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Surinder Bhagat India's next High Commissioner to Ghana

NEW DELHI: The Government of India has appointed Surinder Bhagat (IFS: 2007) as the next High Commissioner of India to the Ghana, marking another significant step in his distinguished diplomatic career.

Currently serving as Joint Secretary (Overseas Employment) and Protector General of Emigrants in the Ministry of External Affairs, Bhagat assumed this role on July 15, 2024. A seasoned career diplomat, he has held several key positions both at headquarters and in Indian missions abroad.

Bhagat brings with him extensive international experience, particularly in West Asia and East Asia. His most recent overseas assignment was in Seoul, where he served as Deputy Chief of Mission from 2020 to 2023. Prior to that, he held important diplomatic roles including Counsellor (Political & Commerce) in Doha, First Secretary in Riyadh and Third Secretary in Cairo, gaining deep exposure to political, commercial and regional affairs.

At the ministry's headquarters, he has contrib-

uted to strategic divisions such as Pakistan, Afghanistan and Iran (PAI) and West Asia and North Africa (WANA), reflecting his expertise in sensitive geopolitical regions.

An alumnus of Birla Institute of Technology and Science, with a degree in Mechanical Engineering,



Bhagat is multilingual, fluent in Hindi, English, Dogri and Punjabi with working knowledge of Arabic and Urdu.

His appointment is expected to further

strengthen India's diplomatic engagement and bilateral relations with Ghana, particularly in areas of trade, development co-operation and people-to-people ties.

During his tenure as Protector General of Emigrants, Surinder Bhagat made notable contributions towards promoting Overseas Employment through ethical, legal, safe and secure pathways. He introduced key reforms through Office Memorandums (OMs) to streamline processes related to Emigration clearances (EC), removing restrictive processes of nurses recruitment, significantly improving ease of compliances and strengthening the regulatory framework.

Best wishes, Surinder Bhagat !

IPEPCIL President VS Abdulkareem on behalf of its members and the overseas recruitment fraternity deeply appreciates Surinder Bhagat's proactive approach and impactful leadership and extends its best wishes for his continued success in his elevated role as India's High Commissioner to Ghana.

Buying property from NRIs made easy

NEW DELHI: Starting Oct 1, 2026, Indians will no longer be required to obtain a Tax Deduction and Collection Account Number (TAN) for such property transactions involving an NRI. This change, tax experts say, will significantly ease the process for Indians buying property from NRIs.

Under current rules, a resident buyer is not required to obtain a TAN when buying property from another resident. But the same transaction with an NRI seller triggers a man-

datory TAN requirement to comply with withholding tax obligations.

TAN (Tax Deduction and Collection Account Number) is a 10-digit alphanumeric number. TAN must be obtained by all persons responsible for deducting tax at source or who are required to collect tax at source.

"The requirement often created delays and compliance friction for individuals undertaking one-off transactions," said Sanjay Kumar, Director, Nan-

(Cont. on page - 2)



Air India-WestJet opens more routes to Canada, US

TORONTO: Air India's agreement with WestJet, Canada's leading leisure carrier, will allow passengers to book single-ticket itineraries that combine flights operated by both airlines. Air India's agreement with WestJet, Canada's leading leisure carrier, will allow passengers to

book single-ticket itineraries that combine flights operated by both airlines.

Presently, Air India operates as many as 17 weekly non-stop flights to Canada, including 10 weekly services to Toronto and seven weekly services to Vancouver. The airline also runs 75 weekly services to Europe, which act as important transit points for onward connections under this partnership.

Air India announced a new interline partnership with WestJet that aims at enhancing connectivity between India and North America beyond the key gateways of Toronto and Vancouver. The agreement with WestJet, Cana-

da's leading leisure carrier, will allow passengers to book single-ticket itineraries that combine flights operated by both airlines. With this partnership, passengers of Air India flying into Toronto or Vancouver will be able to seamlessly connect to as many as 17 Canadian cities and 14 US cities.

Additionally, cities like Halifax, Calgary and St. John's will also be accessible through Air India's European gateways at Amsterdam (Schiphol), Paris (Charles de Gaulle), London (Heathrow) and London (Gatwick).

