



# OVERSEAS NEWS AND EMPLOYMENT

## PASSPORT TO GLOBAL JOB OPPORTUNITIES



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# PGE warns social media against publishing fake overseas recruitment advertisements

**NEW DELHI:** The OE & PGE Division of Ministry of External Affairs (MEA) has come out with serious measures to curb fake employment offers circulating online trapping Indian youths.

The OE &PGE division has noticed that recently there has been a surge in the case of fake employment offers circulating in social media and to ensure security and authenticity of communication the following directions are issued: According to the Emigration Act, 1983 only the RAs registered on eMigrate portal are authorized to publish advertisements of job opportunities abroad. Therefore, to curb the menace of fake job offers online, directives will be issued to SMLs (Social Media Intermediaries) that recruitment advertisements only from the registered RAs be posted/ hosted by them on social media platforms. Any post made through non-whitelisted or un-registered social media handles shall be treated as unauthorized and will be removed without prior notice.

However, before this measure is rolled out, it is essential to have a whitelisted database of URLs/Web addresses and social media handles of registered RAs, which can be provided to the SMLs. All recruitment advertisements posted thereafter shall only be from such whitelist. The registered RAs will hereinafter also be mandated to have their RA ID on the advertisements published by them.

In view of this, the registered RAs are being directed to provide their updated URLs and social media handles on their profile page of eMigrate portal.

The procedure for updating required information is mentioned at Annex-I. Updation of profile is to be completed by Oct 31, 2025.

In order to curb the menace of fake employment offers, PoEs are also requested to direct the RAs under their jurisdiction to submit the requested information on the eMigrate portal within the given timeline.

### FLYCREATIVE BAGS AWARD



**Mr VS Abdulkareem, CMD of FlyCreative Online Limited, receiving the best performing award from the Asia Regional Head of Saudi Arabian Airlines Mr Essam A. Alhabshi during the award function held at Trident in Mumbai on Sept 30.**

## DIRECT FLIGHT TO CHINA AFTER FIVE YEARS

### IndiGo's Kolkata-Guangzhou service from Oct 26

**NEW DELHI:** IndiGo airline will resume "services to Mainland China connecting Kolkata to Guangzhou (CAN) with daily, non-stop flights starting Oct 26, 2025,". Following the announcement by the Ministry of External Affairs that direct flights between India and mainland China can start from late Oct, India's largest airline IndiGo announced that it will start daily flights to Guangzhou from Kolkata from Oct 26, and plans to follow that up with flights between Delhi and Guangzhou. With the exception of the Chinese special administrative region of Hong Kong, India and China have had no direct flights since early 2020, just before COVID-19 was declared a global pandemic.

According to sources in the industry, Air India is also planning to launch direct flights between Delhi and Shanghai before the end of the year. The airline is yet to make an announcement on resuming

(Cont. on page - 6)

## IATO meet extends full support for revival of inbound tourism

**MUMBAI:** The Inbound Tour Operators from Maharashtra and Western India convened a meeting with the National Committee of Indian Association of Tour Operators (IATO) to deliberate on the revival and growth of inbound tourism. The National Committee extended its full support and reaffirmed its commitment to strengthening the sector through collaborative efforts.

As a part of the initiative, the Association proposed specialised training programmes for the operational teams of tour operators and tour guides in various foreign languages along with destination knowledge enhancement.



**The Indian Association of Tour Operators (IATO) successfully held its Western Region Members' meet on Oct 1 at Radisson Blu, Mumbai. Mr Ravi Gosain, national president, addressing the meeting. Others at the Dias are: Mr Pravin Shah - chapter chairman, Maharashtra, Mr Rijnish Kaistha, Sr VP, Mr Sanjay Rasdan, VP, Mr Sunil Mishra, hon' secretary and Mr Himanshu, WI chairman.**

This will enable the development of multi-lingual tours, offering visitors a more authentic and engaging experiences while strengthening India's positioning in the global tourism market. It was collectively decided to initiate comprehensive strategies to promote India as a global tourism destination in close



**The meeting was also addressed by Mr Wasim Shaikh, national executive committee member.** co-ordination with the Regional Director's office of Department of Tourism, Govt of India and respective State Tourism Departments. The discussion also highlighted the need to enhance service Quality and visitor experience through skill development.

