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PASSPORT TO GLOBAL JOB OPPORTUNITIES



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Saudi's shift from Iqama to skill-based work permits

RIYADH: Saudi Arabia has replaced its traditional iqama-based system with a new skill-based work permit classification starting July 2025. Foreign workers are now categorised as High-Skill, Skilled or Basic based on qualifications, experience, salary and age. Managed via the Qiwa platform, this reform supports Vision 2030 by aligning talent with national workforce standards and improving labour market efficiency.

The Work Permit Classification is being implemented in two phases: first for current non-Saudi workers

from July 5, 2025, then new arrivals Aug 3, 2025.

In a major shift from the decade-old, one-size-fits-all work visa system, Saudi Arabia has launched a new skill-based classification for work permits. Effective July 5, 2025, this policy divides all expatriate workers into three clear categories—high-skill, skilled and basic, based on factors like qualifications, experience, salary and age. Here there a clear breakdown of how the system works, who it affects and what you need to know if you are working in the Kingdom or planning to.

For years, all foreign workers in Saudi Arabia held the same type of residency and work permit (commonly known as the Iqama), regardless of their job or experience level. From janitors to surgeons, everyone operated under a general system that didn't reflect their actual skills or roles. That's now changed.

As of July 2025, the Saudi Ministry of Human Resources and Social De-

velopment (HRSD) has rolled out a new work permit classification system aimed at modernising the labour market. The system is aligned with Saudi Vision 2030, which focuses on improving efficiency, attracting talent and better regulating the workforce. The main purpose of this new system is to: Classify non-Saudi workers based on actual skills and job requirements. Encourage the hiring of highly

skilled workers. Create a transparent, merit-based labourmarket.Improve alignment between job roles and the Saudi Standard Classification of Occupations (SSCO) How the 2025 Work Permit Classification works: The classification breaks foreign workers into three skill tiers: High-Skill, Skilled and Basic. These categories are determined using five criteria: educational qualifications, professional experience, skills, professional accreditation. The evaluation is fully automated and managed via the Qiwa platform, a digital system under the Ministry of Human Resources.

Jap agency upgrades India's sovereign rating to BBB+

TOKYO: Japanese credit rating agency -- Rating and Investment Information, Inc. (R&I) -- has upgraded India's long-term sovereign credit rating to "BBB+" from "BBB", while retaining the "Stable" Outlook for the Indian economy. This is the third such upgrade by a sovereign credit rating agency this year, following S&P's upgrade to "BBB" (from BBB-) in Aug 2025 and Morningstar DBRS' upgrade to "BBB" (from BBB (low)) in May 2025, reaffirming India's position as one of the most dynamic and resilient major economies in the world.

As per R&I's India sovereign rating, the ratings upgrade is supported by India's position as one of the world's largest and fastest-growing economies, underpinned by its demographic dividend, robust domestic demand and sound government policies.

R&I in its report recognises the progress in fiscal

consolidation by the government, driven by buoyant tax revenues and rationalisation of subsidies, and manageable level of debt along with high growth. It also highlights India's strengthened external stability, reflected in modest current account deficit, stable surpluses in services and remittances, low external debt-to-GDP ratio, and sufficient forex

cover.The agency further stated that the risks associated with the financial system remain limited. "While the government has been increasing capital expenditures, it has managed to reduce the fiscal deficit thanks to the tax revenue increase backed by the strong domestic demand as well as the cut of subsidies", the agency noted in its statement.



Modi inaugurates Mumbai's international cruise terminal

MUMBAI: The Mumbai International Cruise Terminal (MICT) dominates Mumbai's maritime landscape as India's largest and most modern cruise facility, officially inaugurated by Prime Minister Narendra Modi on Sept 20, 2025. Located at Indira Dock, the state-of-the-art terminal is designed to handle one million passengers annually, accommodate five cruise ships at once, and serves as a crucial component of the "Cruise Bharat Mission" to boost India's cruise tourism and global positioning.

