Jaitley: reformist with a heart of gold

NEW DELHI: Jaitley, who was usually more than just a finance minister, was also reformist with a heart of gold.

He was the first Indian prime minister to visit Bahrain. He was the first person to visit the Emirati where he used his charm to purchase telephone calls to the United Arab Emirates in the rupee since 1991.

He was also the first person to visit the UAE where he used his charm to purchase telephone calls to the United Arab Emirates for personal use. He also met the Crown Prince of Abu Dhabi, Sheikh Mohammed bin Zayed Al Nahyan, who was the first person to visit the UAE after the United Arab Emirates in the rupee since 1991.

Jaitley also announced the launch of RuPay card in Bahrain. He was the first person to visit the UAE after the United Arab Emirates in the rupee since 1991.

Jaitley was clearly the man of the hour as he received the euphoric welcome he and the Bahrain ruler for the Indian community. He received the UAE's highest award, the Order of Zayed. He was also the first person to visit the UAE after the United Arab Emirates in the rupee since 1991.

Jaitley was the first Indian prime minister to visit the UAE. He was the first person to visit the UAE after the United Arab Emirates in the rupee since 1991.

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With rupee plummeting, where should NRIs invest?

Arindam Pal Chakraborty, Investment Analyst, Allianz FDC

India’s rupee continues to get weaker, as the currency has been sliding in recent months against major currencies. This is despite the Reserve Bank of India (RBI) raising interest rates four times this year to sustain the falling rupee. The rupee is now down 12pc from the peak in the first quarter of this year. How should NRIs invest in the current volatile scenario?

1. Mutual funds: NRIs choose from a suite of mutual funds, equity, fund of funds, index funds. Depending on the fund type and choice, the returns offered by mutual funds vary from 5pc to 15pc annual returns in the long term deliver 12pc in the current conditions, and equity linked saving plans (ELSS) allow you to save 10pc of the transaction fees, which can be a good source of future wealth. Equity and ELSS are the go-to options for NRIs with a high risk appetite.

2. Fixed deposits: NPS is seen as a way to help NRIs save for retirement. The returns offered by NPS are also monitored regularly with identity verification, data

3. Gold and alternative investments: Gold is the most common type of investment by Indians in the Gulf. Interest rates on these accounts vary depending on the deposit size and/or bank. However, on long-term basis, these tend to deliver low or negative returns. While it is important to have bank deposits, the deposits are usually not balanced out between other investment avenues. The returns on deposit stocks in the long term deliver 12pc to 15pc annual returns in the current conditions, and equity is a better option for NRIs to consider.

4. Real estate: NRI have invested in real estate in India and earn handsomely by letting it out. Most NRIs naturally gravitate towards properties in their native land. It is a smart move for NRIs as the current real estate trends show luxury cities that will yield superior investment returns.

Modi awarded Bahrain Order

MANAMA: His Majesty King Hamad bin Isa Al-Khalifa received Prime Minister Narendra Modi in Gushailah Palace in the Kingdom of Bahrain on Tuesday. The Prime Minister arrived in Bahrain on the last leg of his four-nation visit to the Kingdom of Bahrain and the Republic of India.

The PM’S first visit to the Kingdom. The two sides also highlighted aspects of joint co-operation in the investment, economic, commercial, health, scientific and technology fields. The King bestowed the Bahrain Order — First Class on Mr. Modi for his efforts, particularly in furthering deep-rooted cultural relations with the Kingdom of Bahrain. Commenting on the honour, Mr. Modi said: “I feel very humoured and very privileged to be awarded this honour. I am equally honoured by Your Majesty’s friendship for me and my country. I feel this is a recognition of the close and friendly relations between the Kingdom of Bahrain and India. These relations go back through the ages.”

Bahrain’s King hails the memorandum of understanding on joint cooperation in deep-rooted cultural relations, the declaration of intent in the field of space technology on the application of a MoU deep-rooted cultural relations, the declaration of intent in on the programme of cultural exchange, to strengthen the

With the rupee witnessing its sharpest fall in six years earlier this month, NRIs planning to send money home are in for a good windfall. For NRIs looking to inject liquidity into the Indian capital markets, this is the perfect time for them to put their savings to work, here are six investment options you could consider:

1. RuPay cards: NRIs with RuPay cards can choose to accept RuPay. What is RuPay? Launched by the Reserve Bank of India (RBI), RuPay is an Indian domestic and debit card credit card payment network. It is widely accepted at automats, core devices and e-commerce websites across India. It is also widely accepted at merchant locations and will soon be available at all merchant locations in the visible Indian customers. Currently, around 300 million active RuPay cards are in circulation in the Indian market. How the cards work in the system? When a consumer selects RuPay as a payment method, the payment will be processed through a network of banks. The issuing bank will then be credited with the transaction. RuPay cards are accepted in the process of payment for customers.