Nipun Aggarwal, Chief Commercial Officer of Air India, said Canada remains a key market, driven by strong people-to-people ties and increasing trade. "Canada continues to be a key market for Air India, driven by strong people-to-people ties and increasing trade between our nations. By partnering with WestJet, we are making travel across North America more accessible." (Cont. on page - 2)

Flydubai needs cabin crew

DUBAI: Dubai-based carrier Flydubai is now looking for cabin crew, according to a job posting it has made on LinkedIn.

The airline said: "If you are passionate about people, are hardworking and have an unwavering commitment to provide a great experience then we would like to hear from you". It also detailed a list of minimum requirements to become cabin crew, while stating that there will be a

training bond of \$2,650 for the first year.

Cabin crew will get a basic salary with housing and transportation of Dh8,275. There will also be a variable flying pay of Dh4,500 per month, based on an average of 90 flying hours. Benefits include: medical insurance, end-of-service benefit, paid leave of 30 days per year, annual leave ticket, concessional tickets for family and friends and an open-ended contract.

Oman Air expands services to Kozhikode, Mumbai, Dhaka

MUSCAT: Oman Air has expanded services to the Indian subcontinent, increasing frequencies to Kozhikode from six to 10 weekly starting from April 21, alongside added capacity to Mumbai and Dhaka.

Oman Air has announced the resumption of flights to Dubai, Bahrain and Khasab, as of April 18, 2026. The latest update follows the reinstatement of the airline's



services to Dammam and Amman earlier this month, as it continues its phased return to regular regional operations. The national carrier will initially operate five weekly flights to Bahrain, four weekly flights to

Khasab and daily flights to Dubai, with frequencies expected to increase in line with demand.

These adjustments reflect growing demand across both passenger and cargo segments.

The recent resumptions are complemented by a series of frequency enhancements across the network.

Services to Salalah have increased to up to five flights per day from Sunday to Wednesday and Fridays, and seven flights per day on Thursdays and Saturdays, supporting strong domestic demand. Elsewhere in the region, flights to Riyadh will increase from 21 to 24 per week starting April 23, while services to Amman will increase from four to six weekly flights from the beginning of May.

The airline recently announced plans for further network expansion in 2026, with new routes

to Singapore, Taskhent and Sochi as well as the introduction of a direct Salalah-Dubai service, all anticipated for the summer schedule.

Oman Air is also progressing on a number of product and service initiatives including onboard connectivity, future cabin configurations and loyalty programme enhancements, due to be rolled out from Q2 2026 onwards.

Adani group incorporates three hotels

NEW DELHI: Adani Enterprises Ltd (AEL) has said its step-down unit has incorporated three wholly-owned subsidiaries focused on hotel and real estate development as part of its airport city expansion strategy.

(Cont. on page - 6)

Indian-origin woman held after 35 years in US

TEXAS: A 53-year-old Indian-origin woman who has lived in the US for more than three decades has been detained by immigration authorities in Texas, triggering legal challenges and growing concern over her treatment.

Meenu Batra, a court interpreter who has spent over 35 years in the US, was arrested by Immigration and Customs Enforcement (ICE) officers at Harlingen International Airport while travelling for work.

She remains in custody at the El Valle detention facility in Raymondville, even as her lawyers contest the legality of her detention.



Batra's case has drawn attention because of her long ties to the US.

She moved to the US in the early 1990s. Batra has spent nearly her entire adult life in Texas, raising four children. She is also a highly specialised professional — reportedly the only licensed court interpreter in Texas fluent in

Hindi, Punjabi and Urdu — and has worked in immigration courts for over two decades.

Her family says one of her sons recently enlisted in the US Army. According to court filings and media reports, Batra was stopped

(Cont. on page - 6)

New Zealand raises visa income threshold to Rs 36 lakh

WELLINGTON: New Zealand announced an increase in income and sponsorship thresholds for several visa categories, with changes set to take effect from April 30, 2026.

The move will directly affect those applying under parent visa routes, including the Parent Category Resident Visa and Parent Boost Visitor Visa, where

Air India-WestJet opens more...

(Cont. from page - 1) ble and effortless for our guests, with co-ordinated baggage handling, single-ticket convenience and a far wider choice of destinations," Nipun said.

John Weatherill, Executive Vice-President, said: "By bringing this interline agreement to life, we're significantly expanding access between India and

income requirements are set to rise.

The adjustment will also apply to selected Pacific visa pathways, though these changes do not affect Indian applicants. The updates are part of routine annual revisions linked to wage levels, benefit settings and living costs in New Zealand, according to immigration authorities.

