



Global tourism hits new record level in 2025: UN

MADRID: Global tourism hit a new record level in 2025 with 1.52 billion international tourist arrivals recorded worldwide, driven by strong increases in Asia and Africa, UN Tourism said.

"Demand for travel remained high throughout 2025, despite high inflation in tourism services and uncertainty from geopoliti-

cal tensions," the secretary general of the Madrid-based body, Shaikha Alnuwais, said in a statement.

"We expect this positive trend to continue into 2026 as global economy is expected to remain steady and destinations still lagging behind pre-pandemic levels fully recover." The number of international tourist arrivals last

year was four per cent higher than the 1.4 billion recorded in 2024, reaching its highest level in the post-pandemic era and a new record, UN Tourism said.

Africa saw an eight per cent rise in arrivals in 2025 to 81 million, with Morocco and Tunisia posting particularly strong results. International arrivals grew by six per cent in Asia and Pacific

to reach 331 million in 2025, some 91pc of pre-pandemic levels.

Europe, the world's most popular destination region, recorded 793 million international arrivals in 2025, a four per cent increase over the previous year and six per cent above 2019, the year before the pandemic paralysed travel.

EU all set to sign FTA with India

DAVOS: European Commission President Ursula von der Leyen has said that the European Union is close to finalising a historic free trade agreement (FTA) with India, describing it as the "mother of all deals". Addressing the World Economic Forum 2026 in Davos, Switzerland, von der Leyen said while there is still some work to do, the deal would create a market of two billion people. "There is still work to do. But we are on the cusp of a historic trade agreement. Some call it the mother of all deals. One that would create a market of two billion people, accounting for almost a quarter of global GDP," she said, highlighting the EU's efforts to broaden and diversify its trade partnerships.

She added that her upcoming visit to India next weekend, after the conclusion of the World Economic Forum Annual Meeting, is part of the ongoing efforts to finalise the major trade agreement.

The EU Commission president said the deal,

when finalised, will further strengthen economic ties and deepen co-operation between Europe and India. "Europe will always choose the world, and the world is ready to choose Europe," she said. She further stressed Europe's commitment to create a stable and well-regulated environ-



ment that supports investment, boosts trade and enables sustainable economic growth. At the invitation of Prime Minister Narendra Modi, the two European Union leaders will undertake a three-day State Visit to India from Jan 25.

During their visit, the leaders will also co-chair the 16th India-EU Summit.

Visa-free travel: two new destinations open for Indians

NEW DELHI: The Indian passport has climbed five spots to 80th in the 2026 Henley Passport Index, reflecting growing diplomatic influence. While the total number of visa-free destinations has slightly dipped to 55, India has gained fresh access to Malaysia and Kazakhstan, marking a strategic win for tourism and business mobility in Southeast and Central Asia.

Through a mix of quiet

diplomacy and digital-visa negotiations, India has secured expanded access to two major hubs:

Malaysia: A key partner in the "Visit Malaysia Year 2026" campaign, focusing on tourism and business ties.

Kazakhstan: A central pillar of India's strategic outreach in Central Asia, facilitating short-term professional and leisure travel. These additions open

new routes beyond traditional destinations like Dubai and Singapore, giving Indian travellers more flexibility for leisure and business trips.

Indian citizens can now enjoy visa-free stays—30 days in Malaysia and 14 days in Kazakhstan.

Travellers must keep documents ready and submit required digital forms. Entry is strictly for tourism, and authorities can still deny access if requirements aren't met.

**HAPPY
REPUBLIC DAY
2026**



HOLIDAY NOTICE
As Monday, January 26, 2026 is Republic day, the **one** offices will remain closed. Hence, there will be no e-newspaper published on Tuesday (27th January 2026).



Whirlwind Royal visit

A three-hour long whirlwind Delhi visit of UAE President His Highness Sheikh Mohamed bin Zayed Al Nahyan sparked speculation over its urgency, but a joint statement later detailed the trip's significance. HH Nahyan - popularly known as MBZ - landed in New Delhi on Monday evening and departed within a few hours, prompting theories and questions over the purpose and urgency of the visit.

But one should remember that the UAE leader travelled to India against the backdrop of his country's tensions with Saudi Arabia over the situation in Yemen, where the dispute between the two key West Asian players emerged into the open when UAE-backed Southern Transitional Council (STC) fighters pushed Saudi-backed forces.

The joint statement said India and the UAE unveiled plans for finalising a strategic defence partnership and a 10-year agreement for the supply of 0.5 million tonnes of LNG per year, with Modi and UAE President Nahyan setting a target for doubling bilateral trade to \$200 billion.

