



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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IPEPCIL reiterates its plea to scrap GST on emigrants seeking job through MEA-approved recruitment agencies

MUMBAI: The Indian Personnel Export Promotion Council (IPEPCIL) has requested Union Finance Minister Smt Nirmala Sitharaman to reconsider on an urgent basis the imposition of GST on job seekers aspiring to work abroad for better employment opportunities.

Levying GST from the emigrants proceeding abroad for employment for the services provided by the MEA-approved overseas recruitment agencies is causing significant financial strain on aspirants and deserves immediate reconsideration. These job seekers, often from economically weaker sections, strive to earn a livelihood and uplift the socio-economic status of their families. By working abroad, they not only ease domestic unemployment pressures, but also act as a key contributor to the national economy in multiple critical ways, says IPEPCIL President Mr VS Abdulkareem in his letter addressed to the finance minister.

Foreign exchange earnings Indian overseas workers send home are substantial remittances, which now represent one of the largest source of foreign exchange inflow for the country. These funds are vital for India's macroeconomic stability and national development goals.

TECHNOLOGY TRANSFER: Skill transfer, advanced skills, industry knowledge and familiarity with cutting-edge technologies, especially in infrastructure upon returning, many of these Individuals bring with them.

MANUFACTURING AND OTHER CORE SECTORS:

SUPPORT TO NATIONAL INFRASTRUCTURE GOALS: Many of these workers specialise in handling advanced equipment and technologies, which proves invaluable to India's infrastructure and industrial development upon their return.

Mr Abdulkareem pointed out that levying GST on services provided by the authorised recruitment agencies unfairly burdens job seekers at the very beginning of their employment journey. This policy disproportionately affects those who are already stretching their limited resources to seek a better future and contribute back to the nation in substantial ways.

In light of the above, "we respectfully urge the government to reconsider and exempt GST on overseas recruitment services offered to Indian job seekers through licensed agencies", Mr Abdulkareem stressed.

He urged the government to recognise their services as a part of the national employment support ecosystem. Treat inward remittance earners of overseas Indian workers as a key development partners in India's growth trajectory.

"We are confident that the government will take a sympathetic and pragmatic view of this matter in the national interest and act favorably", hoped the IPEPCIL president.

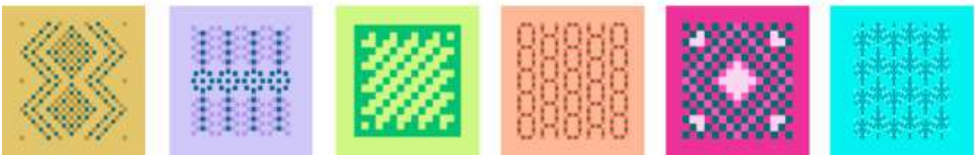


Pride of our nature: special Saudi National Day 2025 theme, identity unveiled

JEDDAH: The theme and visual identity for the 95th Saudi National Day on Sept. 23 were unveiled here with the slogan "Pride in Our Nature."

The announcement was made by Turki Alalshikh, the chairman of the General Entertainment Authority and chairman of the Saudi Boxing Federation, who shared the news on his official account on X. It read: "The new identity for the 95th National Day is now launched under the slogan "Pride_In_Our_Nature. Download the identity and its applications: <https://nd.gea.gov.sa>."

This year's identity is a tribute to the character, values and ambitions that define the Kingdom of Saudi Arabia, the GEA said. It celebrates how Saudis are



The theme and visual identity of the 95th Saudi National Day, which falls on Sept on 23, was unveiled with the slogan "Pride in our Nature".

known for their generosity, authenticity, ambition, kindness and a willingness to stand by one another in moments of need. The National Day's visual identity comprises six main illustrations, each representing a distinct national trait. These core values are vi-

Finland opens doors for skilled Indians; secondary education now in English

HELSINKI: Starting in 2026, Finland will allow upper secondary education to be completed in English, following the enactment of a new law aimed at making the country more appealing to skilled workers with school-aged children. This opens the door for skilled Indians.

The revised law on upper secondary education and matriculation examinations, passed in Dec 2024, officially came into force on Friday. It enables schools to offer an English language pathway through the full Finnish curriculum, expanding education options for internationally mobile families. The change is part of Finland's broader strategy to attract foreign talent and address workforce shortages by easing the transition for families

relocating with children. According to the education ministry, English-language upper secondary education will begin from Aug 2026, once education providers submit and receive approval for English

(Cont. on page - 2)

Fake visa racketeers target Indian jobseekers

NEW DELHI: Organised networks across India are defrauding individuals seeking Gulf job and tour visas, resulting in losses ranging from Rs 23 lakh to Rs 67 lakh per application.

