



## IPEPCIL urges state govts to engage MEA-OE approved recruitment agencies for effective G-to-G workforce agreements

**MUMBAI:** IPEPCIL President VS Abdulkareem has urged state governments to formally involve MEA-OE approved Recruitment Agencies (RAs) in the execution of G-to-G agreements with overseas human resource – demanding countries.

He emphasised that, India's traditionally accredited private RAs have a proven track record, deep sectoral expertise and decades of validated data reflected through MEA-OE statistics. Their long-standing experience in mobilising, processing and deploying skilled and semi-skilled manpower has consistently contrib-

uted to India's position as a trusted global talent provider. In recent years, several state governments have signed MOUs and collaborative framework with countries including Germany, Japan, Israel, Poland, Russia and other high demand markets. However, many of these agreements have faced challenges in converting into actual deployments. Industry observers note that the limited success rate is largely due to lack of technical experience established network and operational capabilities-areas where MEA-OE approved RAs have traditionally excelled.

Citing examples highlighted in recent press reports, IPEPCIL President noted that "Several State led-MOUs have not translated into real placements due to insufficient sectoral understanding and absence of proven international recruitment process mechanisms. He added that ignoring the expertise of accredited RAs leads to delays, compliances gaps, and missed opportunities for both the state and the skilled workforce aspiring for global employment avenues.

The Council strongly recommends that, State Govts integrate MEA-OE approved Recruitment

Agencies as official partners in planning, talent-sourcing, pre-departure orientation, documentation, training and minimum language proficiency and employer liaison activities, such collaboration will ensure:

-Higher conversion of MOUs into actual job placement

-Compliance with MEA-OE and International Recruitment Standards.

-Transparent and ethical Recruitment Practices

-Faster processing and deployment

-Stronger confidence from foreign employers and governments.

Engaging accredited

RAs is essential to make G-to-G agreements truly effective and beneficial to our workforce as well as foreign partners, Abdulkareem said.

With decades of experience and established credibility, RAs can bridge the operational gaps and help states successfully implement their international mobility commitments.

IPEPCIL reiterated its willingness to extend full support to state govts to ensure that India's skilled manpower continues to access quality global employment opportunities through safe, structured and efficient channels.

## PoE, Mumbai Crime Branch raid illegal recruitment agents at Kedy Shopping Centre; offices sealed

**MUMBAI:** The Office of the Protector of Emigrants (PoE), Mumbai, in joint co-ordination with the Crime Branch of Mumbai Police, conducted a targeted enforcement operation on December 3, 2025 at nine establishments en-

gaged in unauthorised overseas recruitment ac-

belonging to prospective emigrants, along with substantial incriminating material, including employment offer letters, log-books, visas, fake visiting cards, fake rubber stamps and other documents used to perpetrate fraudulent recruitment. All recovered documents and materials have been secured by the Crime Branch, Mumbai Police, for further investigation and appropriate legal action. This co-ordinated operation underscores the strong commitment of the Office of the Protector

of Emigrants and Mumbai Police to curb illegal recruitment, safeguard vulnerable emigrant workers and ensure strict compliance with the Emigration Act, 1983. The Office of the Protector of Emigrants has appealed to all prospective emigrants seeking overseas employment to engage only with Recruiting Agents registered with the Ministry of External Affairs. Details of authorised agents and emigration procedures are available on the official portal: <https://emigrate.gov.in>

## Chaos at Mumbai airport as IndiGo stalemate continues

**MUMBAI:** Massive disruption continued for the third straight day on Thursday as IndiGo's nationwide operational crisis deepened. IndiGo staff at Mumbai airport confirmed that operations for Dec 4, 2025, include 85 planned cancellations, comprising 41 arrivals and 44 departures. The airline added that further updates will be issued if additional cancellations are announced.

The airline added that further updates will be issued if additional cancellations are announced. Social media was flooded with videos and posts from distressed passengers who accused IndiGo of failing to manage the crisis transparently. Several clips showed heated arguments at Mumbai airport counters, long queues and pas-

sengers chanting, "Shame on you, IndiGo!", showing the deep frustration caused by hours-long delays, lack of updates and last-minute cancellations.

The ripple effect was felt across India's busiest airports. Delhi witnessed more than 30 cancellations, while Hyderabad saw around 33 flights grounded. Bengaluru reported a staggering 73 cancellations and at Mumbai airport, at least 33 flights were impacted, adding to the mounting anger among commuters.