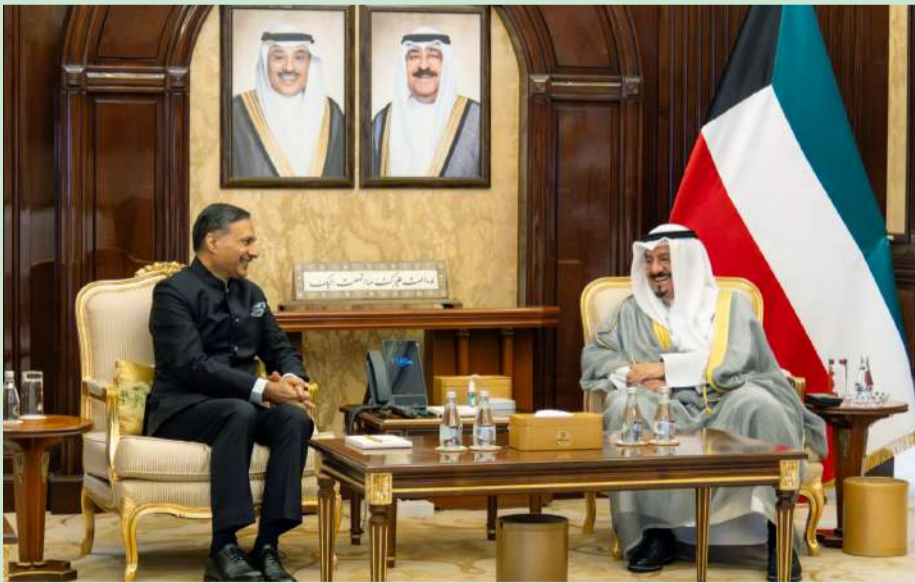
Key Features of the Mumbai International Cruise Terminal (MICT):

Scale and Capacity:It is India's largest international cruise terminal, with the capacity to handle one million passengers each year.

Modern Design:The terminal boasts a wave-inspired ceiling, a sea-facing glass facade, and minimalist, modern interiors that reflect Mumbai's maritime heritage.

Passenger-Focused Facilities:It features 72 immigration and check-in counters, along with a dedicated parking bay for over 300 vehicles.

A FAREWELL CALL



Outgoing Ambassador of India Dr Adarsh-Swaika paid a farewell call on HH Sheikh Ahmad Abdullah Al-Sabah , the prime minister of Kuwait. The ambassador conveyed greetings of PM Narendra Modi and expressed deep gratitude for the guidance of His Highness in strengthening the relations.



Concluding session of the TAAI 68TH convention in Abu Dhabi.

Jeddah to host annual Haj Conference

RIYADH: The fifth annual Haj Conference and Exhibition will take place in Jeddah in Nov. Taking place from Nov 9-12, it is being organised by the Ministry of Haj and Umrah, partnering with the Pilgrim Experience Programme, with the theme "From Makkah to the World."

The event, under the sponsorship of Custodian of the Two Holy Mosques King Salman bin Abdulaziz Al Saud, follows on from a successful fourth edition, which drew more than 1.2 lakh attendees from around the world. It featured more than 220 exhibitors from 137 nations and generated more than 670 collaborative agreements.

Programming for this year includes over 80 sessions and 60 specialised workshops for academics, researchers, pilgrim services offices, diplomatic representatives and trainees. King Abdulaziz Foundation (Darah) will contribute significantly through its History of Haj and the Two Holy Mosques Forum, examining historical and cul-

tural aspects of pilgrimage and the evolution of Islam's holiest sites. It will explore modern technology applications for documenting and presenting Haj experiences through interactive digital platforms, advancing public understanding of pilgrimage heritage.

