



# OVERSEAS NEWS AND EMPLOYMENT

## PASSPORT TO GLOBAL JOB OPPORTUNITIES



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IPEPCIL president Mr VS Abdulkareem addressing the 46th AGM at the Islam Gymkhana in Mumbai on Saturday. From left are: Vice president Mr Gulamali Gheewala, Vice-president Mr Albert Joseph, Mr VS Abdulkareem, General Secretary Mr Fahad Haroon Memon, Treasurer Mr Gulam Dastageer Syed, Joint Secretary Adam Ali and Joint Secretary Mr Ayaz Hassanally Nasser.



Mr Abu Azim Azmi (MLA) addressing the function.


## IPEPCIL concludes successful 46th AGM -2025

### Highlights opportunities and challenges in overseas recruitment sector

**MUMBAI (Sept 29):** The Indian Personnel Export Promotion Council (IPEPCIL), the apex body representing India's MEA-OE accredited overseas recruitment fraternity successfully concluded its annual general meeting

(AGM) under the leadership of its president Mr VS Abdulkareem . In his address, Mr Abdulkareem commended the collective efforts of member agencies in facilitating safe, legal and ethical migration – a vital contributor to India's foreign

remittances and growing global workforce presence. He emphasised that, global HR trends, demographic shifts and rapid technological advancements are opening new avenues for skilled Indi-



**" IPEPCIL'S AGM underscores, Overseas Recruitment's Role in Driving INDIA's Inward Remittances and Global Employment "**

## For NRIs Navratri boosts homebuying in India

**DUBAI:** For Indian expats in the UAE, the festive season is often more than celebrations — it's also the most popular time to invest back home. This year, the 2025 Navratri season is proving especially attractive for homebuyers, with tax reliefs, cheaper loans and generous offers from developers creating one of the strongest windows for property investment in recent years. Festivals matter for Indian property: Traditionally, home sales in India rise by as much as 30pc during Navratri and Diwali. Indian property developers roll out their most aggressive deals, while banks and RBI align policy to ease borrowing. For NRIs remitting money from the UAE, this period often becomes

the moment to act. RBI's cumulative 100 bps rate cut, which has made mortgages cheaper across Indian banks. GST reforms implemented at the start of Navratri, streamlining processes and cutting costs for buyers. Pradeep Aggarwal, Founder-Chairman of Gurugram (NCR)-based real estate developer Signature Global, said: "This festive season, we are expecting significant growth in housing demand, particularly in the mid and premium segments." Developments such as RBI's rate cut and the GST reforms have improved accessibility and boosted buyer confidence. Together, these factors have laid a solid foundation for robust demand." To capture festive buyers, Indian developers are lay-

ering on benefits: For instance, Signature Global is offering deals where buyers can book by paying 25pc upfront, receive a gold coin, and even stand a chance to win a luxury car. Similarly, Noida-based (Cont. on page - 6)

an talents, especially in the healthcare, infrastructure, technology and green economy sectors. The world is witnessing an unprecedented demand

for skilled and semi-skilled workers, with India's young and dynamic workforce . Our country is poised to become the preferred and (Cont. on page - 2)

## UAE largest source market For Mumabi airport

**MUMBAI:** Chhatrapati Shivaji Maharaj International Airport (CSMIA) welcomed over five million international passengers between Jan and Aug 2025. Over the past three years, international arrivals at the airport have grown at a compound annual growth rate (CAGR) of 21pc , highlighting Mumbai's ever-burgeoning (Cont. on page - 2)

## Abbas Moiz new TAFI president

**MUMBAI:** The Travel Agents Federation of India (TAFI) has announced the election of its new Managing Committee for the term 2025-27. The elections took place during the 31st Annual General Meeting (AGM) held in Mumbai. Abas Moiz is the new TAFI president. Other elected office bearers are: Vice Pres- (Cont. on page - 2)



Mmanaging committee of the Travel Agents Federation of India (TAFI).