**WASHINGTON:** In a significant escalation of its security checks, the US government has ordered stricter screening for H-1B visa applicants and their families, directing them to keep all social media profiles open to public view.

The fresh instructions, issued by the State Department, consular officers will now examine the online activity of every applicant

(Cont. on page - 6)



## Rupee's deep plunge

The rupee nosedived into a new record low of 99.84 against the US dollar for the first time, marking a significant moment in currency markets and offering a boost to remittances from the Gulf.

A combination of reasons are attributed to plunge of the rupee. These include the persistent outflow pressures, a widening trade deficit and the absence of a long-anticipated US-India trade agreement. Despite strong macroeconomic indicators in India—such as solid GDP growth in the September quarter and relatively low inflation—the currency continued its downward slide.

True, RBI intervened to prevent a decisive break past the psychologically significant 90-level against the US dollar. RBI has been active in the foreign-exchange market in recent weeks, initially defending the 88.80-mark before allowing further depreciation once that thresh-

old was breached. Economists note that India's widening trade deficit is expected to expand the current account shortfall this fiscal year. HSBC projects the deficit will rise to 1.4pc of

GDP up from 0.6pc last year. With foreign investors having pulled nearly US\$17 billion from Indian stock markets so far this year, currency pressures have intensified. Importers have also accelerated their hedging activities amid expectations of further rupee weakness, adding more strain to the currency. Exporters, on the other hand, have been slower to hedge, delaying conversions in hopes of even higher rates. Financial analysts warn that underlying conditions point to continued rupee softness in the months ahead and that RBI may eventually allow the currency to drift past the 90-per-dollar mark.

The rupee's fall is keenly watched in the Gulf from where expatriates sent money. Hasan Fardan Al Fardan, CEO of Al Fardan Exchange, has said the rupee's softness reflects "external pressures: subdued foreign-portfolio inflows, global trade uncertainty and headwinds from elevated US tariffs." He added that "RBI increased the intervention band to \$89.50 from \$88.80, leading to a sudden depreciation of the rupee last week." By widening its intervention band, RBI has effectively signalled greater tolerance for currency adjustment while still reserving the right to step in when markets become disorderly. RBI has stepped in to avert disorderly moves, intervening through dollar sales to cushion volatility and protect stability.

Most forex strategists now expect US\$/rupee to trade in a broad 88.9 to 89.8 range in the near term, with only limited near-term scope for a sharp rupee rebound absent progress on US-India trade talks and a clearer path to US rate cuts. That keeps the balance of risk tilted toward a period of extended weakness rather than a quick snapback. For UAE Indians, the story looks very different. Because the dirham is pegged to the US dollar, rupee weakness against the dollar feeds directly into stronger dirham-rupee rates. Each dirham now converts into materially more rupees than earlier in 2025, lifting remittance values for salaried workers and small business owners alike.

World Bank estimates India received about \$129 billion in remittances in 2024, the highest of any country and accounting for roughly 14pc of global flows. UN and World Bank projections point to continued double-digit growth for South Asia into 2025.

The government is not keen to artificially push up the rupee. And there is no panic over currency fluctuations.

### LIPSYNCH

"The most basic question is not what is best, but who shall decide what is best." ---Thomas Sowell

## TRAVEL & TOURISM

### RUPEE'S FALL

## Windfall for NRIs

**DUBAI:** The rupee, down about five per cent year-to-date, is now the worst-performing Asian currency and is heading for its sharpest annual decline since 2022. Its fall has been fuelled by widening fiscal and trade deficits, persistent foreign investor outflows, weaker foreign direct investment, soft external commercial borrowings and a deceleration in nominal GDP growth.

These pressures have converged to deepen the currency's vulnerability across global markets.

"Until there is clarity on trade negotiations and a stabilisation in capital flows, this is the adjustment the rupee has to undergo," said Dhiraj Nirmal, FX strategist at ANZ. He expects the currency to

weaken further to 91.30 against the dollar by the end of next year, warning that the move could materialise sooner if foreign outflows intensify.

For NRIs, especially in

(Cont. on page - 6)



## Exporters cheer as rupee breaches 90-barrier

**MUMBAI:** Whether RBI wants it or not, by choice or default, it is giving in to the demand of harried exporters--hit by the 50pc US tariffs--for a cheaper rupee. Despite the strong intervention of the central bank by selling dollars, the rupee breached the psychologically sensitive 90-a-dollar level on Tuesday before closing at a new all-time low of 89.95.