## Rathor felicitated by IATO



**MUMBAI:** The Indian Association of Tour Operators (IATO) felicitated Mr Narendra Singh Rathor during the first western regional members' meet held on Oct 1, 2025, in Mumbai for his remarkable contributions as he stepped down from his role as chairman of IATO, Western Region.



## Yusuff Ali's Lulu invited to Australia

**SYDNEY:** When Prime Minister Anthony Albanese stopped in Abu Dhabi on his way back from a whirlwind diplomatic tour, he wasn't only talking trade and tariffs. He was extending a personal invitation to one of the world's most influential migrant entrepreneurs — Indian-origin billionaire MA Yusuff Ali — to bring his LuLu Hypermarket chain to Australia.

"I have encouraged him to come to Australia as well. We need more competition in the supermarket sector," Albanese told reporters, signalling that the government sees the Emirati-based retail giant as a potential disruptor to the Coles-Woolworths duopoly. For Yusuff Ali (69) the idea of expanding into Australia is just the latest chapter in a remarkable migrant success story.

Born in a small village in Kerala, Yusuff Ali left for Abu Dhabi in 1973 to help his uncle run a modest distribution business. Within decades, he



transformed that venture into LuLu Group International — a global retail empire with more than 260 hypermarkets and shopping malls across the Gulf, Asia, Europe and the US. Today, LuLu employs more than 70,000 people from 46 nations and generates annual revenues exceeding US\$8 billion.

Yusuff Ali's hypermarkets are known for their scale and cultural sensitivity, stocking everything from Indian spices and British tea to Filipino snacks and halal-certified Australian meat. That diversity of products has made LuLu a shopping destination for millions of expatriates in the Gulf and could resonate strongly with Australia's multicultural consumers.

## India adds 17cr jobs in six years

**NEW DELHI:** Unemployment rate in the country has slumped from six per cent in 2017-18 to 3.2pc in 2023-24 and 1.56 crore women have joined the formal workforce in the past seven years, an official statement said.

As per the Ministry of Labour and Employment, employment in India rose to 64.33 crore in 2023-24 compared with 47.5 crore in 2017-18 — a net addition of 16.83 crore jobs over six years, reflecting the government's focus on youth-centric policies and its Viksit Bharat vision.

"This growth is specially significant because from an economic standpoint, Gross Domestic Product (GDP) alone cannot fully capture a nation's true development," the statement said.

A more accurate picture emerges when multiple macroeconomic indicators are considered— with employment being one of the most critical. According to the recent Periodic Labour Force Survey (PLFS), at the all-India level, both key indicators of employment

showed improvement between June and Aug 2025.

LFPR (Labour Force Participation Rate) — which measures the share of people aged 15+ who are working or seeking work — rose from 54.2pc in June to 55pc in August. WPR (Worker Population Ratio), which reflects the share of employed persons in the population, also increased from 51.2pc in June to 52.2pc in August.

The rise in WPR was observed in both rural and urban areas, contributing to the overall national improvement.

On a broader level, LFPR for individuals aged 15 years and above rose from 49.8pc in 2017-18 to 60.1pc in 2023-24 and WPR increased from 46.8pc to 58.2pc. Looking at sectoral trends, in the April-June 2025 quarter, the agriculture sector engaged the majority of rural workers (44.6pc of

men and 70.9pc of women), while the tertiary sector was the largest source of employment in urban areas (60.6 per cent of men and 64.9 per cent of women).

On average, 56.4 crore persons (aged 15 years and above) were employed in the country during this quarter, of which 39.7 crore were men and 16.7 crore were women, as per the official data.

In 2024-25, over 1.29 crore net subscribers were added to the Employees' Provident Fund Organisation (EPFO), up from 61.12 lakh in 2018-19. Besides, there has been a clear shift in employment patterns as self-employment rose from 52.2pc in 2017-18 to 58.4pc in 2023-24, while casual labour fell from 24.9pc to 19.8pc indicating a move toward entrepreneurial and independent work, supported by government initiatives.