Modi and MBZ reviewed bilateral collaboration in a wide range of areas and identified innovation, space and civil nuclear energy, including small modular reactors (SMRs) as sectors for future co-operation. They also directed their teams to interlink national payment platforms to enable efficient and cost-effective cross-border payments.

The two sides signed a letter of intent to work towards a "strategic defence partnership framework agreement", which will expand joint work in defence industrial collaboration, defence innovation, training, doctrines, special operations, interoperability, cyber-security and counter-terrorism. Foreign secretary Vikram Misri said the move wasn't a response to security-related developments in West Asia and would not lead to India's involvement in conflicts in that region.

Pointing to existing defence co-operation between the two sides, including joint exercises and high-level consultations, Misri said the proposed agreement would expand joint work in a number of areas. "We plan to look at defence industrial co-operation, partnerships in advanced technology as well as expanding linkages in training, education, perhaps training between the special forces of the two countries," he said.

Both sides highlighted the importance of strategic autonomy and described defence and security co-operation as a "core pillar" of their comprehensive strategic partnership, while condemning all forms of terrorism, including cross-border terror, and agreed to continue collaborating at the Financial Action Task Force (FATF) to counter terror financing and strengthen anti-money laundering efforts.

Among the five agreements unveiled by the two sides was a pact between HPCL and Abu Dhabi National Oil Company Gas (ADNOC Gas) for the purchase of 0.5 million tonnes per annum of LNG over 10 years starting from 2028. In light of India's enactment of the Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India (SHANTI) law, the two sides will explore partnerships in advanced nuclear technologies, including the development of large nuclear reactors and small modular reactors, as well as co-operation in nuclear power plant operations and nuclear safety.

They welcomed the "robust growth" in trade and economic co-operation since the two sides concluded the Comprehensive Economic Partnership Agreement (CEPA) in 2022 and the growth of two-way trade to \$100 billion during 2024-25. "Buoyed by the enthusiasm of the business communities on both sides, they decided to double bilateral trade to target \$200 billion by 2032," the statement said.

LIPSYNCH

"Good brevity makes sense."

---- An Arab proverb

India becomes second largest overseas market for US tourism

NEW YORK: Travel from India to the US is witnessing sustained and robust growth, with India emerging as the second-largest overseas source market for the US, Brand USA president and CEO Fred Dixon said.

He was in Bengaluru as part of his visit to India for the 12th edition of Brand USA Travel Week. He noted that the growth underscored the increasing sophistication and spending power of Indian travellers, as well as their growing appetite to explore destinations beyond traditional US gateways.

We're thrilled that travel to the US from India continues to grow at a really incredible pace. We're up 40pc in terms of visitation volume since before the pandemic, since 2019," Dixon told a TV channel.

He added that 2025 marked the second consecutive year of strong recovery, with more than two million Indian visitors travelling to the US.

"We just finished the second year, 2025, with

more than two million Indian visitors to the US, which has now made India the second-largest market into the United States from overseas," Dixon said, calling it "an incredible feat" and a testament to the strength of the Indian travel market.

While New York, California and Florida continue to be the most popular destinations for Indian travellers, Dixon said repeat visitors are increasingly venturing deeper into the country.

"India is now in the top 10 source markets for most

US destinations, if not the top five," he said, noting that this reflects how widely Indian travellers are now exploring the US. According to him, the presence of a large US delegation at Brand USA Travel Week India reflects the growing importance of the market. The delegation includes about 75 representatives from US destinations and travel businesses engaging with Indian travel trade partners and media from across the country.

Looking ahead, Dixon said 2026 would be a

(Cont. on page - 6)

IT firms hire freshers

NEW DELHI: India's largest IT services companies are still hiring thousands of fresh graduates and have reported stabilising attrition in FY26 so far.

However, some firms have seen their total employee numbers fall year-on-year as automation and artificial intelligence reduce demand for mid-skill roles and drive restructuring.

Fresher hiring has con-

tinued at scale. Infosys hired around 18,000 freshers so far in FY26 and expects about 20,000 for the year. TCS plans to hire around 42,000 freshers, HCLTech has added over 10,000, and Wipro has hired over 5,000 and plans to hire around 7,500 in FY26.

Companies said hiring is now more selective and

(Cont. on page - 6)

Book hotel stay on moon for Rs 9 cr, full trip to cost over Rs 90 crore!

WASHINGTON: A US-based startup is accepting reservations for a hotel stay on the moon with prices ranging from Rs 2.2 crore (\$250,000) to Rs 9 crore (\$1 million) per guest.

While colonising the moon still appears to be a

Kochi-Agatti sector gets...