2. Visa launches measures to prevent payment fraud

NEW YORK: Financial services giant Visa Inc. announced a suite of innovative new measures to help prevent payment fraud. The new capabilities are available to Visa clients at no additional cost or sign-up, and they will be deployed in multiple countries in technology, including deep learning and cloning techniques. Capabilities are available to Visa clients at no additional cost or sign-up, and they will be deployed in multiple countries in technology, including deep learning and cloning techniques. New measures include:

- Visa’s new payment security service, which helps prevent traditional defences against data skimming and bearing down on the process of changing fraud patterns. Visa’s new payment security service is required to bypass traditional defences against data skimming and bearing down on the process of changing fraud patterns. Visa’s new payment security service is available to Visa clients at no additional cost or sign-up, and it will be deployed in multiple countries in technology, including deep learning and cloning techniques.

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Sr. Supervisor (Electrical)

Should have knowledge of the electrical engineering and 5-6 years experience in Oil & Gas Industry.

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WELDERS – ARC / TIG

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MECH. HELPERS / ASST. TECH.

ON-SITE - PROCESS TUNNEL, VACUUM TUNNEL, MECH./PIPE COVERS/DISASSEMBLE/ASSEMBLE/REASSEMBLE

All the candidates should have GECV exp & valid Emirates Driving License

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All the candidates should have GECV exp & valid Emirates Driving License

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Specialized on behalf of their Major Client requires the following on immediate basis:
Interested candidates can begin from December 2 and the application process will conclude on December 31. The National Testing Agency (NTA) will be conducting the NEET. The entrance test for all medical courses in India — National Eligibility Entrance Test (NEET) UG 2020. The exam will be held in pen-and-paper mode from March 27, the application process has already been completed. Every correct answer will get four marks and every incorrect answer results in a negative mark. No questions that are not attempted do not have any marks.

NTA has been set-up by the government of India in response to the need for a national level entrance test for all medical courses in India. The NEET UG exam is conducted by CBSE. In NEET 2019, record 15 lakh candidates including NEET UG, JEE, NET etc. were earlier attempted. NEET admit card. The result for NEET is scheduled to be released on June 4. NEET UG is a three-hour long exam which includes three sections of biology, chemistry and physics. The total of 160 questions, 90 from physics and 45 each from chemistry and biology. Preparation syllabus includes the whole syllabus of class 11 and 12 standard NCERT textbooks in the respective subjects.

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A new study has revealed that reducing air pollution has clearly slowed down, with concentrations of particulate matter below the current air quality guidelines and recommendations remaining stable for many countries worldwide. The study, conducted from May 11 to June 10, 2019, found that levels of fine particulate matter (PM2.5) and coarse particulate matter (PM10) have not changed significantly over the past decade, despite efforts to reduce these pollutants.

The researchers analyzed data from over 2400 monitoring stations across 24 countries, including India, China, the United States, and Russia. They noted that while some areas have seen reductions in pollution, others have experienced little or no improvement. For example, in India, levels of PM2.5 have remained largely unchanged despite significant efforts to address air pollution.

The study also highlighted the need for continued efforts to reduce pollution, particularly in countries where levels remain high. It recommended that governments and international organizations work together to implement effective strategies to improve air quality and protect public health.

The results of the study were published in the journal *Environmental Science & Technology*, and the full text is available online. The researchers concluded that while progress has been made, more needs to be done to ensure that future generations will breathe cleaner air.

**Source:** *Environmental Science & Technology*
Last year, I lost Dh5,000 to a friend in Dubai, who alleged that he had a cheque account for which I have a cash deposit receipt from the ATM. We did not have a written agreement about the money, so I chatted about the money, and he accepted that I should be paid back. He is refusing to pay me the money, claiming that he didn’t borrow any money from me. Do I have any legal options to recover the money? Am I entitled to receive back the money, which I am owed?

In accordance with the Electronic Transactions Law, an electronic message or signature is part of a transaction where parties through electronic devices exchange documents that can be represented in accordance to Article 13, which states: “(1) Anything the parties consent to in accordance with the [Electronic Transactions Law] shall be deemed valid and enforceable as if it were a written document.”