### OE & PGE directive on overseas job ads

**NEW DELHI:** In continuation to the earlier communication, which it was made mandatory for the registered recruiting agents (RAs) to provide advance intimation for publishing advertisements/ conducting of interviews for recruitment of both ECR and ECNR category passport holders to ECNR countries and also for recruitment of ECNR category holders to ECR countries, a functionality in this regard has been developed in the eMigrate portal through which the registered RAs may provide intimation for publishing of advertisement/ conducting of interviews.

All intimations for ECNR advertisements/interviews may be made through the portal itself. All other terms and conditions mentioned in the communication referred to in para -1 above shall continue to apply.

## As Delhi airport expands T3, Air India to move to other terminals

**NEW DELHI:** From Oct 26, Air India will relocate 60 of its 180 daily domestic departures out of Delhi to Terminal 2; Air India Express will move all its domestic operations to Terminal 1

Air India's domestic flights departing from or arriving at T2 will be re-numbered to have four digits starting with "1". Air India's domestic flights departing from or arriving at T2 will be re-numbered to have four digits starting with "1". Air India group airlines—currently operating entirely from Delhi airport's Terminal 3 (T3)—will be relocating part of their domestic flights to the other two terminals at the airport from Oct 26, when the winter schedule

for this year takes effect. According to Air India, the adjustments have been necessitated by the ongoing expansion activities at the airport's flagship terminal—T3—to expand its international passenger capacity. T3 is the only terminal at the Delhi airport for international flights and handles numerous domestic flights as well. The other two terminals are used only for domestic flights.

"The terminal enlargement works will reduce domestic capacity at T3, necessitating the relocation of certain domestic operations of Air India and Air India Express, effective Oct 26 2025. Air India will relocate 60 of its 180 daily domestic departures out of Delhi to the upgraded Ter-

minal 2 (T2). Concurrently, Air India Express will move all its domestic operations to the newly renovated and upgraded Terminal 1 (T1)," Air India said adding that all international flights of Air India and Air India Express will continue to operate from T3.

Air India's domestic flights departing from or arriving at T2 will be re-numbered to have four digits starting with "1". According to the airline, this clear distinction will help travellers to easily identify the terminal just by looking at the flight number. Air India and Air India Express will be notifying all passengers who already hold bookings for flights that would be relocating to T2 and T1.

## flydubai imposes power bank curbs

**DUBAI:** Following Emirates' recent announcement on power bank restrictions, flydubai has issued updated guidelines for passengers travelling immediately. The move comes as UAE airlines tighten rules on the use of portable batteries onboard for safety reasons.

"Passengers may carry

one power bank per person in their hand baggage, provided it has a watt-hour (Wh) rating of 100 Wh or less, clearly marked on the device. Devices exceeding 100 Wh are strictly prohibited," the airline said in a statement.

Use of power banks during the flight is strictly

(Cont. on page - 6)



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Japanese Yen	59.67	60.64
Swiss Franc (CHF)	109.99	112.44
Canadian Dollar	62.82	64.25
Australian Dollar	57.94	59.25
Norwegian Krone	8.73	8.98
Swedish Krona	9.27	9.54
New Zealand Dollar	51.05	52.18
Hong Kong Dollar	11.18	11.53
Kuwaiti Dinar	296.77	287.39
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## NOTICE

Please be advised that the Singapore Consulate -  
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- **Tuesday, 21<sup>st</sup> October 2025, for Diwali  
Amavasya (Laxmi Pujan)**
- **Wednesday, 22<sup>nd</sup> October 2025, for Diwali  
(Bali Pratipada)**
- **Thursday, 23<sup>rd</sup> October 2025, for Bhaiddooj**