(Cont. from page - 1) increase in the number of tourism projects, with the Union government projecting it as an ideal tourism destination. However, there are not enough flights to cater to the now-burgeoning passenger demand. In that scenario, this latest addition of Fly91 is indeed very welcome and will offer passengers more options on the route," a Kochi airport official said.

sci-fi dream, Galactic Resource Utilization Space, also known as GRU Space, is aiming to build a human outpost on the lunar surface by 2032.

"This is not space tourism as we know it. Only 12 humans have ever walked on the moon, and by taking part in this early stage, you join us as we lay the foundations for life beyond earth," the company states on its reservation website.

Founded last year by 22-year-old Skyler Chan, the Silicon Valley startup is presenting the project as a step towards humanity's future beyond earth, reflecting the recent trend of tech billionaires aspiring for an interstellar address for the human civilisation.



"We need to really shoot for the literal moon," Skyler was quoted as saying by The Observer, adding that lunar tourism is the best "first wedge to spin up the lunar economy".

Though the final pricing for the trip has not been announced, it is likely to exceed Rs 90 crore (\$10 million), as per the company. Apart from the staggering reservation amount, those looking to travel to the moon would also need to pay a \$1,000 non-refundable fee and undergo a stringent background check.

Editorial
By EL Vaidyanathan

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FOREX RATES

As on 22nd January 2026 (In rupees)

Currency	BillBuy	BillSell
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British Pound	122.11	123.9
Euro	105.96	108.27
Japanese Yen	57.38	58.3
Swiss Franc (CHF)	113.88	116.46
Canadian Dollar	65.49	67
Australian Dollar	61.67	63.08
Norwegian Krone	9.03	9.3
Swedish Krona	9.89	10.18
New Zealand Dollar	53.01	54.23
Hong Kong Dollar	11.51	11.87
Kuwaiti Dinar	294.73	305.4
Singapore Dollar	70.52	72.16
Saudi Arabian Riyal	23.94	24.7
UAE Dirham	24.5	25.22

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Day 1 – Madurai Arrival
Day 2 – Madurai → Rameswaram
Day 3 – Rameswaram → Tiruchendur → Kanyakumari
Day 4 – Kanyakumari Local Tour
Day 5 – Kanyakumari → Tirunelveli → Thanjavur
Day 6 – Thanjavur → Trichy
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IndiGo suffers setback due to flight cancellations

MUMBAI: InterGlobe Aviation, the parent company of IndiGo, has reported a 77.6pc year-on-year drop in its consolidated net profit at Rs 549 crore for the quarter ending December. This is the same quarter in which the country's largest airline experienced mass

flight cancellations. The airline's revenue from operations rose six per cent Y-o-Y to Rs 23,472 crore in Q3FY26.

IndiGo stated that its bottom line during the quarter was impacted by exceptional items including the new labour codes, the dollar-rupee currency fluctuations and the significant operational disruption faced in December 2025.

IndiGo highlighted that items related to the implementation of new labour laws aggregated to Rs 969 crore and items related to operational disrupt-

tions aggregated to Rs 577 crore. Currency movement pertaining to dollar-based future obligations aggregated to Rs 1035 crore.

Pieter Elbers, CEO of IndiGo, said that in the December quarter, the company faced major operational disruptions that

resulted in significant flight cancellations and delays from Dec 3 to 5. He added that their long-term fundamentals remain strong, backed by their expanding fleet, and growing domestic and international network. He stated that operations are very stable now.



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GULF FAQS

Denied medical claim - what to do?

If an insurer in Dubai denies a legitimate medical claim, can I dispute it? What would the legal process look like if they do not agree?

An insurance company is required to pay for health benefits, cover emergency treatment from out-of-network providers until the beneficiary's life is no longer at risk, and ensure the beneficiary can access all rights granted under the health insurance policy. This is in accordance with Article 13 (1) (2) and (3) of Dubai Health Insurance

Law No. 11 of 2013:

"An Insurance Company must:

1. Pay the cost of health benefits; 2. Pay the cost of the health benefits provided by a health service provider that is not part of the health service provider network in an emergency case until the beneficiary's life is no longer threatened; 3. Allow the beneficiary to obtain, by all means available, all his rights as determined in the health insurance policy;"

Furthermore, the Dubai Health Authority (DHA) may establish a system for resolving disputes related to health insurance, requiring parties to utilise this system before seeking judicial or arbitral remedies. This is in accordance with Article-21 of the Dubai Health Insurance Law.

"The DHA may establish a system for the settlement of disputes arising out of health insurance, and may make it mandatory for health insurance parties, prior to recourse to the courts or arbitration."