With this, the rupee, which has been the worst

performing Asian currency so far this year, has depreciated by over 5.35pc against the dollar. What is ironical is that the rupee since November has been losing against all its major international pairs, despite all of them also losing against the dollar.

For instance, between Nov 21 and 28, the rupee's exchange rate fell against the dollar (from 88.64 to 89.46) and also against the euro (102.32

to 103.63), the pound (116.08 to 118.27) and the Japanese yen (0.5642 to 0.5720). This is also supported by the weakening dollar index, which was 99.41 earlier in the day on Tuesday.

And that's nothing but good news for exporters, whether hit by US tariffs or not, as each penny loss in the rupee is an incremental revenue for the exporters as their books

(Cont. on page - 6)

## Not losing sleep over rupee's fall, says Chief Economic Advisor

**NEW DELHI:** The government's top economist is "not losing sleep" over the Indian rupee's sharp fall in recent days and the currency's exchange rate breaking past the 90-per-dollar mark for the first time, with Chief Economic Advisor V Anantha Nageswaran expressing confidence of a reversal in fortunes next year.

"I am not losing sleep over it," he told reporters on the sidelines of the Confederation of Indian Industry's India Edge summit. "It (rupee) will come back next year. Right now, it is not impacting inflation



**Venkatraman Anantha Nageswaran**

or exports," Nageswaran added. After flirting with the 90-per-dollar mark on Tuesday, the rupee finally crossed it on Wednesday as it continues to hit fresh record lows. So far this calendar year, the rupee has fallen by over five per cent against the US dollar and is the worst-perform-

ing currency in Asia.

Several factors have driven the rupee lower this year, with the primary reason being the continued delay in the conclusion of a free trade agreement with the US. Since late August, Indian goods have faced a cumulative tariff of 50pc. While entering the world's largest economy, which has dented exports. As per latest data, India's exports were down 12pc year-on-year in Oct as the merchandise trade deficit ballooned to an all-time high of \$41.7 billion.

At the same time, RBI

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## FOREX RATES

As on 4th December 2025 (In rupees)

Currency	Bill Buy	Bill Sell
US Dollar	90.91	89.75
British Pound	120.46	118.82
Euro	106.38	104.2
Japanese Yen	58.57	57.66
Swiss Franc (CHF)	113.88	111.43
Canadian Dollar	65.37	63.94
Australian Dollar	60.2	58.9
Norwegian Krone	9.04	8.77
Swedish Krona	9.71	9.44
New Zealand Dollar	52.48	51.36
Hong Kong Dollar	11.73	11.38
Kuwaiti Dinar	284.7215	300.5392
Singapore Dollar	70.52	69
Saudi Arabian Riyal	24.34	23.6
U A E Dirham	24.87	24.18



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## Indian IT firms see 70pc drop in H-1B approvals

**NEW DELHI:** India-based IT companies have experienced a dramatic 70pc decline in H-1B visa approvals for initial employment between FY2015 and FY2025, according to a National Foundation for American Policy (NFAP) analysis of USCIS data.

In FY2025, the top seven Indian IT firms received just 4,573 approvals for new H-1B workers—37pc fewer than in FY2024. The NFAP notes that initial-employment H-1B

petitions typically count toward the annual quota of 65,000, with an additional 20,000 slots reserved for advanced US degree holders. Only three India-based companies made it into the list of the top 25 H-1B-hiring employers in FY2025.

Stuart Anderson, NFAP's executive director, said the data indicates Indian IT companies are increasingly delivering services to US clients with fewer H-1B workers. In contrast, major US tech firms continue to

hire large numbers of highly skilled workers—including foreign-born graduates from American universities—to support major investments in artificial intelligence.

The report also shows that 28,277 US employers received approval to hire at least one new H-1B worker in FY2025. Most were small-scale users of the visa programme: 61pc were approved for just one petition, and 95pc had 10 or fewer initial H-1B approvals.

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Kavaratti Island is the serene capital of Lakshadweep, known for its turquoise lagoons, white sandy beaches, and rich marine life.

# GULF FAQS

## Can I take legal action against my insurance company?

I have a medical condition that requires certain procedures. Although my doctor has deemed these procedures essential, some of them are being rejected by the insurance company. How can I address this legally?