Canada, making it easier for our shared guests to seamlessly visit high-demand destinations across North America." "This partnership aligns Air India's long-haul strength with WestJet's North American reach, creating meaningful new travel options and improving the end-to-end journey for travellers," John further said.

WHAT IS CHANGING FOR PARENT VISAS?

Under the revised rules, sponsorship income requirements for parent visas will rise in line with the updated median wage. For the Parent Boost Visitor Visa, minimum annual income requirements for sponsors will increase, with higher thresholds depending on the number of parents being sponsored. Applicants will also face revised personal income and savings requirements. Those applying alone will need higher annual earnings or increased funds in bank accounts, with additional thresholds for applicants including a partner.

For the Parent Category Resident Visa, sponsors must meet updated income levels based on se-

(Cont. on page - 6)

Buying property from...

(Cont. from page - 1) gia Global. The new rules have exempted resident individuals and Hindu Undivided Families (HUFs) from this requirement. Going forward, buyers will deposit the deducted tax using a PAN-based challan-cum-statement mechanism — similar in approach to Form 141 used for resident transactions.

But does dropping TAN mean no levy of TDS? It does not. "The obligation to deduct tax at source continues to remain and

buyers must ensure timely deduction and deposit of taxes, even in the absence of a TAN," Kumar clarified. The tax deduction will continue to be governed by Section 393 of the Income-tax Act, 2025, at the applicable capital gains tax rates for non-resident sellers — 12.5pc (plus applicable surcharge and cess) for long-term capital gains, and slab rates for short-term gains, depending on the nature and holding period of the assessee.

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FOREX RATES
As on 20th April 2026 (In rupees)

Currency	Bill Buy	Bill Sell
US Dollar	92.12	93.31
British Pound	124.41	126.18
Euro	108	110.27
Japanese Yen	57.99	58.89
Swiss Franc (CHF)	117.25	119.83
Canadian Dollar	66.97	68.48
Australian Dollar	65.72	67.13
Norwegian Krone	9.71	9.99
Swedish Krona	9.94	10.22
New Zealand Dollar	53.88	55.09
Hong Kong Dollar	11.61	11.97
Kuwaiti Dinar	308.48	297.77
Singapore Dollar	72.14	73.73
Saudi Arabian Riyal	24.24	25
U A E Dirham	24.82	25.52

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Forex reserves soar to \$700b

MUMBAI: India's foreign exchange reserves increased by \$3.825 billion to reach \$700.946 billion for the week ended April 10. This marks a continued recovery in the country's forex kitty, which had already risen by \$9.063 billion to \$697.121 billion in the previous week ended April 3. India's reserves had touched an all-time high of \$728.494 billion in late Feb this year.

However, they saw a decline in the following weeks as geopolitical tensions in the MidEast put pressure on the rupee, prompting the central bank to intervene in the currency market through dollar sales. Also oil prices rose suddenly. The latest rise in reserves was largely driven by an increase in foreign currency assets (FCA), which form the largest component of the overall reserves.

These assets went up by \$3.127 billion to \$555.983 billion during the reporting week. Foreign currency assets include the impact of movements in non-US currencies such as the euro, pound and yen, which are part of the reserves and can fluctuate with exchange rate changes. Apart from this, the value of gold reserves also saw an uptick, rising by \$601 million to \$121.343 billion, as per the central bank's data. The RBI data further showed that Special Drawing Rights (SDRs) increased by \$56 million to \$18.763 billion during the week.

Saudi-Indian talks focus on supporting energy security, stability of its supplies

RIYADH: Saudi Minister of Energy Prince Abdulaziz bin Salman met with the National Security Advisor of India Ajit Doval in Riyadh.

During the meeting, they discussed ways to enhance bilateral co-operation between the two countries in the energy sector. The efforts to support energy security and the stability of its supplies were figured high in their talks. The meeting was held in the presence of



Saudi Minister of Energy Prince Abdulaziz bin Salman during his meeting with India's National Security Advisor Ajit Doval in Riyadh.

Minister of State, Member of the Council of Ministers and National Security Advisor Dr. Musaed Al-Aiban. Meanwhile, Minister of Foreign Affairs Prince Faisal bin Farhan held talks with AjitDoval at the ministry's headquarters in Riyadh. During the meeting, they reviewed areas of joint co-operation. They discussed the latest developments in the region.