Furthermore, while filing a complaint with the Dubai Health Insurance Corporation affiliated to the DHA (DHIC), the complaint must include the personal details of the complainant, clearly describe the de-

tails of the complaint and what the complainant is requesting, accompanied by all supporting documents, in Arabic, or both Arabic and English, and follow any additional requirements set by the DHIC. This is in accordance with Article 28 (b) of the Administrative Resolution No. (78) of 2022 Issuing the Implementing Bylaw of Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai.

"a. The DHIC will consider the complaints filed with it regarding the health services covered by the health insurance sys-

tem or health insurance policies. b. A complaint requests; 3. Be accompa-

filed with the DHIC must:

tion of the complainant's requests; 3. Be accompa-

nied by all the documents

requirements prescribed by the DHIC."

In accordance with the aforementioned provision, it is assumed that you hold a valid health insurance policy in Dubai, have submitted a legitimate claim and have approached the insurance company regarding the same, which has rejected your claim without providing a valid and acceptable explanation. Under these circumstances, you may dispute the insurer's decision by filing



1. Contain the personal details of the complainant; 4. Be written in Arabic or in both the Arabic and English languages; and 5. Meet any other re-

a complaint with the DHA, which may intervene if the refusal of the insurance company is unjustified and lacks merit.

Can health insurer deny coverage for disease diagnosed recently?

I have a decent health insurance plan in Dubai. A doctor and his team have suggested a treatment plan for a condition I recently developed. However, my insurance company is not covering many of the procedures. How can I contest this?

An insurance company is required to pay for health benefits and ensure the beneficiary can access all rights granted under the health insurance policy in accordance with Article 13 (3) of Dubai Health Insurance Law No. 11 of 2013, which states that "An insurance company must allow the beneficiary to obtain, by all means available, all his rights as determined in the health insurance policy."

The insurance company must pay for the insured person's medical treatment as per the policy in accordance with the Article-20 of the Dubai Health Insurance Law. "Without

prejudice to his right to have recourse against the entity legally responsible for payment of the cost of health benefits, the coverage provider will bear the cost of the health benefits provided to a beneficiary in accordance with the health insurance policy."

Furthermore, the Dubai Health Authority (DHA) has a process for resolving disputes related to health insurance, requiring parties to utilise this system before seeking judicial or arbitral remedies in accordance with Article-21 of the Dubai Health Insurance Law:

"The DHA may establish a system for the settlement of disputes arising out of health insurance and may make it mandatory for health insurance parties, prior to recourse to the courts or arbitration."

When filing a complaint with the Dubai Health Insurance Corporation (DHIC), an affiliate of the DHA, the complaint must

include the personal details of the person making the complaint, clearly describe the issue, submit all supporting documents, be written in Arabic or both Arabic and English,

and follow any additional requirements set by the DHIC. This is in accordance with Article 28 (b) of the Administrative Resolution No. (78) of 2022 Issuing the Implementing Bylaw of Law No. (11) of 2013 Concerning Health Insurance in the Emirate of Dubai.

a. The DHIC will consider the complaints filed with it regarding the health services covered by the health insurance system or health insurance policies.

b. A complaint filed with the DHIC must: Contain the personal details of the complainant; Contain the details of the complaint, including a clear and precise description of the complainant's requests; Be accompanied by all the documents that support

the complaint; Be written in Arabic or in both the Arabic and English languages; and meet any other requirements prescribed by the DHIC."

Based on the aforementioned legal provisions, if your insurance company has refused to cover essential medical procedures prescribed by your doctor that are covered in your insurance policy, you may first submit a written complaint to the insurer along with the medical documentation. If the

insurer continues to deny the claim without a valid justification, you may escalate the matter to the DHIC. However, it is important to first check your health insurance policy to determine whether it covers the treatment prescribed by the doctor. You may consider seeking independent legal advice to evaluate whether the insurer's conduct constitutes a breach of its contractual and statutory obligations.

About 58pc of Indians now chase a second job

NEW DELHI: One job not enough: 58pc of Indians now chase a second income. About 79pc of employees in India say they are confident their organisation will grow over the next year, compared with a global average of 51pc. As much as 89pc of Indian workers say they trust their company's leadership, well above the global figure of 72pc, the survey said.

Nearly 59pc of Indian workers believe AI adop-

tion will primarily benefit companies rather than employees, reinforcing the incentive to remain economically diversified.

Nearly 59pc of Indian workers believe AI adoption will primarily benefit companies rather than employees, reinforcing the incentive to remain economically diversified.

