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TAFI, MTDC sign MoU to boost tourism in Maharashtra

MUMBAI: A significant milestone for the travel and tourism industry was achieved here as the Travel Agents Federation of India (TAFI) and the Maharashtra Tourism Development Corporation (MTDC) signed a Memorandum of Understanding (MoU) to collaboratively promote and strengthen tourism across Maharashtra.

The MoU was signed in the presence of senior officials from both organisa-

tions. Representing MTDC were Neelesh R Gatne, IAS, Managing Director; Chandrashekhar Jaiswal,



GM; and Manasi Kothare, Head – Business Development & Tourism Initiatives.

Representing TAFI were Abbas Moiz, President; Jitul Mehta, National



A tourism MoU was signed by Neelesh R Gatne (IAS), Managing Director, MTDC and TAFI president Abbas Moiz

Joint Secretary and Arun laboration aims to promote Maharashtra as a preferred tourism desti-

nation through joint marketing initiatives, travel trade engagement, des-



ination promotions, FAM trips, capacity building and innovative tourism campaigns.

The partnership reflects (**Cont. on page - 2**)



AI Express cancels Bahrain, Kuwait flights

MUMBAI: IndiGo is assessing the situation in West Asia and Air India Express has cancelled its flights to Bahrain and Kuwait till July end amid a flare up of tensions in the region.

IndiGo operated around 160 flights daily to West Asia, prior to March and that dropped to 20-30

flights a day during the peak of the crisis. Since then IndiGo has restored around 90pc of its capacity to the region by end of June.

Air India Express too restored its entire network in the region with flights to Salalah (Oman) and Kuwait resuming earlier in (**Cont. on page - 2**)

Aviation ministry warns passengers against fake air Suvidha websites

MUMBAI: The ministry of civil aviation has warned passengers against fake Air Suvidha 2.0 websites that redirect users to payment gateways, reiterating that the Health Self-Declaration service is free and available only through the official government portal.

The civil aviation ministry has advised international passengers to use only the official Air Suvidha 2.0 portal and avoid fraudulent websites seeking payments. The ministry of civil aviation has warned passengers against fraudulent



websites and portals impersonating the official Air Suvidha 2.0 platform and redirecting users to payment gateways.

IndiGo seeks to settle CCI case by offering refunds, slot surrender and crisis plan. Air Suvidha 2.0 is an upgraded contactless Passenger Health Self-Declaration Portal that

enables international arriving passengers to submit a mandatory online Health Self-Declaration covering their 21-day travel history, exposure history and related symptoms before immigration clearance.

The ministry said passengers should use only the official government portal and avoid making payments on unauthorised websites. In a public advisory, the ministry clarified that Air Suvidha 2.0 services are provided free of cost and passengers are (**Cont. on page - 2**)

FlyCreative Online Limited reinforces industry tie-ups at Grand B2B Partner-Meet in Kannur

KANNUR: In a significant initiative to strengthen travel trade ecosystem, FlyCreative Online Limited successfully hosted its B2B Partner Meet in Kannur, bringing together eminent travel industry leaders, airline managers from North Kerala, business associates, trade partners and distinguished guests from the socio-political fraternity.

The event served as a vibrant platform to delib-



At the FlyCreative B2B Partner Meet held in Kannur (Kerala), from right are: Corporation Councillor Rijil Makutty, Kannur Mayor Adv P Indira, KV Sumesh MLA, FlyCreative CMD VS Abdulkareem and Adl Karim, Joint MD of FlyCreative



Airline partners at the B2B meet at Kannur participants exchanged ideas on emerging market trends, digital transformation on the future of the travel and tourism industry, with a strong focus on collaboration, innovation and sustainable growth. The (**Cont. on page - 2**) **Glimpses on page - 7**

FlyCreative Online Limited reinforces industry..

(Cont. from page - 1)
mation and the evolving expectations of travellers and their servicing agents in an increasingly technology-driven environment.

Addressing the gathering, VS Abdulkareem, CMD of FlyCreative Online Limited, emphasised that while the travel industry has witnessed unprecedented technological advancement, resilient digital platforms, real-time accessibility and innovative distribution systems, technology alone cannot sustain the industry's long-term growth.

He observed that the strength of the travel and tourism sector lies in its people and partnerships. The Ecosystem deserves and demands greater collaboration among all stakeholders. Collaboration is a foundation for sustainable and inclusive growth.