**Congratulations to the newly elected TAFI National Managing Committee (2025–27)!**



Mr. Abbas Moiz – President (Shoiz LLP, Mumbai)



Mr. Anil Kalsi – Vice President (Ambe World Travels, Delhi)



Mr. Hitank Shah – National General Secretary (Alka Airlink, Ahmedabad)



Mr. Rai Achal Krishna – National Treasurer (Travel Assistance Bureau, Delhi)



Mr. Jitul Mehta – Joint Secretary (VP Travels (Mumbai) LLP, Mumbai)



Mr. Sunil Uttam – Joint Treasurer (Kass Travels Pvt Ltd, Pune)



Mr. Khushvinder Sarna – Managing Committee Member (The Federal Travels & Tours, Delhi)



Mr. Paulose K. Mathew – Managing Committee Member (Coraz Travels & Trade Links Pvt Ltd, Cochin)



Mr. Bright Manohar – Managing Committee Member (Ceeben World Travel Pvt Ltd, Chennai)



Mr. Ronak Shah – Managing Committee Member (World Travels Ltd, Ahmedabad)



Mr. Shailendra Khare – Managing Committee Member (Network Tours & Travels, Indore)



Mr. Shamim Shah – Managing Committee Member (Shah Travels Pvt Ltd, Srinagar)



Ms. Sumita Kashyap – Managing Committee Member (Sigma Travel & Cargo Pvt. Ltd, Chennai)



Mr. Ajay Prakash – Immediate Past President (Nomad Travels, Mumbai)



**Abbas Moiz new TAFI president**

(Cont. from page - 1) ident: Anil Kalsi, National General Secretary: Hitank Shah, Other MC members are: Rai Achal Krishna, Jitul Mehta, Paulose Mathew, Sunil Uttam, KhushvinderSarnaand A Bright Manohar.In addition, Shamim Shah, Ron-

ak Shah, Sumita Kashyap and ShailendraKhare were co-opted as per the bye-laws of TAFI at the first managing committee meeting held on the same day. Ajay Prakash will continue to serve as the immediate past president.

The new team is expected to lead TAFI with renewed vision and commitment, representing the interests of India’s travel trade community and strengthening its role in shaping the future of the tourism and aviation sectors.

**IBPC bids farewell to Indian envoy**

**KUWAIT CITY:** Indian Business and Professional Council (IBPC) in Kuwait hosted a farewell dinner for His Excellency Dr Adarsh Swaika, the

outgoing Indian Ambassador to Kuwait and Mrs. Vandana Swaika. The IBPC Executive Committee came together to express appreciation

for Dr. Swaika’s unwavering support and efforts in strengthening India-Kuwait relations, fostering trade and enhancing cultural ties within the community. Dr Swaika thanked IBPC members for their collaboration in initiatives that reinforced the partnership between the two nations. The gathering provided a warm and meaningful opportunity to celebrate his achievements and wish him success in his next role.



The IBPC in Kuwait hosted a farewell dinner for His Excellency Dr Adarsh Swaika, the Indian Ambassador to Kuwait, and Mrs. Vandana Swaika.

**Highlights opportunities, challenges in overseas...**

(Cont. from page - 1) dynamic workforce and our country is poised to become the preferred global talent hub, pointed out Mr Abdulkareem. However, he also drew attention to several pressing challenges facing the sector, including Increasingly complex and evolving compliance requirements in destination countries. The urgent need for enhanced skilling and upskilling to match the evolving demands of international employers. The persistent issue of unethical recruitment practices that tarnish the industry’s image and exploit vulnerable migrants. The president called for continued government support and deepercollaboration with the Ministry of External Affairs, its Overseas Employment Division And Indian missions abroad to ensure migration remains safe, transparent and beneficial for all stakeholders. He reaffirmed IPEPCIL’s commitment to advocating progressive policy reforms

that simplify and streamline overseas recruitment. Embracing innovation, expansion of EMIGRATE PORTAL to across the world, strengthening training and awareness programmes for both recruiters and emigrants to meetemerging global standards. Together, we must embrace innovation while upholding ethical recruitment practices. That is the only way to secure India’s place as a trusted global workforce partner,” he stated. The AGM reaffirmed the IPEPCIL’s dedication to building a future-ready, responsible and globally competitive overseas recruitment ecosystem, ensuring that India’s workforce continues to drive economic growth at home country and abroad. Concluding the session, the president underscore that inward remittances from the Indian expatriate workforce have now emerged among the country’s highest sources of foreign exchange earnings, outpacing many traditional sectors.

