's rich architectural heritage. From its grand entrance gateway to the façade and interior artwork, the terminal incorporates elements inspired by the city's forts, palaces and traditional craftsmanship, all while meeting the demanding operational needs of a modern airport.

The arrival lounge of Jodhpur Airport

Harsh Varshneya, Principal Architect at STHAPATI, responsible for the architectural design of the airport terminal, explained why the project deliberately moved away from the standardised design language commonly seen at airports. "Airport terminals today are expected to meet rigorous operational and technical standards, but that does not mean they should lose their connection to place. For us, the objective was never to replicate historic architecture, but to understand the principles that define Jodhpur's architectural identity and reinterpret them through a contemporary lens."

According to Varshneya, traditional architectural elements such as arches, domes, jharokhas and carved columns were adapted using contemporary materials to achieve durability, faster construction and easier maintenance without losing their visual connection to the city's heritage.

He added that airports are increasingly becoming a traveller's first impression of a destination. It features six aerobridges, upgraded apron facilities and improved passenger circulation systems.

FOREX RATES

As on 16th July 2026 (In rupees)

Currency	Bill Buy	Bill Sell
US Dollar	95.56	96.8
British Pound	128.07	129.83
Euro	108.95	111.23
Japanese Yen	58.94	59.86
Swiss Franc (CHF)	117.61	120.13
Canadian Dollar	67.74	69.26
Australian Dollar	66.55	67.98
Norwegian Krone	9.76	10.06
Swedish Krona	9.8	10.08
New Zealand Dollar	55.24	56.47
Hong Kong Dollar	12.04	12.4
Kuwaiti Dinar	317.2794	297.6244
Singapore Dollar	73.74	75.41
Saudi Arabian Riyal	25.11	25.9
U A E Dirham	25.75	26.48

LOOKING FOR JOBS ABROAD

Licensed agents
Always contact licensed recruitment agents registered with the government. List available on www.emigrate.gov.in

Illegal Agents
Avoid dealing with unregistered agents or brokers to prevent fraud.

ADVISORY TO OVERSEAS JOB ASPIRANTS FROM POEs

Legal recruiting agents follow the Emigration Act, 1983, ensuring transparency, ethics and worker protection. Illegal agents bypass regulations, risking exploitation, fraud and unregulated practices that harm emigrants.

GULF FAQs

Can my employer withhold my end-of-service benefits ?

I work for a Saloon and I am in the last week of my one-month notice period concluded between me and the employer. The employer called me for investigation within the notice period on the grounds that she discovered that I had violated the instructions of the saloon one month ago and that she will deprive me of my end-of-service benefits. Does she have the right to do so?

In case she (your employer) is considering her action as a disciplinary sanction, then she might terminate you but with preserving your end-of-service benefits, according to Article 39 of the Labour Law which states that (1) The employer or his representative may impose on the worker who violates the provisions of this Decree-Law, its Implementing regulation and resolutions issued for its implementation any of the following penalties: eg. Termination of service while preserving the worker's right of end of service benefits.)

2) In case she wants to terminate you effectively without paying you the notice, then she cannot do this without notifying and warning you of dismissal twice. Even if she terminates you after fulfilling all these conditions, she will not be able to deprive you of the end-of-service benefits.

According to Article 44 of the Labour Law "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: 3). The worker violated the instructions of the establishment's by-law related to the safety of work and workers or the workplace, provided that they are written and hung in a visible place and the worker is informed of the same."

Can I be evicted for refusing rent increase?

I have been renting a residential apartment in Sharjah for the past two years. The landlord wants to increase the rent and I do not accept. Does he have the right to raise the rent? Can the landlord require me to vacate the property if I refuse the increase?

The landlord is not entitled to increase the agreed rent before the expiry of three years from the commencement of the tenancy, unless the tenant agrees to such an increase. This is in accordance with Article 16 of Law No. (5) of 2024 Concerning the Leasing of Real Estate in the Emirate of Sharjah, which provides that: "The landlord may not increase the agreed rent before the expiry of three years from the date of commencement of the lease relationship, unless the parties to the lease agreement agree otherwise. If the tenant accepts an increase in the rent before the expiry of the three years, the landlord may not increase it again until two years have passed from the date of the increase. The increase in rent allowance after the expiry of the mentioned periods shall be equal to the value of the fair rent allowance and the executive regulations shall specify the controls for the fair rent and how it is calculated." In addition, the landlord is not entitled to evict you solely because you refuse to accept the proposed rent increase. Article-13 of the same law provides that a tenant of a residential property may not be evicted before the expiry of three years from the commencement of the tenancy, except in specific reasons expressly mentioned by law. A tenant's refusal to agree to a rent increase does not constitute one of the legal reasons that would entitle the landlord to seek eviction.