Industries involved include travel, transportation, telecommunications, healthcare, food services, hospitality, technology, insurance, crowd management and logistics. Non-profit organisations will present collaborative initiatives offering innovative solutions for service enhancement and sustainability goals.

The accompanying exhibition will span over 52,000 sq. metres and feature more than 260 exhibitors. An Innovation Zone will bring together 15 startups and entrepreneurs competing across three challenge categories to develop forward-looking Haj service solutions.

"Ministry officials characterise the conference as a unique global forum for expertise exchange

and technology demonstration, facilitating partnerships between government agencies, private companies and non-profit organisations," said a statement. "They position it as the world's only specialised international platform focused on Haj system development and innovation, promoting cross-sector co-ordination in serving pilgrims."

The initiatives align with the Pilgrim Experience Programme objectives within Saudi Vision 2030. Interested parties can learn more and register for the event at www.hajjconfex.com

Air India Express starts daily Bengaluru-Bangkok flight

MUMBAI: Air India Express has announced new daily direct flights between Bengaluru and Bangkok.

The new service aims to provide travellers from Bengaluru and neighbouring regions convenient, non-stop connectivity to Thailand, especially, during the upcoming fes-

Reckless US move, says lawmakers

WASHINGTON: US lawmakers and community leaders voiced concern over US President Trump's plan to impose a \$100,000 fee on H-1B visa applications, calling the move "reckless" and "unfortunate" that will have a "huge negative" impact on the IT industry.

Trump's visa fee is a "reckless attempt to cut America off from high-skilled workers who have long strengthened our workforce, fuelled innovation and helped build industries that employ millions of Americans," Congressman Raja Krishnamoorthi said.

Krishnamoorthi said many H-1B holders ultimately become citizens and launch businesses that create well-paying jobs in the US. While other nations race to attract global talent, the US should strengthen its workforce and modernise our immigration system—not erect

barriers that weaken our economy and security," he said. Former advisor to ex-President Joe Biden and Asian-American community leader on immigration policy, Ajay Bhutoria, warned of a potential crisis for the US technology sector's competitive edge with Trump's new plan to impose the "staggering" H-1B fee.

"The H-1B programme, a lifeline for innovation that has attracted top talent from around the world, faces unprecedented barriers with this massive jump from the current \$2000-\$ 5000 total fee, which will crush small businesses and startups reliant on diverse talent," Bhutoria said. He said the move may backfire by pushing talent to competitors like Canada or Europe. He called for a balanced reform like exempting startups or prioritising merit-based selection instead of "this extreme overhaul".



tive and holiday season. "To celebrate the launch, the special introducto-

ry Xpress Value fares start at Rs 16,800 for a round trip. The one-way fares for Bengaluru—Bangkok is Rs 9,000 and Bangkok—Bengaluru is Rs 8,850," it was stated. Bookings are now open on the airline's award-winning website, airindiaexpress.com, mobile app, and other major booking channels.

According to the airlines company, there will be a flight from Bengaluru to Bangkok everyday at 11 am (IST), which will reach its destination at 4:45 pm (IST). The return flight from Bangkok will be at 5.45 pm (IST) and it will land in Bengaluru at 8.30 pm (IST).

Saudi Aramco to invest in Indian refineries

RIYADH: Saudi Aramco is in talks to invest in two planned refineries in India as the world's top oil exporter looks for a stable outlet for its crude in the world's fastest-growing emerging market.

India, the world's third-biggest oil consumer and importer, wants to become a global refining hub as Western companies cut crude processing capacity in their shift to cleaner fuels. Meanwhile, Saudi Arabia's share of

India's oil imports has declined as refiners that have invested billions of dollars in upgrading their plants diversify crude sources to tap cheaper alternatives, including from Russia. Aramco is in separate talks to invest in Bharat Petroleum Corp's (BPCL), opens new tab planned refinery in Andhra and and ONGC opens new tab refinery in Gujarat state, sources said.