**UAE largest source market For Mumabi airport**

(Cont. from page - 1) prominence on the global travel map. With direct connectivity to 55 international destinations, CSMIA has solidified its position as one of the most globally connected airports in the region. The UAE remains CSMIA’s largest source market, contributing 1.5 million arrival passengers between Jan 2025 and August 2025. England and Thailand follow with 0.38 million and 0.32 million international arriving passengers, respectively. “CSMIA’s growing connectivity is also reflected in the seven new international routes added between April 2024 and 2025, linking Mumbai with Al-Fujairah, Tashkent, Krabi, Almaty, Amman, Manchester, and Tbilisi.

Meanwhile, emerging destinations such as Colombo (0.17 million arrival passengers), Kuwait (0.16mn arrival passengers) and Dammam (0.16mn arrival passengers) have become significant contributors to passenger volumes in 2025, highlighting evolving travel trends through Mumbai. This expansion demonstrates CSMIA’s growing global connectivity and its role in supporting both business and tourism,” a spokesman said. Between Jan 2025 and Aug 2025, arrivals rose steadily to over five million, compared with 4.8 million during the same period in 2024 and 4.1 million in 2023. Between Aug 2024 and Aug 2025, the airport handled 8.24 million international arrival passengers.

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**FOREX RATES**  
As on 29th September 2025 (In rupees)

Currency	BillBuy	BillSell
US Dollar	88.12	89.29
British Pound	118.34	120.08
Euro	103.03	105.23
Japanese Yen	59.17	60.12
Swiss Franc (CHF)	110.22	112.68
Canadian Dollar	63.02	64.46
Australian Dollar	57.66	58.97
Norwegian Krone	8.76	9.01
Swedish Krona	9.29	9.56
New Zealand Dollar	50.7	51.84
Hong Kong Dollar	11.18	11.53
Kuwaiti Dinar	296.76	287.38
Singapore Dollar	68.01	69.53
Saudi Arabian Riyal	23.19	23.93
U A E Dirham	23.74	24.43

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DIAMOND (CHILD)	RS.30,000	RS.8,000	RS.38,000
GOLD (ADULT)	RS.23,000	RS.10,500	RS.33,500
GOLD (CHILD)	RS.23,000	RS.7,000	RS.30,000

  
**VOYAGE DATES**

02 Oct	05 Oct 2025 (Advanced Schedule)
17 Oct	15 Oct 2025
17 Oct	21 Oct 2025
23 Oct	27 Oct 2025
29 Oct	02 Oct 2025
04 Nov	08 Nov 2025
10 Nov	14 Nov 2025

  
**Note : 10% hike from 01 Dec – 15 Jan | Age Policy : Adult : 10+ yrs | Child : 2-10 yrs**  
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Silver prices hit all-time



**MUMBAI:** Silver prices on Monday soared by Rs 7,000 to hit an all-time high of Rs 1.5 lakh per kg while gold also scaled a new peak of Rs 1,19,500 per 10 gms amid strong global trends, according to the All India Sarafa Association.

The precious metal of 99.9pc cent purity jumped Rs 1,500 to reach a lifetime high of Rs 1,19,500 per 10 gms (inclusive of all taxes), up from Rs 1,18,000 per 10 grams in the previous session.

In the local bullion market, gold of 99.5pc purity also rallied by Rs 1,500 to hit a record high of Rs 1,18,900 per 10 grams from Rs 1,17,400 per 10 grams on Saturday.

Silver prices, too, witnessed a sharp rally, climbing Rs 7,000 to touch a record Rs 1,50,000 per kilogram (inclusive of all taxes), extending gains for the fourth straight session. The white metal had ended at Rs 1,43,000 per kg in the previous trade.

In the overseas market, both gold and silver posted robust gains. Spot gold surged nearly two per cent to hit an all-time high of \$3,824.61 per ounce, while silver advanced more than two per cent to \$47.18 per ounce.