Abdulkareem, further stated that, healthy competition should always be complemented by meaningful co-operation, enabling every stakeholder to grow while delivering greater value to customers. He noted that such collaboration would strengthen the distribution of travel products and services across all verticals, expand market opportunities, generate large-scale employment and enhance cus-

tomers' confidence through reliable, transparent and professional services. He further emphasised that total integrity, ethical business practices and mutual respect are essential for a healthy and sustainable market environment. A collaborative approach, he said, would strengthen business resilience and ensure the travel fraternity continues to contribute significantly to economic development, tourism promotion and employment generation.

Interactive networking saw active participation



tomers' confidence through reliable, transparent and professional services.

He further emphasised

from airline partners, travel professionals and B2B partners who discussed changing consumer behaviours,



Team FlyCreative at Grand B2B Partner-Meet

digital innovation, operational efficiency and new business opportunities. The event also served as a networking platform to strengthen partnerships and explore avenues for mutual growth.

The B2B Partner Meet concluded with a shared commitment to strengthen industry collaboration, adopt innovation responsibly and build a resilient, transparent, custom-

er-centric and future-ready travel and tourism ecosystem. With a legacy spanning nearly five decades, Flycreative Online Limited, continues to reinforce its position as a comprehensive travel and tourism solutions provider by integrating advanced technology with strong human relationships, ensuring inclusive growth across the travel and tourism value chain.

Al Express cancels Bahrain...

(Cont. from page - 1)
the month. But the restart of hostilities has led airlines to review the operations. "We are assessing the situation because the crisis has flared up again. Our intention is to continue operations to West Asia till the point it is safe for us to operate," IndiGo's Chief Financial Officer Gaurav Negi told analysts in post result conference call.

IndiGo, however, did not respond to a query. An Air India Express executive said the airline is closely monitoring the situation in the region. Affected passengers have been of-

fered refunds or rebooking. Overall 600 flights are scheduled between India and West Asia in July and this is 7.2pc lower compared with last year.

The caution on the part of some airlines comes following rising tensions between Iran and the US. Among international airlines while Sri Lankan airlines has cancelled flights to Kuwait, Qatar Airways has temporarily suspended flights to Bahrain, Kuwait and Erbil (Iraq). The US, the UK, Canada and Australia have renewed their travel advisories for the region.

South Western Railway will operate four special trains for Onam

BENGALURU: South Western Railway (SWR) will operate four special trains between Mysuru, Kannur and Bengaluru Cantonment to clear extra rush of passengers during the Onam festival.

Train No 06227 will leave Mysuru at 10.30pm on Aug 25 and reach Kannur at 2pm the next day. The return service (06228) will leave Kannur at 6.25pm

on Aug 26 and arrive at Bengaluru Cantonment at 8.35am the following day. The second pair of services (06229) will leave Mysuru at 11.55pm on Aug 29 and reach Kannur at 5.50pm the next day; 06230 train will leave Kannur at 7.45pm on Aug 30 and reach Cantonment at 10am the following day. The trains will stop at Mandya, KSR Bengaluru, Krish-

narajapuram, Bangarapet, Salem, Erode, Tiruppur, Podanur, Palakkad, Shoranur, Tirur, Kozhikode, Vadakara and Thalassery. They will have 20 coaches, including one AC two-tier coach, two AC three-tier coaches, nine sleeper class coaches, six general second-class coaches and two luggage-cum-brake vans.

TAFI, MTDC sign MoU...

(Cont. from page - 1)
a shared commitment to enhancing visitor experiences, increasing tourist arrivals, supporting local tourism stakeholders and showcasing Maharashtra's rich heritage, culture, wildlife, spiritual circuits, beaches, and emerging tourism products to domestic and international travellers.

The signing of this MoU marks the beginning of a long-term partnership that will contribute significantly

to the growth and sustainability of Maharashtra's tourism sector. Together, TAFI and MTDC look forward to creating new opportunities, stronger industry partnerships and positioning Maharashtra as one of India's leading tourism destinations. Agents can now Register and book MTDC resorts online and add additional revenue.

MIDC will conduct training to TAFI agents by end August 2026.

(Cont. from page - 1)
not required to pay any fee to submit the self-declaration form.

The ministry also advised travellers to verify the website address carefully before entering personal or travel-related information and to rely only on official government communications for updates related to Air Suvidha 2.0. The advisory was issued as a public awareness measure to prevent passengers from falling victim to fraudulent websites claiming to offer Air Suvidha 2.0 services.

