



OVERSEAS NEWS AND EMPLOYMENT



PASSPORT TO GLOBAL JOB OPPORTUNITIES

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PPP offers insurance net for NRI workers in UAE

DUBAI: The Pravasi Protection Plan (PPP), a collaborative effort between the Indian Consulate, Orient Insurance, and Gargash Insurance Services, is specifically tailored for the Indian workforce in the UAE who often lack a safety net, informed Managing Director of Gargash Insurance Services Mustafa O. Vazayil

Essentially, the PPP offers a group life cover extending its coverage beyond workplace accidents to include natural deaths and accidental disabilities, ensuring worldwide coverage that safeguards beneficiaries.

“The Pravasi Protection Plan (PPP) provides a substantial way to enhance the welfare of the Indian workforce in the UAE. Over 60pc of Indians in the UAE, at around 1.5 million, are blue-collared workers. Most of these workers do



Managing Director of Gargash Insurance Services Mustafa O. Vazayil and Deputy Managing Director M Rajendran briefing on the Pravasi Protection Plan (PPP), a collaborative effort between the Indian consulate, Orient Insurance and Gargash Insurance Services specifically tailored for the Indian workforce in the UAE who often lack a safety net.

not have any form of life insurance, which leaves their families vulnerable in case of an untimely death. We’ve ensured our plan is affordable for large corporate and SMEs alike, and we hope that companies will integrate it into their employ-

ee welfare offerings,” remarked Mustafa O. Vazayil.

According to a study by the Indian Consulate, 1,500 to 2,000 Indian workers in the UAE succumb to natural causes or illnesses annually, leaving families financially

vulnerable. “While some workers have medical insurance or Workmen Compensation Insurance, which mainly covers work related accidental injuries and death any incidents outside work hours can leave families exposed. The PPP aims to

bridge this gap,” Vazayil added.

“The insurance coverage signifies not only financial security but also a broader vision of inclusivity and care for the worker community in the UAE,” noted M. Rajendran, Deputy Managing Director of Gargash Insurance Services. The PPP caters to corporate, start-ups, micro, small, and medium enterprises, requiring a minimum of five Indian employees or 10 employees of other nationalities aged between 18 and 70 years.

Annual premia starts from Dh37 going up to Dh72, offering benefits like worldwide coverage for employees with UAE employment visas. The policy also covers permanent total/partial disability due to accidents, repatriation expenses (death only) up to Dh12,000 per person, and compensation ranging from Dh35,000 to Dh75,000, depending on the coverage.

MRAs—Creators of Happy Faces

The unique and invaluable role MEA plays

(Part -2)

By Sajjan MS

MEA provides the MRA fraternity with the necessary administrative support (strictly adhering

beyond. The MEA is endowed with adequate resources and capabilities to protect and safeguard the lives and assets of

State governments at the different stages of formulating their policy programmes give priority to ensuring the hap-

on happiness by creating the most contented hearts and smiling faces. This is because everyone wants to be happy, and increas-

Licensed HRAs great job providers

At the midst of the election campaign, our political parties are liberally offering jobs to our youngsters. But past experiences show that no govt had been able to provide promised jobs to our jobless millions. But our licensed HRAs, despite various restrictions on them, are providing 20 million to 40 million (or even more) foreign jobs to our people per year. These emigrants, on their turn, bring precious foreign exchange to our country. This proves the fact that our licensed MRAs, if given proper encouragement and confidence by our governments, can do even better. HRA fraternity has contributed immensely for job creation, says IPEPCIL President VS Abdulkareem.

to the Emigration Act, 1983) and all possible helps and technical support to move faster and

its nationals when crises erupt in their job countries.

Today, Central and

pinness and well-being of their citizens. They pursue their governance in creating a society based

ingly, countries around the world are looking at happiness as an indicator

(Cont. on page-6)

HOLIDAY NOTICE

Monday, March 25, being Holi, our offices will remain closed on that day. Hence, there will not be OVERSEAS NEWS AND EMPLOYMENT e-newspaper dated March 26 Tuesday, 2024.