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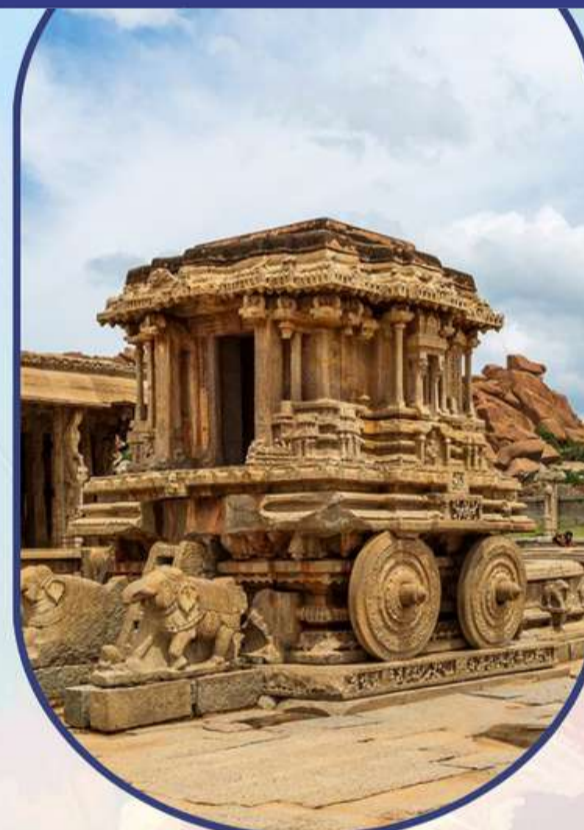


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GULF FAQs

Court says bank can't alter key terms of credit card without clear consent

The Abu Dhabi Global Market (ADGM) Courts have dismissed a credit card recovery claim, ruling that banks cannot impose court jurisdiction through implied consent or unilateral amendments to terms and conditions.

The decision came before the Small Claims Division, where Justice James Walker McNeill KC found that ADGM lacked jurisdiction to hear the dispute due to the absence of a clear written agreement between the parties.

The 2004 agreement predates ADGM

A claim was filed on July 24, 2025, seeking recovery of alleged credit card dues from customer Fahrudeen Karim Abubacker Syed Mohamed. The claimant argued that ADGM Courts had jurisdiction based on amended terms and conditions referenced in electronic monthly statements. However, the original credit card agreement dated back to 2004 — years before ADGM was established — and the claimant was unable to produce a signed copy of that agreement, stating it had been destroyed in a fire.

Instead, the claim relied on implied consent, arguing that the customer had accepted amended terms, including a jurisdiction clause, by continuing to use the card.



The defendant was represented by Ayesha Al Dhaheri Advocates and Legal Consultants, who challenged the court's jurisdiction on the grounds that:

- * No written jurisdiction agreement existed;
- * The card was issued in 2004, prior to ADGM's creation;
- * All related transactions occurred in Dubai;
- * No amended agreement had ever been signed.

The court agreed, holding that routine references to "Terms and Conditions apply" in electronic statements were insufficient to

introduce a significant contractual change such as court jurisdiction.

It stressed that ADGM, as a special jurisdiction, requires explicit and informed written consent

under Article 13(8) of its Founding Law.

CENTRAL BANK REGU-

LATIONS CITED: The ruling also referred to UAE Central Bank Consumer Protection Regulations (Circular No. 8/2020), which require licensed financial institutions to provide effective disclosure at all stages of the consumer relationship and ensure customers are informed in advance of any permissible changes to contractual terms. The judge underlined that jurisdiction cannot be created through silence, implication or unilateral amendments embedded in routine banking communications.

COSTS AWARDED AGAINST CLAIMANT: After granting the defendant's jurisdiction application, the

court ordered the claimant to pay legal costs. While more than Dh27,000 was claimed, the court reduced the amount on summary assessment and ordered payment of Dh9,400.15 (approximately \$2,559).

Legal representatives for the defendant described the ruling as an important affirmation that financial institutions must obtain clear, express agreement before attempting to shift jurisdiction through amended terms. The judgment is seen as reinforcing consumer protection safeguards and setting clearer limits on how contractual terms can be altered in digital banking relationships.

Can a tenant let a relative stay in house?

I live in a two-bedroom apartment in Dubai with my wife and three children. My cousin sister is planning to move to Dubai and intends to stay with me until she finds a job. Do I need to inform or seek permission from the landlord/real estate company for this?