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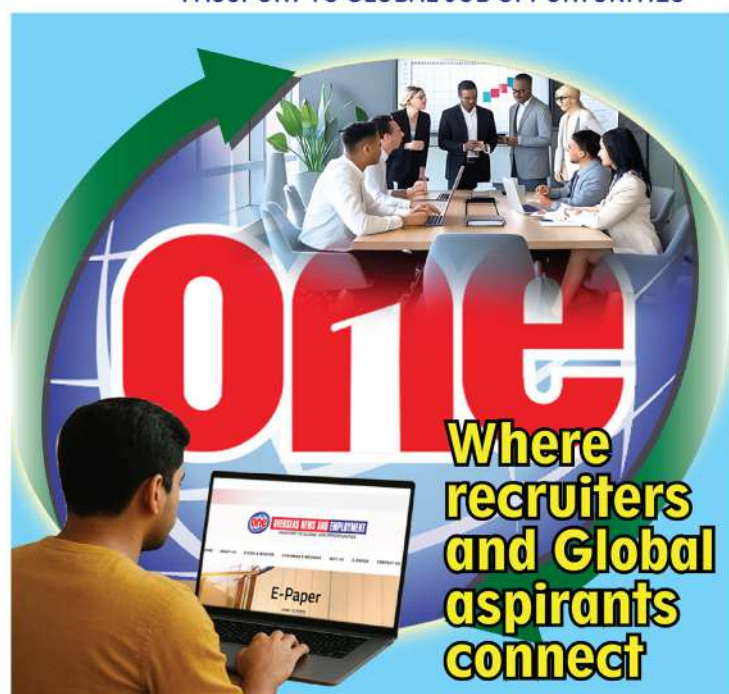
02 Oct	06 Oct 2025 (Advanced Schedule)
11 Oct	15 Oct 2025
17 Oct	21 Oct 2025
23 Oct	27 Oct 2025
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# GULF FAQs

## Can I repay loans after retiring to my home country

**I'll be retiring soon and returning to India, but I have an outstanding personal loan. If I have a steady income from my investments, can I continue repaying my monthly installments from abroad?**

In the UAE, when a personal loan is granted to a borrower, a lender will enter into a personal loan agreement with the borrower. This falls under the provisions of Notice No. 3692/2012 of the Central Bank of the UAE pertaining to General Terms & Conditions and Loan Agreements texts drafted and approved by Emirates Bank Association.

Personal loans are to be repaid within a maximum

period of 48 months. If a borrower retires before fully repaying the loan, the bank may restructure the remaining amount so that the monthly payments do not exceed 30pc of the borrower's pension or retirement income. For existing loans, the current terms can continue, but no additional top-ups, payment deferrals, or rescheduling will be allowed unless the borrower continues to meet the standard eligibility criteria, such as the salary multiplier, repayment period and income-based repayment limits.

This is in accordance with "Article-7 of the Regulation No. 29/2011 Regarding Bank Loans & Other Services Offered to Individual



Customers."

"1. Personal loans will be set up for a maximum tenor of 48 months. However, if a borrower retires before full repayment, his loan will be restructured from the date of retirement so that his total repayments do not exceed 30pc of income (or pension salary).

2. Existing loans will continue in accordance with

the present arrangement and documentation. However, no top-ups, deferrals or rescheduling will be permitted beyond eligibility in terms of salary multiplier, tenor, and repayment percentage."

Based on the aforementioned provision of law, you are obligated to repay the installments that are due to the lender. In the event

of non-payment of installments, your lender may file a civil case against you in a court to recover the outstanding debt. If the final judgment is not in your favour, the lender may proceed to file execution proceedings against you, and that may include a request to impose a travel ban and issue an arrest warrant against you.

Therefore, as you are travelling outside the UAE, you may approach the lender from whom you availed the loan and inform them that you are travelling outside the UAE and will not return to the UAE soon. Furthermore, you may also inform the lender that you will promptly settle the outstanding payments on or before the due date while you are in your home country. Based on the same, your lender may advise you on the payment options related to installments to be paid to it. Generally, you may pay the loan installments from your other bank account, which you have in your home country. Alternatively, you may choose to have a telegraphic transfer (TT) made from a bank or financial institution in your home country to the bank account with the lender and notify your lender of the same. It is also recommended to obtain a clearance letter/no-due certificate from the lender once you pay all the instalments due to the lender related to the loan facility availed from it.

## After death, what will happen to my bank A/C?

It's a common assumption that if something happens to you, your bank account in the UAE will automatically pass on to your spouse or children. But the truth is far more complex and often shocking for families who find themselves unprepared.