Export sector shines

There is some good news from the export front. Despite all odds such as the Red Sea crisis, Gaza-Ukraine-Israel conflict, economic setback in China, tight monetary conditions in the developed world and falling commodity prices, India's exports are catching up steadily. According to Federation of Indian Export Organisations (FIEO) president Ashwani Kumar, the country's merchandise exports are expected to reach US\$ 450 billion by the end of this fiscal . He also said that despite adverse issues, exports rose about 12pc in Feb to \$41.40 billion. During April-Feb 2023-24, exports hit \$395 billion. During the Covid years, exports suffered badly. Our dream of achieving \$1 trillion exports by 2030 is definitely reachable. It was in tune with the government's Aatmanirbhar Bharat campaign.



Over the decades, there was always a huge mismatch between export and import in our country . After growth in merchandise exports remained in negative territory for most of 2023, outbound shipments have turned positive for three consecutive months since Dec last despite the continuing global economic turmoil. The exporting sector, particularly Micro Small and Medium Enterprises (MSMEs), needs easy and low-cost credit and marketing support to further boost the country's exports. Burt an early conclusion of free trade agreements such as with the UK and Oman will also help push the outbound shipments. India's main exports are pearls, precious and semi-precious stones and jewellery (16pc of total shipments); mineral fuels,oils and waxes and bituminous substances (12pc), vehicles and parts and accessories (five per cent),nuclear reactors,boilers,machinery and mechanical appliances (five per cent), pharmaceutical products (five per cent) and organic chemicals (four per cent). India's main export partners are: the US (15pc),UAE(11pc),Hong Kong (five per cent),China (four per cent),Singapore (four per cent) and the UK(three per cent). We should ideally, explore the virgin markets of Africa and Latin America.

Though India contributes 3.1pc of the world's GDP,our export contribution to the world has been a mere 1.6pc only and looking at the current opportunities,it has immense scope,potential and triggers to grow. Manufacturing sector's share of GDP in India is estimated to increase from 15.6pc currently to 21pc by 2031 and,in the process,double India's export market share. The government also launched an interest equalisation scheme to make credit available for cheaper exporters in India.

It is heartening to note that Fitch Ratings raised its global growth forecast by 30 basis points (bps) to 2.4pc saying that near-term world growth prospects have improved. India is all set to emerge as the fastest-growing economy in the world backed by the success of the government's Production-Linked Incentive (PLI) Scheme. The Scheme involves incentives of Rs. 1.97-lakh-crore over five years and covers 13 sectors such as telecom, electronics, auto parts, advanced batteries, pharma and solar energy components. No doubt, the PLI Scheme will improve local manufacturing.

LIPSYNCH

"Always keep your friends close, but your enemies closer."
 — Michael Corleone

First Indian origin chaplain capt in Australian military

THIRUVANANTHAPURAM: It was a dream come true for Smriti M Krishna when she was sworn in the chaplain captain of the Australian Defence Force (ADF). In the process, the Thiruvananthapuram native and senior research scientist also created history by becoming the first Indian woman ever to grace the post.

In her own words,Smriti's role as the chaplain entails providing spiritual and religious provision to soldiers,enabling her to conduct field services. "I'm getting an opportunity to serve those who serve," Smriti told a TV channel over the phone after her swearing in ceremony in Melbourne.

ADF Director General Gary Pope sworn her in. According to her certificate of appointment, Smriti has joined the ADF and has been appointed as an officer in the Australian Army Reserve. Smriti said she will be donning the chaplain captain's hat part-time so as to continue with her research on stem-cell treatment.

The road to becoming chaplain captain was anything but easy, recalls Smriti, the daughter of former forensic director Murali Krishna and Shantha Devi. She underwent a series of examinations and rigorous physical tests over past one-

and-a-half year. She appeared for a slew of examinations,while also carrying out her research on regenerative therapies and pathological changes underlying cardiovascular diseases.