At 10 am, Shweta is the model employee. She trusts her leadership, believes in the company's future and tells every en-

gagement survey that her manager has her back. By evening, she is something else, a consultant

on a freelance platform, a small online seller or a coder chasing a second invoice before midnight, sounds like the plot of a Bollywood movie?

Data from Randstad's Workmonitor 2026 highlighted that even though Indian employees are among the most loyal, optimistic and trusting in the world, 58pc are quietly

running a second job to their company's leadership, well above the global figure of 72pc, the survey said.

High optimism

By global standards, Indian workers display exceptional faith in their organisations. About 79pc of employees in India say they are confident their organisation will grow over the next year, compared with a global average of 51pc.

As high as 89pc of Indian workers say they trust

Further more, nearly 87pc of Indian employees report a strong relationship with their direct supervisor, and an identical share believe their manager has their best interests in mind. Around 87pc of Indian workers say they perform better when working with others and incorporating multiple perspectives.

Banks may remain closed for four consecutive days in late Jan

MUMBAI: Bank customers in India may face serious inconvenience in the last week of Jan as banks could remain closed for four consecutive days. Bank employees across the country have announced a nationwide strike on Jan 27, 2026, demanding the introduction of a five-day work week.

If the strike goes ahead, bank branches may not operate for several days in a row, affecting people who need urgent banking services.

The timing of the strike could worsen the situation for customers. Jan 24, 2026, falls on the fourth



Saturday of the month, when banks are already closed. January 25 is a

Sunday, followed by Republic Day on January 26, which is a national holiday.

With the strike planned on Jan 27, banks could remain shut from January 24 to January 27. This means customers may not be able

India's FDI soars 73pc to \$47bn, says UNCTAD

NEW YORK: UNITED NATIONS Foreign Direct Investment (FDI) in India surged by 73pc last year, bringing in \$47 billion, according to UNCTAD. The increase was "mainly due to large investments in services -- including finance, IT and R&D -- as well as manufacturing, supported by policies aimed at integrating India into global supply chains", the UN trade agency said in a report.

India's FDI growth rate was among the highest. Investments in data centres in India totalled \$7 billion during the first three quarters of last year, according to the latest issue of the Global Investment Trends Monitor. That put India in

seventh place among the countries receiving investments for data centres during that period. However, in the fourth quarter, FDI in the sector jumped significantly, making the sector ever more dynamic. Google announced in Oct that it was investing \$15 billion in an AI hub in Andhra.

In Dec, Microsoft announced \$17.5 billion investments in AI and cloud infrastructure and data centres. And also in Dec,

Amazon said it would invest \$35 billion in AI and other sectors. These investments are likely to be spread over a few years. Globally, the report said FDI increased last year by 14pc to \$1.6 trillion.

Bangaloreans want second Airport at Kanakapura

BANGALORE: Biocon chief Kiran Mazumdar-Shaw has reacted

strongly after reports said the Centre denied clearance for the proposed Hosur airport. The setback, linked to defence airspace concerns, has renewed focus on alternate airport sites around Bengaluru and Tamil Nadu. Though Hosur is very close to Bangalore, it is technically in Tamil Nadu. Thus the new airport can be a second airport to Bangalore. Following the opening of the ultra modern Navi Mumbai airport.

IT firms hire freshers

(Cont. from page - 2) skill-based. Firms also said demand is stable, but future workforce growth will be slower and more specialised as AI changes how technology services are delivered.

Most IT companies in India are currently unfolding their restructuring plans, which are described as a move from a scale-and-manpower model to an efficiency-and-automation model. Several firms highlighted restructuring-related actions and costs during FY26. TCS said its workforce review led to the release of about 1,800 em-

ployees during the year so far and would continue into the next quarter.

"We continue to hire and seek for top talent, both from the lateral market and from the campuses as well. What we had announced as part of the restructuring, we continue to look for support people with deployment in the future roles. And wherever we are not finding success, we are releasing," TCS management said during the Q3 press conference, adding that the exercise would continue into the next quarter but that the company was "not really going after numbers."

The United Forum of Bank Unions (UFBU) said that the issue was discussed during wage settlement talks in March 2024. However, the agreement has still not been implemented, leading to growing frustration among bank staff.

(Cont. from page - 2) driven by a convergence of major global events.

"It's an incredible year for us. In 2026, you've got three major events happening in the US that are really once in a lifetime," he said. Highlighting the FIFA World Cup, Dixon said, "The FIFA World Cup is coming to the US

this summer. It'll be in the months of June and July, and it's the largest World Cup ever, with 48 teams in 11 host cities across the US, from Seattle to Miami."

He added that the tournament would generate excitement not just for football fans but also for local communities across the country.

India becomes second largest...