In Dubai, a tenant is entitled to occupy and

use a rented property for the purpose agreed in the tenancy contract.

However, a tenant is not permitted to change the nature of use of a property or allow others to occupy it in a manner that exceeds or contradicts what was agreed with a landlord in accordance with Article 19 of Dubai Law No. (26) of 2007 Regulating the Relationship between Landlords and Tenants in the Emirate of Dubai.

The law states: "The tenant must pay the rent on due dates and maintain the real property in such a manner as an ordinary person would maintain his own property.

Without prejudice to the tenant's obligation to carry out the restorations that have been agreed upon or which are customary for tenants to undertake, the tenant may not make any changes or carry out any restoration or maintenance works to the real property unless so permitted by the landlord and

after obtaining required licences from the competent official entities."

A tenant cannot rent out an apartment, or any part of it, to another person nor sublease to someone else, unless a landlord has issued written permission. This is in accordance with Article 24 of the Dubai Rent Law, which provides:

"Unless otherwise agreed by the parties to the lease contract, the tenant may not assign the use of or sublease the real property to third parties unless written consent of the landlord is obtained." In accordance with the aforementioned provision of the law, your cousin sister's stay is temporary and you may not require formal permission.

However, if she intends to reside in the apartment for a prolonged period, you may check the additional terms and conditions annexed to your tenancy contract related to the stay of extended family members.

How to cancel car insurance, claim refund?

I insured my car with an insurance company. I discovered that the insurance company put terms I do not accept and is not responding quickly to my calls or inquiries. What procedures should I follow in case I want to terminate the policy?

According to Chapter Six of the Unified Motor Vehicle Insurance Policy Against Loss and Damage, you may terminate the policy after notifying the company, (The Insured may terminate this policy by a notice in writing to be sent to the company via e-mail, facsimile, hand delivery or registered letter seven days prior to the fixed date of termination.

In this case, the company shall refund to the Insured the paid premium after de-

ducting a portion in proportion to the period during which the Policy has remained in effect subject to a Schedule specified by the Unified Motor Vehicle Insurance Policy, provided that there is no compensation paid to the insured or pending claims in relation to this policy during the period of time the policy is valid, if the insured has caused the accident or in cases that are deemed committed by unknown persons.

The policy shall be considered terminated in case of a total loss to the motor vehicle, provided that its registration is deleted with a report issued by the road and traffic department confirming that it is un-roadworthy, and the company shall compensate the insured according to the provisions of this policy.

Oman's hotel revenues hit record RO 297.3 m

MUSCAT: Annual hotel revenues in Oman reached RO 297.3 million (\$772 million) in 2025 — a new annual record and a year-on-year increase of more than 22pc, says leading real estate advisory and property consultancy, Cavendish Maxwell.

Oman's hotels welcomed 2.4 million guests last year, up nearly 11pc

compared with 2024. Average occupancy grew 13.6pc to reach almost 57pc while average room rates reached almost RO 49 (\$127), an increase of 4.7pc, according to Cavendish Maxwell's latest analysis of Oman's hospitality sector.

Oman opened 900 new hotel rooms in 2025, bringing the total room

inventory to 36,800. Another 2,400 rooms are set to come to the market this year, followed by 900 more in 2027.

Khalil al Zadjali, Head of Oman at Cavendish Maxwell, said: "After a robust, record-breaking performance in 2025, Oman's hospitality sector has entered this year with strong momentum. We are now

in a phase of sustained growth, supported by a more diversified mix of source markets, rising domestic demand and higher occupancy levels.

"While regional geopolitical developments are an important consideration, Oman's position as a culturally-rich destination, combined with proactive tourism campaigns and continued infrastructure investment is expected to support its appeal as a key destination for both domestic and international travellers", he added.

Oman's airport network welcomed just under 15

million passengers last year, up 2.8pc on 2024. While traffic was steady throughout the year, the peak month for travel was August, with 1.66 million visitors descending on Oman during Khareef Dhofar Season.

Muscat International Airport remained the backbone of Oman's air connectivity, with 13.2 million passengers and 88pc of all traffic. Salalah International Airport stood out as the strongest performer among secondary air hubs, with passenger volumes rising almost 10pc to 1.7 million.