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# GULF FAQs

## Can you explain benefits of Dubai's Smart Rental Index?

**Is the Smart Rental Index beneficial to Dubai tenants?**

Tenants in Dubai are increasingly benefitting from the Smart Rental Index introduced as tenants are successfully challenging unfair and unjustified rent increases by the landlords. Therefore, rents in older buildings have started to correct downward six months after the introduction of Index as tenants successfully reverse landlord's decision to hike rents without a valid reason.

"Tenants are using the index it to stop unfair hikes — and successfully," said Grace Jackson, leasing manager – Dubai, Huspy.

"A landlord proposed a 25pc increase for a tenant. Using the Smart Index, we found the legal increase was only 10pc based on similar buildings and the law. After showing this, the landlord agreed to reduce the hike.

Another tenant in Dubai Marina challenged a 15pc rent jump. The Smart Index showed the market rent hadn't moved much for that building type. The landlord agreed to renew at the current rate," said Grace.

In Jan, the Dubai Land Department launched the Smart Rental Index 2025, which relies on an advanced building classification system that considers all technical and service-related aspects of properties. Each building is evaluated based on a comprehensive set of criteria, including technical and structural characteristics, the quality of finishes and maintenance, the building's strategic location and its spatial value, as well as the level of services and facilities available, such as maintenance, cleanliness and parking management.

"The new index uses real-time data and building

ratings to give more accurate rent estimates. In areas like Jumeirah Village Circle, for example, rents in older buildings have started to correct downward, while newer, well-maintained towers are maintaining or even increasing rent due to their higher building classification," she added.

According to real estate consultancy Cavendish Maxwell, rental contract data from Q1 2025 showed a notable increase in the share of renewal agreements, likely driven by the introduction of the New Smart Rental Index, which aims to protect tenants from steep rent increases by regulating permissible rent adjustments based on comprehensive market data. Renewals accounted for 70.1pc of contracts in Q1 2025, up from 61.1pc in Q4 2024 and 62.2pc in Q1 2024.

According to real estate

consultancy Cavendish Maxwell, rental contract data from Q1 2025 showed a notable increase in the share of renewal agreements, likely driven by the introduction of the New Smart Rental Index, which aims to protect tenants from steep rent increases by regulating permissible rent adjustments based on comprehensive market data. Renewals accounted for 70.1pc of contracts in Q1 2025, up from 61.1pc in Q4 2024 and 62.2pc in Q1 2024.

Grace Jackson added that most institutional landlords are following the rules set under the Smart Rental Index, but some private owners still try to push higher increases.

"However, tenants are now more informed. In Business Bay, one client was able to negotiate a better deal simply by showing the official index results. The landlord had no grounds to ar-

gue," she added.

Echoing other industry peers, she added that the Smart Rental Index has slowed down rent increases slightly.

"The index has made it harder for landlords to over-price units. It's brought more balance, especially in mid-range and older buildings."

Grace pointed out that the introduction of the Smart Rental Index marks a new era of accountability. "Agents now spend less time in subjective negotiations and more time educating both parties on what the data shows. In short, the Smart Index isn't just a tech update, it's a culture shift. And it's long overdue."

Overall, she added that this tool is making the Dubai rental market more balanced and data-driven, which benefits everyone by helping both sides make smarter decisions.

## Choosing a legal guardian: What every expat parent must know

**Can you please explain the process of choosing a legal guardian in UAE?**

Every parent works tirelessly to provide a life of security, stability and love for their children. But true protection goes beyond the present; it includes preparing for the unexpected and making decisions today that can safeguard your child's tomorrow. One of the most meaningful ways expat parents in the UAE can do this is by appointing legal guardians for their minor children through a registered will. This decision ensures that, should anything happen, your child's care and upbringing will be entrusted to the people you choose, not left to chance.

Why appointing a legal guardian is so important? In the UAE, many parents don't realise that if something happens to the father, the mother is not automatically considered the legal guardian of minor children. Without a registered will, this can

lead to court involvement and decisions that may not reflect your wishes. Stating a clear guardian in your UAE will helps avoid confusion and ensures a smooth transition of care.