In Dubai, the provisions of the Dubai health insurance law and the administrative resolution are applicable. 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." The insurance company must pay for the insured person's medical treatment as per the policy. This is in accordance with 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) is to create 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." In addition, when filing a complaint with Dubai Health Insurance Corporation (DHIC), affiliated to the DHA, the complaint must include the personal details of the person making the complaint, clearly describe the issue and what the complainant is requesting, be accompanied by all supporting documents, be written in Arabic, or both Arabic and English, 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:

1. contain the personal details of the complainant; 2. contain the details of the complaint, including a clear and precise description of the complainant's requests;

3. be accompanied by all the documents that support the complaint; 4. be written in Arabic or in both the Arabic and English languages; and 5. 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, which are covered in your insurance policy, you may first submit a written complaint to the insurer along with the medical documentation.



## When can employees claim compensation for work-related injuries?

I was recently injured at my workplace and am trying to understand my rights. I work for a mainland company in Dubai. Could you guide me through the relevant laws and compensation clauses?

If a worker suffers a job-related injury or occupational illness, the employer must cover the full cost of medical treatment until the worker recovers or their disability is confirmed. During the treatment period, the worker is entitled to full wages for up to six months. If treatment continues beyond that, they receive half wages for an additional six months — or until recovery, permanent disability or death, whichever happens first. This is outlined under Article 37(2) of Federal Decree-Law No. 33 of

2021 on the Regulation of Employment Relationships.

"Subject to the provisions of Articles (37) and (38) of the Decree-Law: in the event that the worker suffers a work injury or an occupational disease, the employer shall pay the costs of treatment for the worker pursuant to the following conditions and rules:

a) The worker shall be treated in one of the governmental or private healthcare facilities.

b) The cost of treatment shall continue to be paid until the worker recovers or his disability is established.

c) The treatment shall include the hospital stay, surgical procedures, costs of X-rays and medical analyses, as well as the purchase of medications and rehabilitation equipment, and the provision

of artificial and prosthetic limbs and devices for those whose disability is established.

d) The cost of treatment shall include the transportation costs incurred for the worker's treatment." It is important to note that under Article 38 of the Employment Law, and further clarified by Article 23(3) of the Cabinet Resolution No.

1 of 2022, a worker may be denied compensation if it is proven by competent authorities that: "Article 38 of the Employment Law :

The worker shall not be entitled to work injury compensation if it is proven through the investigations of the competent authorities that any of the following cases takes place. The worker deliberately caused injury to himself for any reason. The injury took place under the influence

of alcohol, narcotics or other psychotropic substances. The injury took place as a result of a deliberate violation of the declared preventive instructions at visible areas in the workplace, as defined by the Implementing Regulation hereof.

The injury took place as a result of willful misconduct by the worker. The worker refused, without a serious reason, to be examined or follow the treatment specified by the medical entity."

"Article 23 (3) of the Cabinet Resolution No. 1 of 2022: The worker shall not be entitled to compensation for a work injury if it is established through the competent authorities that the injury resulted from a deliberate violation of preventive instructions put in visible places at the workplace, provided that the

employer complies with the following rules:

Training the worker on the safety methods set out in the instructions on worker protection. Educating the worker, upon his employment, about the risks of his occupation and the means of protection he is required to use, and placing detailed written instructions in this regard at the workplace." In accordance with the aforementioned provisions of the law, if your employer is not fulfilling these legal obligations or is denying you treatment or compensation, you have the right to file a complaint with the Ministry of Human Resources and Emiratisation. It is also advisable to retain all documentation related to the injury and treatment and seek legal advice to ensure you receive your compensation.

## US tightens H-1B scrutiny



(Cont. from page - 1) seeking an H-1B visa or an H-4 dependent visa. The mandatory review of digital footprints begins Dec 15. To enable this, the State Department has instructed applicants across multiple non-immigrant categories, including H-1B, H-4, F, M and J visas, to "adjust the privacy settings on all of their social media profiles to 'public'."

The US government stressed that visa approvals are inseparable from

national security considerations. "Every visa adjudication is a national security decision," the department noted, adding that authorities rely on all information available to ensure applicants do not pose risks or intend to misuse their entry into the country.

Officials argued that the updated social-media rule is part of a wider attempt to ensure that every applicant really does qualify and intends to comply with the terms of their stay.