Aviation ministry warns passengers...

The ministry reiterated that travellers should access only the official Air Suvidha 2.0 portal for submitting the required declaration and avoid sharing personal information on unauthorised platforms. Air Suvidha 2.0 is an upgraded contactless Passenger Health Self-Declaration Portal developed by the Ministry of Civil Aviation, Delhi International Airport Limited (DIAL) and the Directorate General of Health Services (DGHS). It was launched to strengthen public health surveil-

lance at Points of Entry following the WHO declaration of the Ebola/Bundibugyo virus disease outbreak as a Public Health Emergency of International Concern (PHEIC). The portal allows international arriving passengers to submit a mandatory online Health Self-Declaration covering their 21-day travel history, exposure history and related symptoms, if any, before immigration clearance. Passengers can complete the form up to 24 hours before arriving in India.

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Currency	Bill Buy	Bill Sell
US Dollar	95.59	96.83
British Pound	127.6	129.43
Euro	108.66	110.94
Japanese Yen	58.43	59.34
Swiss Franc (CHF)	116.78	119.33
Canadian Dollar	67.58	69.08
Australian Dollar	66.68	68.12
Norwegian Krone	9.87	10.16
Swedish Krona	9.77	10.05
New Zealand Dollar	55.08	56.28
Hong Kong Dollar	12.03	12.4
Kuwaiti Dinar	316.7334	297.4906
Singapore Dollar	73.78	75.45
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U A E Dirham	25.69	26.5

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MINISTER OJ JANEESH FELICITATED AT FLYCREATIVE OFFICE

KODUNGALLUR: Kerala Minister for Youth Welfare, Sports and Registration, Adv. O. J. Janeesh, was felicitated at the FlyCreative office in Kodungallur to-day during a courtesy visit. The Minister was warmly welcomed by the FlyCreative team and interacted with V. S. Abdulkareem, CMD, FlyCreative, during the visit. Discussions focused on Kerala's tourism potential and the need to further promote the state as a preferred destination. Abdulkareem assured the Minister of FlyCreative's continued support in promoting Kerala tourism, leveraging the company's role as a Destination Management Company (DMC) for Kerala.

He said FlyCreative currently facilitates an average of 10 FIT-leisure arrivals every month, besides around two group arrivals per month to the state. He further said FlyCreative is working towards increasing the flow of international and domestic visitors to Kerala and contributing to the State Government's vision of taking Kerala tourism to greater heights. The interaction provided an opportunity for a cordial exchange of ideas and reaffirmed FlyCreative's commitment to supporting the growth and promotion of Kerala's tourism sector.





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GULF FAQs

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 re-

solving 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.

What to do when a client refuses to pay for finished work?

My company completed contracting work for another company, which has refused to pay the due amounts without any reason. Do we have the right to claim compensation for our losses due to their delay, even though we do not have written evidence of such losses?

You have the right to claim such compensation even if you do not have written evidence, because, as a general rule, anyone harmed by an unlawful act has the right to claim compensation for the resulting damage, whether existing or subsequent, provided that the three elements are present:

fault, harm and a causal link between them.

Compensation is usually estimated and decided by the court, taking into consideration several

circumstances, including whether you breached your obligations in carrying out the assigned work or not. It is established by Cassation Court No. 991/2025 (Commercial) that "a debtor's delay in paying what is due without a valid excuse constitutes harm to the creditor.

This harm, resulting from the debtor's procrastination in payment, entitles the creditor to compensation, in accordance with the law. The debtor's deprivation of the creditor's right to benefit from their dues necessitates compensation, even if the debtor did not use the money for their own benefit.



Advisory on accepting Black Sea jobs

NEW DELHI: The Ministry of External Affairs (MEA) has issued a fresh advisory urging Indian nationals to exercise utmost caution before accepting jobs on commercial vessels operating in or transiting the Black Sea region. The ministry said the security situation remains highly volatile due to the ongoing conflict, with merchant ships increasingly exposed to missile and drone attacks.

The advisory follows a series of attacks on commercial vessels that have



claimed the lives of five Indian seafarers since April 2026. The MEA has urged

prospective employees to carefully assess the risks associated with such as-

signments before signing up for work in the region.

Indian seafarers have been advised to obtain detailed information from employers, recruitment agencies and ship operators about the vessel's intended route, ports of call, security measures, insurance coverage and emergency response procedures. They have also been asked to ensure their employment contracts comply with international maritime standards and provide adequate provi-

sions for medical care, evacuation, repatriation and compensation in case of emergencies.