In the UAE, whether it's an individual or joint bank account, the moment the account holder passes away, the account is frozen. No withdrawals. No access. Not even for the surviving joint holder or closest family members, until a court order is issued. This is one of the least talked about legal challenges faced by families in the UAE ---- and it catches many off guard, often during one of the most emotionally difficult times in their lives.

But why does this happen? Unlike many other countries, in the UAE nominees on bank accounts do not automatically inherit the account balance. When an account holder

passes, the bank freezes the account, and the funds remain inaccessible until the inheritance process is completed through the courts. This process can be lengthy, leaving your family with delays lasting several months or more before they can access the funds meant to support them.

Even joint accounts, which are often assumed to be safer, are not exempt. Upon the death of one account holder, the entire account is frozen, and the surviving holder cannot access the funds until a court order is obtained. In this context, joint accounts are the riskiest.

So, what's the solution? The only effective way to ensure timely access to your assets is through a registered UAE Will. A legally valid Will ensures that your wishes are documented and recognised by UAE courts, giving your family direct access to your bank balances and other assets without delays or avoidable legal stress.

"The tragedy is not just in losing a loved one, it's in watching a family struggle for what was already theirs. A Will takes away that struggle," says Muhammad Tariq, Managing Partner at Legal Inz.

Legal Inz, one of the UAE's most trusted le-

gal service providers, has spent over a decade helping residents and non-residents secure their assets, from bank accounts and property to business interests and investments. With an experienced team and 100pc remote services, getting your Will in the UAE done is easier than ever.

"A Will is not just a legal document. It's peace of mind. It's a guaranteed solution when everything else feels uncertain," adds Tariq. In a country like the UAE, where many residents live away from their home countries and may have shared assets or dependents, not having a Will can create unnecessary legal complications. If you have a bank account in the UAE, don't assume it will automatically pass on to your family. Secure your assets. Plan ahead. Create a registered Will in the UAE. Because your money should serve your family, not sit in a frozen account.





# Minimum salary rule for sponsoring UAE visit visas

**DUBAI:** The UAE's recently introduced rules of minimum salary requirement for the visit visas will bring more genuine visitors to the country and reduce absconding cases, according to travel industry experts.

On Monday, the UAE's Federal Authority for Identity and Citizenship, Customs and Port Security (ICP) outlined income requirements for UAE residents who want to sponsor their family members and friends. Residents earning Dh4,000 per month can

now sponsor first-degree relatives, those earning Dh8,000 can sponsor second- and third-degree relatives, while a monthly income of Dh15,000 allows residents to sponsor friends for visit visas.

Sameer Bagul, Chief Business Officer at Cleartrip Arabia, described the new rules as a "positive move," as they allow individuals to apply for visit visas for their loved ones and friends directly through immigration via typing and Amer centres, rather than relying solely on travel

agencies.

"There's some kind of visibility out here," Bagul a TV channel in an interview. "Not everybody gets their visa approved through travel agencies, which sometimes reject applications due to concerns about (entry permit) misuse and potential fines." "So, this gives an opportunity for individual sponsors to bring their families. This is a very good initiative because it clarifies very clearly the income criteria that, irrespective of your nationality, if you have a certain

income, you can bring your family, your friends," Bagul added. Since the UAE residents will be directly applying for the visas of their loved ones, he emphasised that this would bring in more genuine visitors to the country, and there will be fewer absconders as well. He also pointed out that sometimes people face rejection with the travel agencies, because they do not take risks with certain profiles. "Rather than facing that challenge, now people can directly apply for visas by submitting

their documents," he said. Firosekhan, operations manager at Dubai-based Arabian Business Centre, said the new visa system will bring a large number of people to the UAE.