(Cont. from page - 2) are still rupee denominated. There are many voices urging RBI to let the rupee find its own feet and not to waste costly forex reserves to place it beyond its real strength or value. Such voices became shriller after the US slapped 50pc

tariffs on shipments from our shores since August as the government was not forthcoming with a compensatory offer to harried exporters. "The 90-level is a major psychological barrier--and a cluster of buy-stop orders likely sits above it. This is precisely

## Hyderabadi Biryani among world's best rice dishes

**HYDERABAD:** If there's one debate Indians will happily participate in any day of the week, it's about Biryani—who makes it best, which city owns the crown and whether potatoes belong in it. And now, the world has entered the chat. TasteAtlas, the global food guide known for ranking regional favourites, has placed Hyderabad's beloved Biryani among the Top 50 best rice dishes in the world.

In its newly released list of the World's Best Rice Dishes, TasteAtlas ranked Hyderabadi Biryani at No. 10, making it the only Indian dish to appear in the Top 50. While Ja-



mati rice, each grain infused with aroma rather than overwhelming heat. The technique lies in its slow dum cooking, where sealed pots gently steam saffron, fried onions, kevra and whole spices into every layer. With two beloved versions—kachchi and pakki—Hyderabadi Biryani offers distinct textures yet the same irresistible depth, making it a cherished favourite across India.

## Exporters cheer as...

(Cont. from page - 2) the UAE, the currency's slide has translated into a remittance windfall. The rupee's fall past 24.5 per dirham—and its continued drift toward 25—has driven a surge in remittance activity. Exchange houses in Dubai and Abu Dhabi report a 15-20pc jump in volumes this week, with many clients pre-booking rates.

"We are seeing NRIs locking in aggressively, particularly for year-end financial commitments and property purchases back home," said a treasury manager at a leading UAE exchange firm. "A lot of customers expect the rupee to slip further before stabilising, and they

are remitting in tranches to capture the dips." Foreign investors have already withdrawn about \$17 billion from Indian equities this year, with FIIs selling Rs 48.14 billion in the first two sessions of Dec alone—extending a five-month selling streak. Net capital inflows in the third quarter shrank to just \$0.6 billion from \$8 billion in the previous quarter. At the same time, India's trade deficit surged past the \$40-billion mark in Oct, worsening the shortage of dollars. "The weak macro picture in India makes weaker currency performance almost inevitable," said portfolio manager. "Multiple indicators are flashing red—rising trade deficits, slowing

nominal GDP, weak FDI and sustained foreign selling." Despite the rapid depreciation, RBI has avoided mounting a full-fledged defence of the rupee.

Instead, the central bank has intervened through short, tactical bursts of dollar supply, a move that bankers interpret as an effort to prevent disorderly volatility without resisting the market-driven adjustment. "It is essential for RBI to keep speculators from becoming too comfortable with a one-way bet," said Anindya Banerjee, head of commodity and currency at Kotak Securities. "But the pattern clearly shows that RBI is allowing the rupee to realign with fundamentals."

## Not losing sleep...

(Cont. from page - 2) has seemingly loosened its grip over the rupee, intervening to a lesser extent to stem the decline. After selling almost \$400 billion of foreign currency on a gross basis in FY25 to shore up the exchange rate, the central bank sold only \$44 billion

in the first-half of FY26. Meanwhile, foreign investors have been exiting domestic stock markets, with outflows so far in 2025 totaling close to \$17 billion. This comes on the back of \$21 billion of inflows in 2023 which then slumped to a mere \$124 million in 2024.

## Rupee's plunge: windfall for NRIs

(Cont. from page - 2) the UAE, the currency's slide has translated into a remittance windfall. The rupee's fall past 24.5 per dirham—and its continued drift toward 25—has driven a surge in remittance activity. Exchange houses in Dubai and Abu Dhabi report a 15-20pc jump in volumes this week, with many clients pre-booking rates.

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## Adani plans \$15bn airports expansion

**MUMBAI:** Adani Group is planning to invest \$15 billion to boost passenger capacity at its airports to 200 million annually in the next five years. The plan includes adding terminals, taxiways and a new runway at the Navi Mumbai airport, which is due to open on Dec 25.

The company will also carry out capacity upgrades at Ahmedabad, Jaipur, Thiruvananthapuram, Lucknow and Guwahati airports, according to the report. The group's airport unit operates eight airports across India, including the Navi Mumbai Airport, located on the outskirts of India's finan-



**Gautam Adani**  
**Chairman, Adani Group**  
Adani Group did not immediately respond to a request for comment. The group has been planning to list its Adani Airports unit by 2027, as part of a plan that requires \$100 billion in investments across businesses over the next few years.