Do not violate e-scooter rules in Dubai

What are the rules governing e-scooter riding in Dubai?

In Dubai, e-scooters have become one of the most popular ways to navigate offering a sustainable and efficient alternative to cars. However, to ensure public safety, Dubai's Roads and Transport Authority (RTA) has implemented strict regulations.

Whether you are a resident commuting to work or a tourist exploring the sights, here is everything you need to know about riding e-scooters in Dubai.

According to RTA, e-scooters are permitted in designated districts across the emirate where dedicated cycling and e-scooter tracks are available. These areas include Umm Suqeim, Jumeirah, Downtown Dubai, Dubai Marina, Jumeirah Lakes Towers (JLT), Internet City, Al Khawaneej, Mushrif Park, Al Barsha and several others.

Riders must stay within approved cycling and e-scooter lanes and use only designated tracks while travelling in these areas. Dubai also has several popular recreational spots for e-scooter users, including Kite Beach, Umm Suqeim Beach, Dubai Canal and Dubai Marina, where residents and visitors commonly ride along promenades and waterfront paths.

Important: While in these areas, you must stay strictly on the approved cycling and e-scooter lanes. Always check local signage, as some private residential communities may have "no-go zones" or specific restricted policies.

Can I sell my car while bank loan is still outstanding?

I purchased a car through a bank loan and I still have two years remaining on the loan. I would like to sell the car to another person. Do I need to inform the bank before selling the vehicle? Also, what procedures are required to transfer ownership through the RTA while the loan is still outstanding?

To inform the bank before selling the vehicle or not depends on whether the outstanding loan will be settled in full before the sale to the buyer. In case the buyer is paying you cash, then you do not have to inform the bank before selling it. You can settle the loan with the bank and take the Mortgage Release Document (or a clearance letter/NOC). Once the loan has been fully repaid, the bank will usually update the RTA system electronically to remove the mortgage registered against the vehicle. After the mortgage has been released, you may proceed with the ownership transfer at the RTA in favour of the buyer. If the buyer wishes to bear the remaining loan balance instead of paying the full purchase price, you must inform the bank and attend the bank together with the buyer. Any transfer of the loan is subject to the bank's approval. If the bank agrees, it will require the buyer to enter into a new loan and mortgage agreement and the bank has the right to impose new terms and conditions at its discretion. Upon completion of the new financing arrangement, the bank will issue the necessary release documentation to facilitate the transfer of ownership through the RTA.

Kuwait grants first Golden Residency permit to Yusuff Ali

KUWAIT CITY: Kuwait has launched its new long-term Golden Residency programme by granting its first-ever 15-year residency permit to Indian billionaire and retail entrepreneur Yusuff Ali MA, Chairman and Managing Director of LuLu Group International.

The landmark residency permit was presented by Kuwait's First Deputy Prime Minister and Interior Minister Sheikh Fahad Yusuf Saud Al-Sabah during a ceremony held in Kuwait City. Acting Assistant Undersecretary for Support Security Services Brig-Gen Fawaz Al-Roumi was also present. The issuance of the first Golden Residency marks the official rollout of Kuwait's new long-term residency framework, designed to attract and retain distinguished investors, entrepreneurs and other individuals who have made significant contributions to the country's economic development.

Yusuff Ali, one of the Gulf region's most prominent business leaders, becomes the inaugural recipient of the prestigious residency, reflecting his decades-long contribution to Kuwait's retail sector and the broader regional economy through LuLu Group International. The new 15-year Golden Residency initiative is part of Kuwait's efforts to strengthen its investment environment, encourage long-term economic participation and recognise individuals who have played a key role in the country's growth.

According to the ministry, the initiative reflects the government's commitment to strengthening partnerships with the investment sector, enhancing investor confidence and enabling investors to operate in a stable business environment. It also said authorities will continue updating regulations and procedures to keep pace with economic and development requirements.