Recent law enforcement actions have disrupted operations in major cities, revealing the use of forged documents and manipulated authorisations. Victims face financial ruin, entry bans and deportation

(Cont. on page - 2)



Trump's tariff war

US President Donald Trump's threat has become a reality – it was not a hollow threat. Trump on late Wednesday signed an executive order imposing an additional 25pc tariff (total 50pc) on goods imported from India, citing India's continued purchase of Russian oil as a violation of sanctions and a threat to US foreign policy. "The government of India is currently directly or indirectly importing Russian Federation oil," the order noted, adding that such imports undermine efforts to isolate Russia amid its ongoing conflict with Ukraine. The latest duty imposition ties India with Brazil for the highest tariff rate of all countries.

According to the order, the 25pc duty will apply to all eligible Indian goods entering the US from Aug 27 --- 21 days from the date of the order. Nevertheless, there are certain exemptions -- the tariff will not apply to shipments already in transit prior to that deadline or those cleared before Sept 17, 2025. No doubt, this action has rattled world businesses and governments. The tariff hikes span over 90 countries, at different degrees, from giant players like India and Brazil to small economies such as Laos or Sri Lanka. That Trump is on an economic brinkmanship with misplaced revenge is part of his frequent comic outburst.

Of course, the Trump administration has its own justification and claims the move is a delayed recalibration of redundant trade pacts, the broader impact aims at destabilising supply chains and fanning inflation both within and outside America. It's a carrot and stick policy --- reward nations that readily renegotiate trade pacts, punish those that don't. But this conditional framework has done little to mask the underlying asymmetry in bargaining power. Many nations have secured only partial reprieves under pressure, while others despite strong economic ties with the US have found themselves blindsided by sharp increases. India's case is especially alarming -- alongside a 50pc tariff, the threat of additional penalties over its on-going trade with Russia reflects a growing tendency to fuse foreign policy leverage with trade blackmail. The message is loud and clear: Support US interests or face punitive consequences. For American consumers, this strategy will cost more. Higher tariffs almost inevitably translate into higher prices at home but this fact is yet to sink in.

While Trump wants India to stop importing affordable Russian oil, it has come to light now that the US itself is importing fertilisers and chemical from Russia. When asked about this in a press conference, Trump stated that he had no knowledge that the US imports Russian chemicals and fertilizers. The comment came a day after the Trump announced that the US would "substantially raise" tariffs on India over its purchase of Russian oil.

Trump's tariff regime may succeed in forcing some governments to the negotiating table. But the long-term damage to trust, predictability and multilateral co-operation could outweigh any immediate tactical gains. In reshaping the global trade architecture through unilateral force, the US risks isolating itself from the very partnerships it once boasted and dragging the global economy into a phase of transactional turbulence.



LIPSYNCH

"You have to believe in yourself when no one else does." — Serena Williams

NRIs rush to send money home as rupee nears record lows

DUBAI: The Indian rupee has slipped close to record lows against the UAE dirham, presenting a wind-fall for NRIs in the Emirates who are remitting more to take advantage of favour-

able exchange rates.

Currency dealers and remittance companies say activity has surged in recent days as the rupee traded around Rs 23.91 per dirham, with intra-week

swings between Rs23.63 and Rs23.95 — among the weakest levels in recent years. The decline has been driven by a mix of global and domestic pressures. Heightened trade tensions between the US and India, including the threat of new tariffs of up to 25pc on Indian exports, have unsettled markets. Investors have pulled more than \$2 billion from Indian equities in July 2025, marking the rupee's worst monthly performance since 2022.

Rising global oil prices have inflated India's import bill, worsening its trade deficit, while RBI has opted for a measured approach to intervention, allowing the currency to adjust to external shocks. For Indian workers in the UAE, the rupee's weakness has trans-

SBI to hire 5,583 Junior Associates for FY26

MUMBAI: State Bank of India has said it will begin hiring of Junior Associates (Customer Service & Support) for 5,583 vacant positions across the country. The online registration window for applications opened on Aug 6 and will close on Aug 26, 2025, SBI said in a statement.

This fresh recruitment for FY26 comes on the back of the bank's hiring of 505 Probationary Officers and 13,455 Junior Associates

in previous months with SBI aiming to further deepen and enhance its process and service delivery across the country, it said.

As part of this nationwide hiring effort, opportunities will be available across SBI's vast network of branches and offices, offering the aspirants a chance to begin their career with a dynamic and growth-driven institution. Commenting on the recruitment

(Cont. on page - 7)

Fake visa racketeers target...