"Towards the last lap of selection, I was told to hit the gym to take care of my body, and also to notice what I ate. So,at the age of 50,I went to the gym for the first time in my life. The chaplain captain rank is the outcome of all the hard work," she said. Her uniformed position will allow Smriti to meet Australian soldiers and help them with their emotional well-being and provide spiritual support.

The swearing in ceremony was attended by Smriti's mother Shantha and her friend Dr Priya Sivadas, a paediatrician based in Sydney, besides her colleagues from her research laboratory, VivaZome Therapeutics, Melbourne. Her twin daughters Rishika Nair and Nikhitha Nair could not make it to the event as they are studying dentistry in James Cook University, in Cairns, Australia.

Smriti had left for Australia after getting her PhD in cancer biology from the cancer research section at Regional Cancer Centre, Thiruvananthapuram, in 2006. She has to her credit over 60 international publications on cancer research.

Aster's India-GCC business split nears completion

DUBAI: Dubai-headquartered Aster DM Healthcare announced the separation of its India and GCC businesses and the proposed investment in the Company's GCC business by a consortium of investors led by Fajr Capital, a sovereign-owned private equity firm headquartered in the UAE, is nearing completion.

In Nov 2023, corporate approvals were received to separate the company's India and GCC businesses into two distinct and standalone entities to unlock long-term value. Under the separation plan, a Fajr Capital-led consortium entered into a definitive agreement to acquire a 65pc stake in the company's GCC business. The company's shareholders approved the plan in Jan 2024.

Dr. Azad Moopen, founder and chairman of Aster DM Healthcare, said: "The separation of Aster's India and GCC



Dr. Azad Moopen

businesses will unlock the value and potential of both businesses and provide the needed impetus for the company to strengthen its presence in both geographies further."

The Moopen family will continue to lead and operate the GCC business, retaining a 35pc stake in the buyer entity. Existing shareholders will remain with the listed Indian entity, Aster DM Healthcare .

"We are very near to closure and excited to embark on the next stage of growth," said Dr Moopen.

"We are delighted to have Fajr Capital and its consortium partners in our journey and thankful to the authorities for

their continued support," said Alisha Moopen.

Managing director Alisha Moopen business said: "With most of the processes nearing closure and necessary approvals in place, we are almost at the closing of the transaction and ready to embark on the next stage of our growth journey, which would see us expand our presence in Saudi Arabia and further strengthen our footprint in UAE, Oman, and Qatar."

In the GCC, the company plans to expand its Aster Pharmacy business in Saudi Arabia, with 180 retail stores set to open within the next five years. This would be alongside the expansion of Aster Sanad Hospital in Riyadh, with added bed capacity to serve a larger population segment, the company said. In UAE, the company is all set to launch Medicare Royal Hospital, a 126-bed super speciality hospital in Al Qusais.

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FOREX RATES
As on 22th Mar, 2024 (In rupees)

Currency	Buying	Selling
US Dollar	83.92	82.92
Euro	91.89	90.69
Australian Dollar	56.05	54.85
Japanese Yen	0.59	0.53
Canadian Dollar	62.73	61.53
Singapore Dollar	63.16	61.96
Swedish krona	9.01	7.22
UAE Dirham	23.14	22.49
Swiss Franc	95.00	93.20
British Pound	107.32	106.12
New Zealand Dollar	51.65	49.65
Thai Baht	2.41	2.21
Hong Kong Dollar	11.59	10.23
Saudi Arabian Riyal	22.87	21.92
Bahraini Dinar	226.89	212.89
Chinese Yuan	12.46	10.66
Danish Krone	12.69	11.69
Kuwaiti Dinar	276.73	260.73
Malaysian Ringgit	18.67	17.32
Omani Rial	221.90	209.9
Qatari Riyal	23.84	21.34
South African Rand	4.95	3.95

Kuwait to deport visit visa rule violators, including sponsors

KUWAIT CITY: Kuwait's ministry of interior is implementing stringent regulations, mandating that visitors who overstay their visit visa duration — normally set at one month — along with their sponsors, must correct the violation within an additional week.