Drop in international visitors to America in last year

WASHINGTON: The United States remained the largest travel and tourism market in the world in 2025, but is losing market share according to the World Travel & Tourism Council's (WTTC) latest Economic Impact Research, sponsored by its Lead Research Partner, Chase Travel.

While 2025 saw the best year ever for the Travel & Tourism sector in terms of GDP growth of 4.1pc, the story was very different for North America, which was the slowest-growing region globally, rising just one per cent and by only 0.9pc in the US.

US visitor numbers declined 5.5pc against 2024, and international visitor spending fell 4.6pc to US\$176 billion. While the US continues to lead in scale, contributing US\$2.63 trillion to glob-

al GDP, WTTC highlights that the country is now at a crossroads in its tourism development.

With the right actions, it has a significant opportunity to restore international visitor spending, sustain job creation and strengthen its global leadership - particularly as competition intensifies from fast-rising markets in the Asia Pacific, such as China.

Adani group incorporates...

(Cont. from page - 2)

Adani Airport City, a step-down wholly-owned subsidiary of the company, has set up Adani Navi Mumbai Airport City, Adani Guwahati Airport City and Adani Ahmedabad Airport City.

The new entities will undertake real estate activities including construction, along with hotels featuring integrated

In 2025, the Travel & Tourism sector in the US supported 20.4 million jobs, up 1.2pc year-on-year, and added approximately 242,000 new jobs, a positive signal for both the sector and the wider economy. Domestic visitor spending remained strong at US\$1.54 trillion, up 0.3 pc year-on-year and 14.3pc above pre-pandemic levels.

restaurants, banquets and business centres, according to a regulatory filing by the company.

The newly incorporated entities "shall be engaged in the business of real estate activities with own or leased property, construction of buildings carried out on own - account basis or on a fee or contract basis - hotels with integrated restaurants, banquets and business centres," it said.

It however did not elaborate if the plan included construction of hotels within the vicinity of airports it operates.

Indian-origin woman held...

(Cont. from page - 2)

by plainclothes ICE agents after clearing airport security and questioned about her immigration status. Despite telling officers she had valid work authorisation, she was handcuffed and taken into custody before being transferred to a detention centre. Her

Indian delegation in US for trade talks

WASHINGTON: An Indian delegation will arrive in Washington on April 20 for crucial three-day negotiations with the US on the first phase of the proposed bilateral trade agreement (BTA). The discussions come at a time when shifting tariff policies have prompted both nations to reassess the framework of the deal, initially released on Feb 7.

Led by chief negotiator Darpan Jain, the delegation includes officials from the commerce department, customs and the external affairs ministry. The talks,

scheduled from April 20 to 22, are expected to focus on aligning trade priorities and ironing out differences amid evolving global trade dynamics.

A major point of contention remains the tariff measures introduced under the administration of Trump. Despite a ruling by the US Supreme Court against sweeping tariffs, the administration imposed a temporary 10pc tariff on all countries starting Feb 24 for a period of 150 days. This move has added complexity to ongoing trade discussions.

Two Sikhs shot down in Italy

COVO (Italy): Two Indian men have been shot dead in Italy's Covo in Bergamo province just as they were leaving a warehouse used as a place of worship

during a gathering for Baisakhi festival, local media reported.

The attack occurred a few minutes before midnight in the square in front of the Gurdwara Mata Sahib Kaur Ji in the industrial area of the town, according to La Sicilia newspaper. The deceased were identified as Raginder Singh (48), a resident of Covo and Gurmit Singh (48) from Agnadello.

The assailant allegedly approached the men, opened fire and then fled in a car, the paper reported.

New Zealand raises visa...

(Cont. from page - 2)

lected qualifying periods in the three years prior to application selection. Authorities have clarified that applications already submitted will not be affected.

Minimum annual income for one sponsor from April 30, 2026: NZD\$ 72,800 (about Rs 36.5 lakh) to sponsor one parent. NZD \$109,200 (about Rs 54.7 lakh) to sponsor two parents.

Sponsors must meet the minimum income each

year and must have earned at least that amount in two of the past three New Zealand tax years, covering April 1 to March 31, before applying. Applicants under the Parent Boost Visitor Visa can instead support themselves through income or savings.

These thresholds will also rise from April 30, 2026. NZD \$33,663.24 (about Rs 16.9 lakh) a year. NZD \$51,182.56 (about Rs 25.6 lakh) a year if including a partner.