(Cont. from page - 1) tion, highlighting the urgent need for vigilance and verification.

Thousands of Indians are being defrauded by organised visa mafia networks promising fake Gulf jobs,

Pride of our nature: special Saudi...

(Cont. from page - 1) is emphasised by the cultural depth and heritage embedded in the Saudi way of life. Ambition, represented by Tuwaiq Mountain, symbolises resilience and a high-reaching national spirit, inspired by Crown Prince Mohammed bin Salman's famous quote comparing Saudi ambition to the steadfastness of the iconic mountain.

Finland opens doors for...

(Cont. from page - 1) to take these exams in English from autumn 2028. The English exam option is intended primarily for students who lack adequate proficiency in Finnish or Swedish but want to complete mainstream upper secondary schooling in Finland.

leading to financial ruin and shattered dreams. Law enforcement recently disrupted major operations in Mumbai, Bengaluru, Surat, Hyderabad, Gandhinagar and Delhi. These syndicates use forged medical documents, manipulated sponsor IDs and doctored authorisations, often involving middlemen and local agents. Travel agents in India have even been blacklisted by the US State Department, indicating the international spread of such scams. For Indians seeking legitimate Gulf opportunities, strict vigilance, government-verified agents, and embassy data checks are crucial.

In early 2025, Mumbai airport authorities detained

seven Indians attempting to board flights with counterfeit Schengen (not Gulf) visas arranged by Gulf-based agents. This incident highlighted sophisticated forgery capabilities, especially among unregistered operators in Gujarat. At the same time, Mangaluru police broke up a Karnataka-based racket, involving over 300 victims collectively defrauded of Rs 4 crore, with forged sponsorship documents from a firm calling itself "Hireglow Elegant Overseas International". A couple in Ahmedabad paid Rs 37.5 lakh to an agent promising UK work visas, only to later discover them to be fraudulent.

A Rs 67 lakh scam in Surat targeted seven individuals, promising Gulf and New Zealand visas via an unlicensed consultancy. A large-scale operation in Delhi revealed a forgery syndicate issuing 5,000 fake visas worth Rs 300 crore over five years. In Hyderabad, police found 14 doctored passports and visa templates used to facilitate illegal migration to the Gulf.

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Canadian Dollar	63.14	64.59
Australian Dollar	56.54	57.82
Norwegian Krone	8.47	8.72
Swedish Krona	8.97	9.23
New Zealand Dollar	51.52	52.69
Hong Kong Dollar	10.96	11.3
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GULF FAQs

How NRIs can file their tax returns online?

I am an NRI in UAE and how to file Income Tax Return online?

Here's some good news, the deadline for filing your Income Tax Return (ITR) has been extended to Sept 15, 2025. The extension aims to give taxpayers more time to ensure accurate filing and full compliance with tax regulations. NRIs most commonly file for ITR-2, of all the types. Below is a step-by-step guide on how you can file your ITR online. This process begins after you've completed the pre-filing stage, where you're required to enter all relevant income and tax-related information.

1. Log in to the e-Filing portal: Visit the official e-Filing portal and log in using your PAN (as User ID), password and captcha code.

2. Begin the Filing Process: Once logged in, go to your dashboard and navigate to: e-File > Income Tax Returns > File Income Tax Return. If your PAN is not linked with Aadhaar, a warning message will pop up indicating that your PAN is inoperative. You can either click "Link Now" to link it immediately or proceed (not recommended).

3. Choose the assessment year: Select Assessment Year 2024-25 and click "Continue".

4. Select mode of filing: Choose "Online" as your preferred mode and proceed. If you've started a return previously, you'll see the option to "Resume Filing". To discard the existing draft and begin anew, click "Start New Filing".

5. Specify your filing status: Choose the category that applies to you: Individual, HUF or Others. Click "Continue".

6. Select the appropriate ITR form: You have two options: Help me decide: Let the system guide you based on your responses to simple

questions. I know which ITR form I need: If you're sure, select the correct form from the dropdown and proceed. If you're unsure about which ITR form schedules or deductions apply to you, the guided option is the safer choice.

7. Review required documents: Before proceeding, you'll see a checklist of documents needed. Click 'Let's

any necessary changes, and complete the additional fields. Click "Confirm" after each section.

9. Enter income and deduction details: Provide your income details from salary, interest, business/profession etc., and claim applicable deductions under various sections (e.g., 80C, 80D). After completing all sections, click "Pro-

ceed" or penalty and flag you as a defaulter. If no tax is payable or a refund is due. If there is no tax liability or if you're eligible for a refund, click "Preview Return" to proceed.