Akasa Air eyes Rs 1,050cr fundraise

MUMBAI: Akasa Air is looking to raise Rs 1,050 crore ($110 million) through equity and debt, people familiar with the matter said, as India's youngest airline seeks funds to overcome challenges brought on by the Iran war.

The airline has approached existing as well as two new investors to raise about Rs 800 crore through equity. It is also in talks with state-run banks for at least Rs 250 crore in debt, they said, under an India government credit line for carriers hit by the conflict.

Akasa, which began operations in Aug 2022 and is owned by SNV Aviation , raised funds from investors in June last year based on market conditions that later shifted after the conflict between Iran and the US. The war triggered flight disruptions and a surge in jet-fuel prices — which accounts for about 40pc of an airline's operating costs — creating fresh financial pressure. Its need for additional capital reflects the broader strain facing both Indian and global carriers. Tata Group-owned Air India recently reported its highest-ever loss and is seeking funds from its founders, including Singapore Airlines. Budget carrier SpiceJet is separately in talks with banks to raise as much as Rs 500 crore as part of the government's credit programme, local media reported. For the equity portion, Akasa's existing owners will contribute Rs 500 crore and the remainder will come from one Asian investor and one American investor, said the people.

India-UK FTA comes into force

NEW DELHI: The India-UK Free Trade Agreement came into effect after nearly three years of negotiations, reducing tariffs on thousands of products. While Indian consumers may benefit from cheaper Scotch whisky, gin and luxury cars over time, exporters in textiles, footwear, seafood, engineering goods and auto components are expected to gain from wider market access

The agreement is expected to strengthen economic ties between the two countries by reducing customs duties, improving market access and encouraging investment and services co-operation. According to the government, nearly 99 per cent of India's exports to the UK by value will now receive zero-duty access. The benefits will cover sectors including textiles, apparel, leather, footwear, gems and jewellery, marine products, engineering goods, chemicals and agricultural products.

Navi Mumbai Airport starts...

(Cont. from page - 1)
46 domestic destinations, served more than 2.3 million passengers and now handles around 150 Air Traffic Movements (ATMs) each day.

The inaugural international flight also carried NMIA's first global perishable export shipment, establishing the airport as a new gateway for high-value, time-sensitive cargo. The milestone is expected to improve international market access for Indian exporters while strengthening NMIA's growing cargo capabilities.

The airport expands its airline partnerships and destination network, it is poised to play an increasingly important role in strengthening Mumbai's aviation capacity while supporting India's growing international connectivity, trade and tourism.

Passenger Shakir Abid, who travelled with his wife and daughter on the inaugural service, said he was excited about the journey, which also marked a special family occasion. The family will take a connecting flight from Abu Dhabi to Muscat to celebrate their daughter Safa Abid's third birthday later this week.

Delhi court cancels Alhind...

(Cont. from page - 1)
picked for being the lowest financial bid from four shortlisted companies.

The contract covers services including passport, visa, OCI, police clearance certificates (PCC), surrender certificates (SC), Global Entry Programme (GEP) verification and related attestation support at the embassy in Abu Dhabi and the Consulate General of India in Dubai. However, two unsuccessful petitioners challenged the legality and transparency of the evaluation process but not the technical judgment itself.

Now the Delhi High Court has ruled in favour of these petitioners, asking the Ministry of External Affairs to issue fresh request for proposals (RFP) for all concerned missions within one month.

With BLS and SGIVS gone and Alhind unable to formally step in, the Indian embassy in Abu Dhabi and Consulate General in Dubai have been running passport, visa, and attestation services directly from their own premises since July 1 — the first time in 17 years they have done so. The missions had warned applicants against unauthorised agents falsely claiming to arrange appointments. Booking on the official portal is free and no third party is authorised to charge for this service. Limited walk-ins are allowed at the Embassy in Abu Dhabi.`

Scraps plan to end...

(Cont. from page - 1)
from this measure in the future, govt can review it then."

Indian tourists, the third-largest group of visitors to Thailand this year behind China and Malaysia, are currently allowed to stay 60 days without a visa. That had been set to end after Thailand in May announced the elimination of visa-free entry for tourists from 93 countries and territories. Under that proposal, Thailand would have given 30-day visa waivers to just 54 countries and territories.