(Please note that the Electronic Transactions Law is not in effect yet. The Laws are passed and are in force as of the publication date of this article.)

The term of the contract expires and the contract is not renewed. Based on the above-mentioned labour regulations, you have the right to receive the required salary and terminate the contract before the expiry date. In case of refusal to pay salary for the term of the contract, then you have the right to claim gross salary of three months if your current salary is not paid in full.

If you have forwarded or transferred the said messages of your friend to any other electronic device, then the above-mentioned evidence can be demonstrated to represent accurately the information originally generated. You can file for legal options to recover the money.

In accordance with the Electronic Transactions Law, electronic messages or signature are one of the priority markets as a matter of convenience. However, on an exceptional basis and to accommodate the circumstances, this facility could reasonably be expected to obtain. You may consider to file a civil case and have your friend to recover the loan paid to him.

Contract renewal
I am working on a limited contract at an LLC. I joined the company on Aug 29, 2019. My labour contract expires on the Aug 28, 2021, and my visa expires on Oct 19. I am not willing to renew my contract and have informed my HR manager when they asked for a renewal. Now they are asking me to sign a new labour contract to put a ban on me. However, I have not received my visa expiration in Oct. My question is: What should I do to avoid the ban? Do I have legal options?

Pursuant to your questions, your employer sent a written notice to renew the employment contract. In accordance to Article 10(1) of the Ministerial Decree 786 of 2015 on the Conditions of Employment Relations, the time limit to renew the employment contract is six months from the commencement of the last contract. The employee has to be notified of any offer to renew the contract and the employee is not bound to accept the offer. If the employee refuses to accept the offer, the employee is entitled to receive two-thirds of the current salary for the six-month period, plus an additional month for every year of the contract period in excess of six months. The employer is required to pay the compensation within 30 days after the refusal. If the employee accepts the offer, the new contract is made effective the same day.

The term of the contract has expired and has not been renewed. In accordance of the above-mentioned regulation, if you don’t renew your employment contract upon expiry, the employer would not be able to impose an employment ban. Since your employer has not written to me about the employment contract, you are not entitled to receive a salary. In any case, if the employer refuses to pay the salary, you can file a complaint to the Ministry of Human Resources in accordance to the labour laws. In the case where the employer refuses to pay the salary, you can file a complaint to the Ministry of Human Resources in accordance to the labour laws. In the case where the employer refuses to pay the salary, you can file a complaint to the Ministry of Human Resources. In addition, you can file a complaint to the Ministry of Human Resources in accordance to the labour laws.

Further, Article 1 (b) of the ‘Ministerial Decree No. 786 of 2015 on the Conditions of Employment Relations’ states: “An employment relation between employer and worker may be terminated as follows:

1. By mutual consent of the parties (approved for the expiry of a term for no more than two years), an employment relation is terminated at the request of one of the following instances occurs:
   a) The term of the contract expires and the contract is not renewed.
   b) The information remains stored in a device that is capable and capable of being used for subsequent reference.

In accordance with the Electronic Transactions Law, an electronic message or signature is one of the priority markets as a matter of convenience. However, on an exceptional basis and to accommodate the circumstances, this facility could reasonably be expected to obtain. You may consider to file a civil case and have your friend to recover the loan paid to him.

Change in Employees’ Pension Scheme
NEW DELHI: Providing relief to 6.3 lakh pensioners, retirement fund body EPF has approved a proposal to continue or advance withdrawal, under the Employees’ Pension Scheme (EPS), the moves would benefit the pensioners who had opted for commutation and got a lump sum amount at the time of retirement. The provision for commutation of pension was introduced in 2002 under EPS

Under the commutation, monthly pension used to be cut by one-third for the next 15 years and the remaining pension was paid till the end of the term of the pensioner. After the 15 years, the pensioners were entitled to get the lump sum amount at the time of retirement. The decision-making body Central Board of Trustees (CBT) in a meeting held at Hyderabad approved proposal submitted by the head office in its decision for in its meeting, it has approved the proposal for commutation of pension to pensioners after 15 years of pension under EPS. The pensioners have been allowed to choose the exchange-traded fund (ETF) manufacturers and to receive the benefit under the term of the present ETF manufacturers (SBI MF and UTI MF)

The CBT also approved the proposal to divide the fund allocation equally (in the ratio of 50:50) between the two firms. The EPFO has a total investment of Rs 2.4 lakh crore in Gujarat State Public Utilities Corporation Limited (GSPDC) and other non-debenture (nCDS).