11. Make payment (if applicable): If you chose to "Pay Now", a message will appear confirming redirection to the "e-Pay Tax Service". Click "Continue", complete the payment and return to the filing portal.

12. Return to filing dashboard: After successful payment, click "Return to Filing" to resume the ITR submission process.

13. Preview your return: Click "Preview Return" and review the full summary of your inputs.

14. Make declaration: Enter your place of residence, tick the Declaration checkbox, and click Proceed to Preview. If you haven't used a Tax Return Preparer (TRP), leave those fields blank.

15. Final review and validation: Go through your return one last time and click

"Proceed to Validation".

16. Error check: If errors are detected, you'll need to correct them before submission. If there are no errors, proceed to verification.

17. Verify your return: On the "Complete Your Verification" page, choose your preferred verification method and click "Continue". e-Verification is the easiest, safest, and fastest method. If your PAN is still inoperative, you'll see a reminder to link it with Aadhaar. If you choose "e-Verify Later", ensure the return is verified within 30 days of filing, or it will be treated as invalid.

18. Complete e-Verification: You can e-Verify using options such as: OTP via Aadhaar-linked mobile. Pre-validated bank account. Net banking. Digital Signature Certificate (DSC). All done! (Once verification is complete: A success message will appear with a transaction ID and acknowledgement number. A confirmation email and SMS will be sent to your registered contact).



Get Started' to continue.

8. Review and edit pre-filled data: Your personal details and other information may already be pre-filled from previous records. Review this carefully, make

ceed".

10. Tax Summary and Payment: If tax is payable. You will see a summary of your tax computation. You can either: Pay now Pay later: But this may attract in-

Company cannot stop you from working with competitors if you are terminated

I have been employed at a private company for over 10 years. Five years ago, my employer asked me to sign a document acknowledging that I had received my end-of-service gratuity, with the understanding that they would pay it to me at a later time. To date, I have not received this payment. Recently, my employer terminated my services and is now refusing to pay my outstanding dues, citing the signed document as proof that I had already received my gratuity for the previous five years. Additionally, my employer is invoking a clause in

the employment contract prohibiting me from working with a competitor. What steps can I take to ensure I receive the end-of-service benefits I am owed, both for my previous and current service?

Under Article 65/3 of the labour law, any condition that violates the provisions of the law, even if established prior to its enactment, is considered null and void unless it is more beneficial to the employee. Additionally, any release, reconciliation or waiver of rights stipulated by law will be considered invalid if it contradicts legal provisions.

The document you signed could be interpreted as a waiver of your rights, unless you were actually paid the gratuity at the time. To claim your end-of-service benefits, you should file a complaint with the labour office. This will allow you to formally request the full amount due to you from the time you joined the company until the termination of your employment.

The burden of proof will be on you to demonstrate that you did not receive your gratuity, as indicated in the signed document. To strengthen your case, it may be helpful to consult an expert and request that your employer provide evi-

dence of the payment, such as bank transfers or other documentation confirming the transaction.

Regarding the non-competition clause, this condition becomes invalid if the termination of your contract was initiated by the employer or due to a violation of their legal or contractual obligations. According to Article 10 of the labour law, the non-competition clause is rendered null and void if the employer terminates the contract in violation of the law.

I recommend pursuing both the gratuity claim and challenging the non-competition clause based on these provisions.

Foreign divorce decree settlement bars criminal case in India, rules HC

CHANDIGARH: The Punjab and Haryana High Court has held that criminal proceedings arising out of matrimonial disputes are liable to be quashed if the parties residing and litigating abroad have amicably resolved all issues, including dowry and divorce, through a binding settlement that has attained finality in a foreign court.

Justice Jasgurpreet Singh Puri ruled that continuation of criminal proceedings in India, in such a case, would constitute an "abuse of process of law", especially when the FIR was lodged months after the dissolution of marriage without disclosing the prior amicable settlement and decree of divorce. The assertion came as Justice Puri allowing two connected petitions—one by the husband and another by his parents—for quashing an FIR registered on Feb 14, 2020, at the women police station in Bathinda.