While ONGC's Gujarat refinery plans are at a nascent stage, BPCL's

chairman had said that it aimed to invest \$11 billion in its Andhra refinery and petrochemical project. Two refinery sources said separately that the projects would proceed regardless of whether Aramco invests.

Sources said state-controlled Aramco proposes to supply oil equivalent to three times its stake in each project, and wants to sell its share of production either in India or by export.

"We want flexibility in crude procurement. If we

give them 30pc stake, they want to supply crude equivalent to 90pc of the capacity, which is not possible," the second refinery source said.

Other details, including potential investment size and the configuration of the planned refineries, were not immediately available. India's foreign ministry did not respond to a request for comment. Aramco has long been scouting for refining opportunities in India.

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FOREX RATES
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Currency	BillBuy	BillSell
US Dollar	87.62	88.78
British Pound	118.75	120.42
Euro	103	105.18
Japanese Yen	59.31	60.25
Swiss Franc (CHF)	110.08	112.52
Canadian Dollar	63.24	64.66
Australian Dollar	57.76	59.02
Norwegian Krone	8.76	9.02
Swedish Krona	9.27	9.54
New Zealand Dollar	51.28	52.44
Hong Kong Dollar	11.12	11.46
Kuwaiti Dinar	294.3734	283.0727
Singapore Dollar	68.08	69.6
Saudi Arabian Riyal	23.06	23.79
United Arab Emirates	23.6	24.28

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UAE VISA IMPORTANT UPDATE
MANDATORY ENTRY PERMIT VISA APPLICATION REQUIREMENTS

Dear Team,

Please be informed that the **"Passport External Cover Page"** has now been added as a mandatory requirement for all entry permit applications.

Effective immediately, the following documents must be submitted when applying for a new entry permit :

- **Passport copy**
- **Clear passport-size photo**
- **Hotel booking confirmation**
- **Round-trip ticket copy**
- **Passport External Cover Page**

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Day 1 Arrival at Agatti

Arrival at Agatti Airport, transfer to the hotel. Enjoy a welcome drink, check-in, lunch, and relax on the beach or explore the island.



Day 2 Agatti – Water Sports & Sightseeing

Enjoy water activities followed by island sightseeing – visit the jetty, desalination plant, Lagoon Beach, and Archaeological Museum.



Day 3 Kalpitti Island Excursion

Morning boat trip to Kalpitti Island and return. Overnight at Agatti.



Day 4 Agatti to Bangaram

After breakfast, transfer to Bangaram by speedboat (1 hour). Welcome drink and check-in at resort.



Day 5 Bangaram – Water Sports & Optional Island Tour

Indulge in water sports. Optional day trip to Thinnakara & Parali Islands (INR 1200 extra).



Day 6 Departure

Transfer to Agatti by boat (45 mins) and board flight to Cochin.

GULF FAQs

Can a father continue to sponsor family if he relocates to another country?

I have been working in a company in Dubai for the past 10 years. My wife and children are currently under my sponsorship. I have recently received a job offer in Saudi Arabia, which I intend to accept. However, I would like my school-going children to complete their academic year in the UAE before joining me in Saudi Arabia. I plan to relocate next month, but I would like my wife and children to stay in the UAE until April. What are my options to ensure they can legally stay in the country during this period?

In the UAE, Article 11 of the Federal Decree-Law No. (29) of 2021 Regarding Entry and Residence of Aliens states that if an individual remains in the country illegally after his

or her visa or residence permit has been cancelled or expired, such individual shall be subject to an administrative fine for each day they continue to stay illegally in accordance with the below:

"Cancelling and expiring of visa or residence: Any alien whose visa or residence permit has been cancelled or whose residence has expired with the expiration of the period of the visa or residence permit, and does not initiate renewal – in cases in which this is permissible – or if he did not leave the state within the periods determined by the Executive Regulations of this Decree-Law, an administrative fine shall be imposed on him for each day in which he resides ille-

gally in the state as of the date of the expiry of these periods, and the value of this fine shall be determined by a decision of the Council of Ministers."