"Now, even those earning a salary as low as Dh4,000 can sponsor their first-degree relatives. This will make it easier for families to reunite and for people to come here not only to look for jobs but also to explore investments, discover opportunities, and even start businesses," he said. Earlier, he noted, applicants had to rely on multiple travel agents, but now they can conveniently apply through Amer Centres as well, which makes the process more streamlined and accessible. Adil Tanriverdi, owner and CEO of Tripventura Tourism, believes that the new visa policies will significantly reduce absconding cases in the UAE. "The introduction of more transparent and streamlined visa processes provides a clearer path for individuals to live and work legally in the UAE. With these regulations, the UAE offers a more attractive and stable environment for those looking to stay for extended periods, reducing the temptation to overstay or abscond," he said.

## Tourist visa not allowed for Umrah

**RIYADH:** Performing Umrah has always been a dream journey for millions of Muslims, but the process of applying for visas, arranging hotels and booking transport often comes with confusion and delays. Many relied heavily on agents, while others tried to complete the pilgrimage on tourist visas.

Now, Umrah operators in the UAE said Saudi Arabia has introduced a series of changes aimed at streamlining the process. Every step, from visa applications, transport to hotel, is now tied to official platforms, ensuring the journey is organised and transparent. However, the system also demands stricter compliance from pilgrims.

Here are 10 key changes every pilgrim must know

before planning their trip:

- \* Accommodation must be booked while applying for visa.

- \* Pilgrims can no longer leave hotel bookings for later. When applying for an Umrah visa, they must either choose an approved hotel through the Masar system (linked to the Nusuk app) or confirm that they will be staying with relatives in Saudi Arabia.

- \* "Hotels and transportation are linked inside the Saudi system called Masar. Even taxis have to be booked through the portal, ensuring only authorised services are used," said Qaisar Mahmood, owner of Asaa Tours and Travels.

- \* Staying with relatives requires Saudi ID details.

- \* Those planning to stay with family or friends must provide the host's unified

Saudi ID number, which will be linked directly to the Umrah visa. If the itinerary is changed or postponed, the same ID must be updated in the system as proof of residence.

- \* "If someone is not booking a hotel through the approved system, they must register the Saudi host's unified ID with the visa. Even changes or postponements must be updated against that ID," added Mahmood.

- \* No tourist visas for Umrah: Travellers can no longer perform Umrah using a tourist visa. Operators warn that those who attempt it may be stopped and even denied access to Riyaz ul Jannah in Madinah.

- \* Going on a tourist visa for Umrah is risky. You may be stopped at any time. Even if you make it to Makkah, you will not be permitted inside Riyaz ul Jannah in Madina," said Shihab.

## IndiGo's Kolkata-Guangzhou service...

**(Cont. from page - 1)** flights to China. Before the pandemic, IndiGo and Air India were the only Indian carriers operating direct flights between India and the Chinese mainland.

Direct flight connectivity between India and China was initially suspended due to the pandemic, which had brought much of the international flight operations to a grinding halt globally. As the India-China bilateral relationship soured following the standoff in Eastern Ladakh in 2020 and remained frigid over the subsequent years, direct flights between the two nations

did not resume despite air connectivity returning to pre-pandemic levels globally. Lack of direct flights led to high fares and long travel times for those flying between India and China, as they had to take connecting flights from hub airports in Southeast Asia. According to industry insiders, airlines--Chinese as well as Indian--have been looking to restart direct flights, as there is high demand for travel between the two countries. "Subject to regulatory approvals, IndiGo will also introduce direct flights between Delhi and Guangzhou shortly. IndiGo will use its Air-

bus A320neo aircraft to operate these flights that will re-establish avenues for cross-border trade and strategic business partnerships and promote tourism between the two nations," the airline said. It added that the Kolkata-Guangzhou flights will open for sale on Friday (Oct 3).

"With this very important step, we are looking at introducing more direct flights into China. As we take steady strides towards becoming a global aviation player, this is a significant move to strengthen our international network," said IndiGo's CEO Pieter Elbers.

## flydubai imposes...

**(Cont. from page - 2)** prohibited, including charging devices or the power bank itself via aircraft power sockets. Power banks must be kept in hand baggage only, under the seat or in the seat pocket in front of the passenger—not in overhead lockers.

Power banks must be switched off and protected against short circuits or accidental activation. flydubai recommends storing them in their original packaging or a protective pouch. Checked baggage is strictly prohibited for power banks.