The couple solemnised marriage in India on Dec 22, 2015, but filed for di-

vorces shortly thereafter in the US on Feb 1, 2016. A comprehensive settlement agreement resolving all matrimonial disputes, including those related to children, property, finances, dowry and support was executed on June 20, 2019, and the marriage was formally dissolved through a US court decree dated July 30, 2019. Despite that, the wife's father lodged the FIR nearly seven months later in India, alleging dowry harassment and non-return of dowry —without disclosing the prior settlement or

the divorce decree. Justice Puri observed: "A perusal of the annexures would show that the entire dispute has been settled between the parties but the same was not disclosed by the complainant at the time of the lodging of the present FIR... Even all the articles of dowry pertaining to gold items

etc. were also settled between the parties." Rejecting the state counsel's contention that the FIR should survive against the husband alone, the court held: "The matrimonial dispute was settled between husband and wife with her consent which culminated into divorce, and therefore, there

is no justification as to why the prosecution against the husband should also continue." Holding the criminal proceedings to be legally untenable, Justice Puri concluded: "The FIR and all consequential proceedings arising therefrom are hereby quashed qua the petitioners."

Real estate, infra sectors short of 20 lakh skilled workers

NEW DELHI: The real estate and infrastructure sectors are currently short of 20 lakh skilled workers — a

gap that could widen to 50 lakh over the next five years, according to Niranjana Hiranandani, chairman of the Hiranandani Group. Speaking at an industry event, Hiranandani also flagged declining sales in the affordable housing segment, adding that high land costs around city centres must be addressed for developers to build such housing. "In real estate and infrastructure, we are 20 lakh skilled workers short in India today... On one side we have unemployment, on the other side we have no skilled workers," he said at a National Real

Estate Development Council (NAREDCO) gathering. Hiranandani is also NAREDCO's chairman.

"This is going to grow in the next five years because of real estate and infrastructure growth — the gap will go to five million skilled workers. This is (a) disaster because neither the private sector nor the government sector has been able to fulfil (the demand)," Hiranandani added. Earlier, in June, L&T chairman S N Subrahmanyam had said his group's construction business is facing a shortage of 25,000 to 30,000 labourers.

SBI to hire 5,583 Junior Associates for FY26

(Cont. from page - 2) This latest recruitment drive, SBI Chairman CS Setty said on-boarding the new talent pool is central to the bank's aim of strengthening its human resource capabilities by implementing structured skill development programmes aligned with evolving functional and technological requirements.

This latest recruitment drive is a testament to SBI's continued focus on talent development as the bank, which has over 2.36 lakh employees, remains deeply committed to shaping the next generation of banking professionals and driving sustained financial progress across the country, the lender said.

Indian-origin lawyer now Ohio's new solicitor general

OHIO: Indian-origin lawyer Mathura Sridharan has been named Ohio's 12th solicitor general, the state's top attorney for appeals in state and federal courts.

Attorney General Dave Yost said that he proudly selected Sridharan for the role following the departure of her predecessor, Elliot Gaiser, whom President Donald Trump tapped to lead the US Department of Justice's Office of Legal Counsel. "Mathura is a relentless defender of Ohioans, a champion of federalism and legal force to be reckoned with in a courtroom," Yost said. "Her brilliant legal mind and masterful understanding



Mathura Sridharan of constitutional law make her the obvious choice to lead the team as Ohio's solicitor general."

"It is an honour and a privilege to stand up for the rights and freedoms of my fellow Ohioans," Sridharan said. "I am profoundly grateful for the trust Attorney General Yost has placed in me to defend our constitutional ideals, advance the rule of law and fight for our federalist system of government," she added.

Titan plans shifting some production to Gulf to dodge US tariff hike

MUMBAI: Tata Group's Titan may shift some manufacturing to the Gulf region to maintain low-tariff access to US markets amid trade tensions between US and India, Managing Director CK Venkataraman has said.

This comes amid rising tensions between India and the US, with President Trump threatening to "very substantially" raise tariffs on Indian imports over its continued purchases of Russian oil. Last month, Titan also announced that its Dubai-based wholly owned subsidiary Titan Holdings International FZCO has signed an agreement to acquire a 67pc stake in Damas LLC, the holding company for the Damas jewellery busi-

ness in the GCC region. The deal amounts to about \$282 million. In view of the deal, Venkataraman told a TV channel that the Gulf region is being considered "as a manufacturing base to export to the US".

Venkataraman stated that relocating some production to a GCC country could help offset potential cost increases from higher

tariffs. "If the tariffs remain like what they are currently threatened to be, then any arbitrage on a tariff... any significant arbitrage would be meaningful for us to consider," he said. He also added that the US itself remains a less viable option due to high costs and a limited skilled workforce required for jewellery production.

NRI's rush to send money...

(Cont. from page - 2) sari Exchange. lated into higher value for every dirham sent home.

"The current exchange rate presents a unique opportunity for Indian expatriates in the UAE to maximise the value of their remittances," said Rashed A. Al Ansari, CEO of Al An-

"While the rupee's outlook will continue to depend on a mix of global and domestic factors, we are fully prepared to meet increased demand and provide customers with the best possible value and service."