The residence permit of family members will be valid for the same duration as the sponsor's residency permit. The residence period for family members cannot exceed

the sponsor's residence period. Once the sponsor's permit expires, the family members' permits shall also expire, regardless of when such residency visas were issued. This is in accordance with Article 54 (3) of Cabinet Resolution No. (65) of 2022 Issuing the Executive Regulations of Federal Law by Decree No. (29) of 2021

Concerning the Entry and Residence of Foreigners, which reads as:

"The family members' residence permit shall be granted for the same period of residence as the guarantor/head of the family, and in all cases, the validity term of residence for family members shall not exceed the validity term of the residence of the guaran-

tor/head of the family."

Based on the aforementioned provisions of law, you have options to manage your children's visa status after your relocation. Once your employer cancels your residency visa, you will need to cancel the residency visas for your wife and children currently under your sponsorship. However, your wife may be eligible to sponsor her own and your children's visas if she is employed and meets the necessary requirements.

Additionally, you may consider contacting your country's embassy or consulate in the UAE for assistance. They may be able to provide support or guidance regarding your children's education and residency on compassionate grounds, especially if alternative sponsorship options are not available.



How to open a joint bank account in the UAE?

Is it possible to open a joint bank account with my wife in UAE?

Whether you're looking to manage household expenses, save for future plans or simply share financial responsibilities with a partner or family member, opening a joint bank account in the UAE is a practical solution. The process is relatively simple, but with a range of account types, documentation requirements and varying fees across different banks, it's important to understand what's involved before you start.

Research banks and select one that meets your needs in terms of fees, services, ATM access, and online banking facilities. Some well-known banks offering joint accounts in-

clude: Emirates NBD, Abu Dhabi Commercial Bank (ADCB), Dubai Islamic Bank (DIB),

Mashreq Bank, First Abu Dhabi Bank (FAB), Decide on the type of joint account-There are two primary types of joint bank accounts:

Joint Account with "Either or Survivor" Either account holder can perform transactions independently. If one account holder passes away, the surviving holder continues to have access to the account. Joint Account with "Both to Sign" -- Both account holders must sign off on any transaction or account change, providing more control over the account's use.

At a minimum, you will need the following documents: Original Passports:

For both account holders.

Emirates ID Cards: For UAE residents. UAE Residence Visas: For non-GCC nationals. Proof of residence in the UAE: This could be a utility bill, rental agreement, title deed, or an employment letter. Additionally, if your chosen account has a minimum salary requirement, at least one account holder will need to provide one of the following: Trade Licence: If self-employed. Salary Certificate: If employed in the government or public sector. Salary Transfer Letter: If employed by a private company. Banking fees: Be mindful of any charges associated with joint accounts, including maintenance fees and ATM withdrawal charges. While fees vary by bank, it's essential

to confirm all costs upfront. Joint accounts can be created from new savings or current accounts or you can convert an existing individual account into a joint one. The operation type will depend on whether the account is set up as Singly Operated (where either account holder can access the account independently) or Jointly Operated (where both account holders must sign for transactions).

Eligibility criteria: To open a joint bank account in the UAE, both applicants must: Be 18 years or older. Be UAE residents. (Non-residents may face additional requirements.) After deciding on the bank and ensuring you have the necessary documents, both account holders must visit the bank branch to-

gether to complete the account-opening process. Although some banks allow you to initiate the process online, the final verification and submission of original documents will usually require an in-person visit.

Access to account: Both account holders are equally responsible for any debts or liabilities associated with the account. It's important to clarify how both account holders can manage and access the account, especially if the account is set to be "Jointly Operated". Many banks in the UAE offer mobile apps and online banking platforms, which you can use to manage your joint account. Ensure that both account holders are registered for online banking if you intend to access the account remotely.