Choosing a legal guardian is not just a legal box to tick. It's a deeply personal act that reflects your values, beliefs, and hopes for your child's future. Without a registered will in place, guardianship decisions may default to complex court proceedings, potentially resulting in unexpected delays or decisions that don't align with your wishes. But with a legally recognised will, your intentions are clearly documented and enforceable under the UAE law. "It's not just paperwork, it's protection. Appointing a guardian secures your child's future, exactly the way you intended," says Muhammad Tariq, managing partner at Legal Inz.

How the UAE law supports guardianship planning: In

the UAE, parents can formally appoint legal guardians for their minor children through registered wills under both the DIFC Wills Service Centre and the Abu Dhabi Judicial Department (ADJD). These frameworks allow for the appointment of permanent guardians, who will assume long-term responsibility, as well as temporary guardians based in the UAE, who can step in immediately to provide care until the permanent guardians are able to take over.

Many also name alternate guardians to cover unforeseen changes in circumstances. Parents can also structure their will to include layered guardianship appointing multiple guardians in a defined order of priority. This ensures there is always a trusted caregiver available to step in for the child.

This structure ensures a smooth and uninterrupted transition of care, offering legal clarity, emotional stability, and the reassurance

that a child will always be looked after by trusted individual(s) from the very beginning. Along with guardianship instructions, a will also allow parents to outline how their assets should be distributed, including naming their minor children as beneficiaries. This ensures not just care, but financial security, is preserved according to their wishes. Take action today, to secure their tomorrow: Your will isn't just a legal formality, it's a powerful commitment to your children's care, stability, and future. By appointing legal guardians through a UAE-registered will, you're making sure your children are protected by the people you trust, even in the most unforeseen circumstances.

"A registered will helps turn uncertainty into certainty, so parents can rest easy knowing their children are always protected," adds Tariq.

For over a decade, Legal Inz has helped thousands

of UAE families secure their children's future with confidence. Whether through DIFC or ADJD, our expert legal team ensures your will is fully compliant, clearly structured, and tailored to your family's needs. From appointing guardians to naming beneficiaries, every step is handled with care. Best of all, the entire will registration process can be completed 100 per cent remotely, with our trusted guidance, allowing parents to take this essential step with ease, flexibility and complete peace of mind. Now is the time to take control and secure your children's future, clearly, confidently and on your terms.

Take action now, give your children the certainty they deserve, no matter what tomorrow brings. Because when it comes to your child's future, certainty isn't a luxury, it's a responsibility. Secure your will today for their tomorrow. Speak to the experts at Legal Inz and get started on your will.

# India launches e-arrival card for foreign travellers from Oct 1

**NEW DELHI:** The shift to digital arrival cards has now reached India! The Indian government just announced that it is set to scrap its old-school paper disembarkation form and replace it with an e-arrival card. Starting Oct 1, 2025, all foreign travellers entering India will be able to submit their details online before reaching immigration.

The Ministry of Home Affairs (MHA) says the new e-arrival card will ease bottlenecks at airport counters and cut down wait times for travellers.

**UNDERSTANDING THE E-ARRIVAL CARD:** For decades, foreign travellers arriving in India have been required to fill out a disembarkation card, listing personal, travel and immigration details like passport number, flight details, purpose of visit and address in India. Immigration officers use this document to process entry.

From Oct 1, the paper disembarkation form will disappear. Travelers will instead complete a digital e-arrival card, a system already in place in several countries, including:

This move aligns India with a growing global trend to simplify border control, cut paperwork, and reduce long queues at immigration counters. Where to access the e-arrival card? The government has already launched a dedicated portal for the upcoming system: [indian-visaonline.gov.in/arrival](http://indian-visaonline.gov.in/arrival).

Currently, the site hosts a beta version of the form. It is available for testing but is not yet mandatory. Once the system officially goes live, travellers will be required to fill it out within five days before arriving in India.

**WHAT INFORMATION YOU'LL NEED:** The e-arrival card will request details similar to the old paper form. Here's what

you'll need to provide:

Full name, nationality, passport number, date of arrival in India, purpose of visit (tourism, business, study, medical, AYUSH, employment, research, or conference), countries visited in the past six days, address in India, email address, contact number, emergency contact details. Once submitted, travellers will receive a preview of their e-arrival card that can be presented on arrival.