The MEA further urged Indian nationals to regularly follow advisories issued by the Directorate General of Maritime Administration (DGMA), the government and other competent maritime authorities. Those requiring assistance have been advised to contact the nearest Indian embassy or consulate through the emergency helplines provided by the ministry.

US court rejects Trump's bid to revive \$100,000 H-1B visa fee

WASHINGTON: A US federal appeals court has refused to stay a lower court order striking down the Trump administration's decision to impose a \$100,000 fee on H-1B visas for highly skilled foreign workers.

The three-judge bench at the Boston-based First Circuit Court of Appeals denied the federal government's motion to stay US District Judge Leo T Sorokin's June 8 ruling that struck down the fee, terming it an unlawful tax not authorised by Congress.

"...we deny the defendants' motion to stay pend-

ing appeal to this court, the district court's June 8, 2026, Memorandum and Order and accompanying Judgment," the bench ruled. The judges agreed with the plaintiffs -- 20 Democrat-ruled states -- that "the question here is not whether Congress may delegate the authority in question. It is whether Congress has done so".

President Donald Trump had issued a proclamation in Sept last year imposing a \$100,000 fee for obtaining new H-1B visas. The H-1B visa is a non-immigrant visa that allows US companies to employ for-

eign workers in speciality occupations that require theoretical or technical expertise. American technology companies depend on it to hire tens of thou-

India's forex reserves up at \$676bn

MUMBAI: India's forex reserves jumped by \$1.08 billion to \$676.237 billion during the week ended July 17.

In the previous reporting week, the overall forex kitty had jumped by \$964 million to \$675.157 billion. Forex reserves had expanded to an all-time high of \$728.494 billion during the week ended

sands of employees each year from countries like India and China. Citing a 1989 US Supreme Court ruling, the appeals court said the executive must

show that Congress had spoken "clearly" in conferring discretionary authority to impose financial burdens, whether described as "fees" or "taxes".

Feb 27 this year before the onset of the MidEast conflict, which led to several weeks of a drop as the rupee came under pressure and RBI had to intervene in the forex market through dollar sales.

For the week ended July 17, foreign currency assets, a major component of the reserves, increased by \$4.549 billion to \$551.057

billion, the central bank's data showed.

Expressed in dollar terms, the foreign currency assets include effects of appreciation or depreciation of non-US units, such as the euro, pound, and yen, held in the foreign exchange reserves. Value of gold reserves dropped by \$3.48 billion to \$101.749 billion during the week.

Saadia Zahidi, IATA's first woman director-general

GENEVA: The International Air Transport Association (IATA) has announced that Saadia Zahidi has been appointed by its Board of Directors to the position of Director General from Nov 1, 2026. Zahidi will be IATA's ninth Director General and the first woman appointed to hold the position.

She joins IATA from World Economic Forum (WEF) where she is a MD and Member of the Managing Board. Willie Walsh, IATA's current Director General, will conclude his duties on July 31, 2026.

The IATA Board has appointed Sandrine Le Borgne, IATA's Chief Financial Officer and Senior Vice President for Corporate Services, as Interim Director General for the intervening period.

Saadia's long experience at the World Economic Forum will enhance and strengthen IATA as the voice of the world's airlines. Global air transport is a trillion-dollar industry that has and continues to change the world for the better.

Saadia's appointment comes at a moment of significant change in the



international environment. Technology and geopolitics, among others, will reshape the industry in the future and Saadia brings the right skills to effectively articulate what our industry needs to continue con-

necting people and economies safely, efficiently and sustainably. She'll bring a fresh perspective to IATA that will grow its support for the airline industry on the foundations of IATA's well-established technical, financial and data capabilities, the press statement said.

Zahidi spent more than two decades at the World Economic Forum, where she served as MD and Member of the Managing Board.

She founded and currently heads its Centre for the New Economy and Society. Previously,

she led the WEF's Global Communications Group, Global Programming Group, and WEF's engagement with academics, civil society, and international organizations.

Zahidi founded and co-authors WEF's Future of Jobs Reports, the Future of Growth Reports, the Global Gender Gap Reports, and Chief Economist Outlooks. She has served on the UN Secretary-General's panel for Women's Economic Empowerment and the European Space Agency's High-Level Advisory Group.

Glimpses of FlyCreative B2B partner meet