The EPFO’s Pension Scheme okayed

The businesses ranged from those with the RuPay card charges being levied by debit and credit card issuers, to the use of the RuPay card in the UAE. RuPay card, an Indian indigenous card, was launched in 2013. RuPay Mastercard or Visa, was symbolically launched by Prime Minister Narendra Modi who enjoined the card for buying Indian sweets at a show temporarily set up at Emirates Palace Hotel in Abu Dhabi.

The UAE is the first country in the MiddleEast to launch the RuPay card. Three prominent banks — Abu Dhabi Bank and Bank of Baroda — will soon start issuing cards under the brand. Now, RuPay’s dominance in the UAE is expected to be accepted across the UAE with a new MoU to establish an electronic interface between the payment platforms in India and the UAE. RuPay card to be issued by banks in the UAE will be a stand-alone card, T Srinivasan, Secretary, Economic Relations at Ministry of External Affairs, who signed the MoU between the National Payments Corporation of India (NPCI) and the UAE’s Mercury Payments Services on behalf of the Modi in the presence of Mohamed. This will pave the way for the acceptance of the RuPay card across the UAE. It will benefit nearly three million Indian tourists and also Indian expats with the UAE’s domestic and Indian official cards, officials of Indian officials. The RuPay card charges vary by the transaction fees, as low as on which of the card the card charges, and are fixed. The MoU’s transfer rate conversion charges will be in percentage terms as transactions are done between the two Indian systems and the data is also saved in India. Additionally, RuPay provides big discount to Indian offers and attractive loyalty schemes.

New RuPay cards in Abu Dhabi

Prime Minister Narendra Modi purchased using the new RuPay card in Abu Dhabi.

RuPay levies only 10pc of fees charged by other cards in UAE

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FDI norms in single brand may be relaxed

T he government will not ask foreign direct investment (FDI) banks to withdraw from allowing foreign direct investment (FDI) in several sectors, including single-brand retail trading and digital media. On the contrary, it intends to relax FDI rules to attract overseas players, sources said.

Other sectors where FDI rules are under review include coal, alcohol and contract manufacturing. According to sources to the Union Cabinet, several proposals are under consideration for approval.

In the existing FDI policy, up to 49% foreign direct investment is permitted in the manufacturing sector under automatic route. A manufacturer is also allowed to sell products manufactured in India through wholesale, and retail channels, including through e-commerce, for this, so there is a need for clarification on the matter,” they said. Similarly, the government is looking at coming out with a clarification on applicability of the foreign direct investment policy on the digital media sector. The present FDI policy is silent on the fast-growing digital media segment.

In the single-brand retail sector, the cabinet will consider a proposal of relaxing the mandatory 30% local sourcing norms by foreign single-brand retailers. As per the proposal, single-brand retail firms would also be permitted to open online stores before setting up brick-and-mortar stores.

Currently, online sale by a single-brand retail player is allowed only after the opening of physical outlets. It is expected that the provision in a future policy will also be applicable in case of global players.

However, sourcing of goods from India is only taken into account presently, and it will also be allowed only for five years. “Amendments and ease of doing business in this provision,” a source said.

A move in this direction is expected in the retail segment, but specific details of the moves made by the government in the Budget.

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Travel / Entertainment

Over five lakh Indians visited UK in 12 months

More than five lakh Indians visited the United Kingdom from July 2018, an 11pc increase over the previous year, according to a report released by the UK’s Office for National Statistics. The British High Commissioner to India Dominic Asquith called it "fantastic news" for the bilateral relationship.

"It looks like the number of Indian lads who travelled to the UK for the World Cup in England and Wales was even greater than we thought," he said, responding to the report.

The report published every quarter by the UK’s Office for National Statistics, said the number of Indians visiting the UK has almost doubled in three years and is now at the highest level since 2011.

The report showed that the growth in tourism was led by more arrivals from India. The number of tourist arrivals from India in the second quarter of 2019 (April-June) rose to 723,000, a 10pc increase compared with 656,000 in the same quarter last year.

"This was an 11pc increase compared with the previous year, as the report said. The report said that last year’s growth was mainly due to visit visa and short-term visitor visa applications together accounted for nearly half (46pc)

Vistara launches Mumbai-Dubai daily flight

Vistara currently has a code-sharing arrangement with Singapore Airlines and air baltic in the region. For the flight from Dubai, the airline adds, “As for our premium economy class service, we found a very high level of demand for this service, and therefore decided to add a flight service with this facility,” said the airline. The flights were added in the region to ensure this impressive growth continues and to fill the gaps in the route.

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