## Abu Dhabi's non-oil trade with India surges 94pc in 2024

**ABU DHABI:** Abu Dhabi's non-oil trade with India surged by 94pc in 2024, highlighting the growing strength of economic ties between the two markets, according to officials at the Abu Dhabi-India Business Forum.

Co-organised by the Abu Dhabi Department of Economic Development



## Air Arabia launches early bird offer from Rs 6,038

**SHARJAH:** Air Arabia launches early bird promotion on one million seats beginning Rs6,038. This early bird offer is available for booking till Oct

12, 2025, with travel dates spanning from Feb 17 to Oct 24, 2026.

Air Arabia, the leading low-cost carrier in the Middle East and North Africa, unveiled an extraordinary early bird promotion called "super seat sale" with discounted offers on one million seats across the company's entire network.

The promotion includes non-stop flights from India to three airports across the UAE (Sharjah, Abu Dhabi and Ras Al Khaimah) and beyond to other onward destinations like Munich, Prague, Milan, Vienna, Warsaw, Athens, Moscow, Baku, Tbilisi, Nairobi, Cairo and many more with fares starting from Rs 6,038 one way.

This early bird offer is available for booking till Oct 12, 2025, with travel dates spanning from Feb 17 to Oct 24, 2026.

The Rs 6,038 ticket sale extends to non-stop flights originating from Mumbai, Delhi, Ahmedabad, Bengaluru, Hyderabad, Chennai, Kolkata, Jaipur, Nagpur, Goa, Thiruvananthapuram, Kochi, Coimbatore, and Kozhikode into Sharjah, Abu Dhabi and Ras Al Khaimah and beyond.

# Tourism boom: Vietnam makes visa exemption processing in one day

**HANOI:** Visa-exemption certificates processing cut to one day amid tourism boom in Vietnam. Drive on to simplify administrative procedures, boost travel convenience. The Vietnamese government has announced that the processing time for visa-exemption certificates at overseas missions will be reduced from two working days to just one.

The country welcomed a record number of visitors in July and August —traditionally considered the low season — thanks to relaxed visa policies, expanded flight routes, and a growing reputation for safety. From modest beginnings 65 years ago, Vietnam has risen to become one of Southeast Asia's top tour-

ist destinations, ranking just behind Thailand and Malaysia. In the first half of 2025, the country recorded the world's highest year-on-year growth rate in tourist arrivals at 21%, tied with Japan. Industry insiders credit Vietnam's success to easier entry policies, improving infrastructure, and affordable travel costs, all of which continue to attract new visitors and bring back repeat travellers.

The move is part of a broader effort to simplify administrative procedures and make travel to Vietnam more convenient. Vietnam is the fastest growing tourism destination in South-east Asia. In a directive issued Sunday, Prime Minister Pham Minh Chinh empha-

sised that foreign nationals should also be allowed to submit applications by post to Vietnamese visa-issuing agencies abroad. What are visa-exemption certificates? Visa-exemption certificates are special entry-exit documents granted to overseas Vietnamese as well as foreigners who are spouses or children of Vietnamese citizens.

## For NRIs Navratri boosts...

**(Cont. from page - 1)** real estate developer Saya is sweetening its Gold Avenue project in Indrapuram with Croma vouchers worth up to Rs 5 lakh. Managing Director Vikas Bhasin said: "The festive season is here — and this year it brings real savings for home buyers. GST cuts

The certificates come in two formats: one affixed directly to a passport, and another issued as a separate document, including for applicants from countries with which Vietnam does not have diplomatic relations. Each certificate is valid for five years or until six months before the expiration of the holder's passport or travel document.

## For NRIs Navratri boosts...

are improving affordability, and we are adding value with festive incentives."

For overseas Indians, this festive window is more than symbolic:

\*Lower loan rates in India make property more affordable.

\*Festive discounts and vouchers can offset cur-

rency transfer costs.

\*Developers are focusing on mid and premium homes — the segments NRIs prefer.

\*Buyers increasingly see real estate as "a stable, long-term investment that enhances lifestyle while ensuring wealth creation."

# GLIMPSES OF IPEPCIL 46th AGM - 2025