Failure to adhere to this rule, coupled with unpaid fines, will lead to the deportation of both the visitor and the sponsor, reinforcing the commitment of Lt-Gen Salem Al Nawaf, the undersecretary of the ministry, to uphold the visit visa laws strictly.

In a related development, the ministry initiated a grace period for individuals violating residency regulations, with 652 submissions received on the first day for status regularisation before the deadline on June 17. Of these, 258 were cleared to exit Kuwait, having resolved any legal or financial obligations. The ministry, in collaboration with various departments, is facilitating this process, encouraging violators to regularise their status or exit the country promptly.

The initiative is part of a broader effort to ensure all residents comply with Kuwait's residency laws, with clear guidelines set for those looking to adjust their status. Those who manage to rectify their situation within the stipulated timeframe can avoid severe repercussions, including deportation and future entry bans, underscoring the ministry's resolve to maintain legal compliance and order.

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GULF FAQs

Can an employee take personal loan against gratuity amount?

Can I get a personal loan against my gratuity amount? If yes, how does it work? For instance, how would debt recovery work in this case?

Pursuant to your queries, the provisions of Regulation No. 19 of 2011 of Central Bank of UAE Regarding Bank Loans and Other Services Offered to Individual Customers (the "Central Bank Regulation No. 19 of 2011"), Notice No. 3692/2012 of Central Bank of the UAE pertaining to General Terms and Conditions and Loan Agreements texts drafted and approved by Emirates Bank Association (the "Personal Loan Agreements Formats Approved by the Central Bank of UAE") and UAE Federal Decree Law no. 42 of 2022 on Civil Procedures Law (the "Civil Procedures Law") are applicable.

a guarantee and security to pay the loan, interests, commissions, fees and any other amounts become due under this agreement, the borrower commits and undertakes as follows:

1. Provide the bank with a letter from the borrower's employer, pursuant to which the employer undertakes to transfer his monthly salary and the end-of-service benefits to the bank throughout the loan period.

2. In the event the loan is granted against the personal guarantee, the borrower undertakes to provide the bank with the personal guarantee form approved by the bank and signed by the guarantor(s)."

If a borrower has availed a personal loan from a lender and failed to pay three consecutive monthly instalments towards repayments or six non-consecutive monthly instalments

towards the repayment of the personal loan this may be considered as an event of default by a borrower. This is in accordance with Article 4(4) of the Personal Loan Agreement format of Loan Agreements Formats Approved by the Central Bank of UAE

Therefore, in case of a default, a lender may choose to deposit the security cheque of a borrower for collection (if any). If the said security cheque is dishonoured

due to insufficiency of funds, a lender may file an execution case against a borrower along with a request to impose a travel ban based on the case filed by a lender, the court may approve the request and impose a travel ban on a borrower.

Alternatively, a lender may approach the relevant court which has jurisdiction if the outstanding debt is more than Dh10,000 and request the imposition of a travel ban on a borrower in accordance with provisions of Article 324 and Article 325 of the Civil Procedures Law. Additionally, a lender has the option of filing a payment order case or a civil case against a borrower in a court to recover the outstanding debt. If the final judgment is not in favour of a borrower, a lender may proceed to file execution proceedings against a borrower and that may include a request to impose a travel ban and issue an arrest warrant against a borrower.



In the UAE, a salaried individual may seek a personal loan from a bank or a financial institution (lender) based on the salary and end-of-service benefits of an employee and the same may be treated as a security against a personal loan. A personal loan is defined in Article 2(a) of the Central Bank Regulation No. 19 of 2011 as "Is a loan that is given to individual customers, where repayments are made out of salary and end-of-service indemnity and/or any other verifiable regular income from a well-defined source."

The lender will obtain an undertaking letter from a borrower of a personal loan issued by the borrower's employer stating that salary and end-of-service benefits will be deposited in the lender's bank account from where the personal loan is availed. This is in accordance with Article 2 of Personal Loan Agreements Formats Approved by the Central Bank of UAE, which states: "As

Can employees get paid for overtime hours in Ramadan?

Can I earn overtime hours shall be reduced by working more than the normal Ramadan working hours in a mainland company? How does that work?

Furthermore, an employee may be entitled to overtime payment, if his or her employer



Federal Decree Law No. 33 of 2021 on the Regulation of Employment Relations and Cabinet Resolution No. 1 of 2022 on the Implementation of Federal Decree Law No. 33 of 2021 Regarding the Regulation of Employment Relations are applicable.

An employee is entitled to two hours of reduced working hours during the month of Ramadan in UAE. This is in accordance with Article 17(4) of the Executive Regulations of this Decree-Law. In any event, the total working hours shall not exceed 144 hours in three weeks.

IndiGo's direct flight to Lakshadweep

MUMBAI: IndiGo has announced a direct flight between Bengaluru and Agatti starting from March 31, enhancing air connectivity to Lakshadweep. Agatti will be the 88th domestic and 121st overall destination in the IndiGo network. The services between Bengaluru and Agatti will commence from March 31.

The airline will be using ATR aircraft, having around 78 seats, on the route. IndiGo said Agatti is popular amongst those looking for a bit of deep-sea fishing, scuba diving, sailing, skiing and even kayaking. "The island also serves as an ideal base for exploring the uninhabited and serene isles of Bangaram, Pitti, Thinnakara, Parali-I and Parali-II which lie in close proximity," the airline said. Currently, only Alliance Air has services to Agatti while regional carrier FLY91 plans to start services to the destination in April. IndiGo operates more than 2,000 flights daily.

MRAs—Creators of Happy Faces

(Cont. from page-1)

of national well-being and considering happiness in policy making.

As the nation seeks ways to raise the standard of happiness and well-being of its citizens, the MRA fraternity makes its due contribution. MRA fraternity is able to enthusiastically participate in this nation building process only because of the generous, encouraging and inspiring attitude of the Honorable Ministry of External Affairs which was integrated with Ministry of Overseas Indian Affairs in 2016, and all those who are the helm of it. MEA's helping hand and vigilant radar is fully equipped 24 x 7 in all areas that touch the expatriate community. The ministry has four functional service divisions to handle its services. They are: diaspora services, financial services, emigration services and management services. The Protector General of Emigrants (PGoE) heads the Overseas Employment Services Division.

The MEA represents the Government of India through embassies and is also responsible for India's representation at the United Nations and other international organisations and expanding and safeguarding India's influence and Indian interests across the world by providing developmental aid to other countries worth billions of dollars. It also advises other ministries and state governments on foreign governments and institutions.

The red tape that once hindered the operation and co-ordination of the recruitment activities of MRAs has now been thrown into the trash. No one needs a second thought that the most powerful ministry of external affairs in the world today is ours--- The Most Populous Own Country. We are immensely indebted to the Ministry of

External Affairs (MEA), which is making India a global hub for human resources hunting by providing favorable conditions and extending all possible helps for the MRA fraternity to work independently and legally (To function as per Acts & Rules of the Emigration Act 1983). That will be improper if we fail to give a big Salute to the MEA.

Do MRAs deserve epithet of 'Creators of Happy Faces'?

Yes, of course. When it comes to my recruitment career, it was the happiness I got at the beginning that motivated me to continue in this field. It was nothing else but the smiling and happy faces I saw in the first recruit itself in those past days. I set foot in the overseas manpower recruitment field for the first time by sending the eldest son in a family, struggling with life, to a construction company in Saudi Arabia. I got a small sum for my service. I became happy. The boy got a comfortable job in that company. He started sending salary to his family. He became happy. His bed-ridden father, mother and only sister, who was still studying, became happy. Yes, the event brought joy to all five of us in different ways. This is a very small thing that happened over 29 years ago. It is worth-mentioning here that a person boarding a flight with a smiling face becomes the source of Smiling Faces of a group of people or family. If you look at the history of overseas manpower recruitment in the last 50 years, MRA fraternity, including those great souls who have departed, those who are alive, and those who are currently and actively working in this field, has created "Millions of Happy Faces" collectively.

When a recruit boards a flight to join over-

seas job, the smile on his face spreads like candle flames on the faces of the entire family. This is the glory of this service that ensures prosperity for the citizens and fosters a strong and sustainable economy in the country. How many other service sectors are there in India that can create smiling faces like this? It's hard to think of too many. Everybody needs to design things to preserve their own happiness and, even more, that of others. We won't have a happy society unless people start counting their success in terms of how they're contributing to the happiness of other people rather than just what they are getting out of the system for themselves.

Overseas job seekers are being taken away from their home by foreign employers all on a single morning?

No. Never, that credit goes to the MRA fraternity who places them in that position. According to a Ministry of External Affairs report, there are 29 million NRIs (Non-Resident Indians) and PIOs (People of Indian Origin) including OCIs (Overseas Citizens of India-it is a status having permanent visa for visiting India with a foreign passport) residing outside India and overseas Indians comprise the world's largest overseas diaspora. India owns the highest annual number of migrants in the world.

Emigration to Gulf

Indians have a long history of migration to many parts of the world. Indians command a dominant majority of the population in Gulf countries. This migration to the Gulf began on a large scale in the 1970s. Many Indians migrated to the Gulf, taking advantage of the oil boom in the Middle East, as well as the close historical connection with the 'Gulf' and the lack of sufficient skilled labour from near-

by Africa and the Middle East. Following this, major urban centers such as Riyadh, Dubai, Abu Dhabi, Doha, Manama and Oman experienced a boom in development and thousands of Indians got employed in oil and related construction industries. By the early 2000s, a significant number of Indians had moved into the GCCs, taking up highly skilled jobs in business and industry. In the 1960s, the migration of Indians to European countries also started. Indians migrated to European countries during that period mostly for higher education or industrial knowledge. Indian immigration to North America started as early as the 1890s. Emigration to the United States also started in the late 19th and early 20th century. The NRI popula-

tion saves and remits substantial amounts to their dependents in India. Such remittances are expected to exceed US\$145 billion in 2024. According to World Bank, India tops in the NRI remittance flows at US\$125 billion in 2023. It is the highest amount of remittance inflows in the world. The MRA fraternity plays a crucial role that cannot be ignored in this achievement and their invaluable contributions are not limited to this only.

The thrilling stories of some of our departed MRAs who had the luck to travel to Gulf even by sea in search of employment will definitely inspire us. They later brought thousands of overseas job seekers there. Let's give them a big salute here!

(To be continued)

'Check validity of travel papers'

MUSCAT: With only a few weeks left for the Eid-al-Fitr holidays, the Royal Oman Police (ROP) has urged citizens and residents to make sure that their identification documents are valid and renew them before official holidays or travel.

According to travel operators, including airport managers of airlines, most people do not bother to check the validity of their passports or residency cards, especially if they are travelling to countries that offer visas on arrival.

"We have several instances of travellers, including families, having to return home disappointed because their documents did not meet the validity requirements. Tourists must have six months' passport validity if they are travelling

to countries that offer visas on arrival or even visa-free entry," said an airport manager of a leading airline. According to the International Air Transport Association, passengers travelling with incorrect documentation is more of a minor

issue as over 50,000 passengers are turned back at their destination or transfer points by immigration authorities each year causing stressful and frustrating situations for travellers. For most countries, visitors must have a valid passport for six months after they plan to arrive at their destination, however, this period can vary.