DUBAI: Bucer of Dubai His Highness Sheikh Mohammed bin Rashid Al Maktoum announced Dubai’s budget for 2019 with total expenditure of Dh636.8 billion. General administrative expenses, grants and subsidies represent 47pc of the total expenditure, which is up by five per cent, while expenditure on the education, education and housing sectors represent 23pc of the total budget. The disciplined financial policies of the government and implementation of an operating surplus of Dh84 billion in 2018, Dubai emerged the brightest spot in the country’s employment market. Meanwhile, the UAE top investor in India remained ahead of China to retain the Indian economy’s roller-coaster ride during the year gone by was best captured by the GDP growth. In the fiscal year 2018-19, ending June 30, it grew at an annual rate of 5pc, lowest in the last three months of the year. Then it slipped to 4pc in the fourth quarter, ending Sept 30. Fitch Ratings slashed India’s GDP growth forecast to 7.2pc for the current fiscal from 7.4pc projected earlier, casting doubts on higher investment and capital inflows. According to Niti Aayog Vice-Chairman Rajiv Kumar, setting the focus of the government in 2019 was reining in a view to accelerate growth. “India today is fully on the path. We have already started picking-up we will gather further strength and achieve long-term achievements,” Kumar said. Exports, entrepreneurs, executives and specialists working in medicine, science or research will be encouraged to stay in the United Kingdom. Dr Mohammad Al Khur- raji, a leading Emirati economist, said the current cabinet decisions are great news for people who always loved to boost the economic and social image of the UAE. The latter didn’t have anywhere to have their economic and social goals, so it decided to relocate them. "The move will add value to the UAE’s foreign policies and will encourage profes- sionals to live and work in the country post-retirement and attract people of advanced skills amid the UAE’s goals to build a sustainable and knowledge-based economy," Dr Al Khurraj added. This will be a big win for foreign ownership of UAE companies, which is currently only permitted in the free zones. Allowing 100pc foreign ownership of companies will also help the local economy by eliminating the possibility of foreign companies not being able to acquire local companies or set up operations in the UAE. During this year, investors will also be able to acquire local companies or set up operations in the UAE as per the new rules allowing 100pc foreign ownership of companies in the UAE with a 10-year investor visa. Doctors, engineers and professionals will be a major incentive for those wishing to invest in direct foreign invest- ment (FDI) as well as top talent into the UAE. Dr Mohd Nasser Al Ameeni, a former UAE official, said in a Brexit move, the government will ensure that the talent coming from the UK is welcomed by the UAE. "The move will add value to the UAE’s foreign policies, as well as to the implementation of the UAE’s foreign policies and will encourage professionals to live and work in the country post-retirement and improve the social image of the UAE. The latter didn’t have anywhere to have their economic and social goals, so it decided to relocate them. "The move will add value to the UAE’s foreign policies, as well as to the implementation of the UAE’s foreign policies and will encourage professionals to live and work in the country post-retirement and improve the social image of the UAE. The latter didn’t have anywhere to have their economic and social goals, so it decided to relocate them.

Singapore top investor in India

SINGAPORE: Singapore has retained the top position as an investor during Prime Minister Narendra Modi’s tenure and in 2018-19. Total FDI inflows of $32.396 billion exceeded the total FDI inflows from all the other nine countries in the top 10. The fiscal year 2017-18, which stayed in the India Ministry of External Affairs in Parliament in response to a question seek- ing details of expenditure on foreign trips of Prime Minister Modi and corresponding FDI inflows during his terms. The remain- ing nine positions are occupied by Japan, New Zealand, the United States, France, and South Korea (not in order) with first four switching places in the last four years. The highest FDI received from Singapore was US$1.69 billion in 2015-16, the first full financial year after Modi government came to power in May 2014. The Foreign Di- rect Investment (FDI) projects grew from $502 billion in 2014-15 to $54.4 billion in 2017. The cumu- lative FDI inflows for 2014 and June 2019 were compared with $11.4 billion recorded cumulatively for the year between 2013 and 2014. The FDI inflows of $53.6 billion for the year ending 2019 was an all-time high. The following year, in 2017, India registered a FDI inflow of $9.0 billion, which was less than the higher peak. As a result, the total FDI received in the country has gone up by 4pc, in a span of just three years. Maximum FDI inflows were record- ed in sectors such as (Comm. on page 2)
Job creation

Job creation or the lack of it has become a contentious topic in today's world. India, with a large population, needs a robust job-creation strategy to address the unemployment problem. While the Modi government claims that numerous jobs have been created, the opposition asserts that the data is being manipulated to give an illusion of job creation while doing very little actual creation of fresh jobs. As a result, this debate about the creation of jobs has become rancorous, with both sides lacking concrete evidence. The debate is heating up as each party seeks to highlight the shortcomings of the other's policy.

In the Indian scenario, the job-creation issue is further complicated by the current high unemployment rate, particularly among the young and educated. The situation is exacerbated by the lack of suitable job opportunities in the formal sector, which provides meaningful employment. The government's efforts to promote entrepreneurial activity are also facing challenges, as many startups struggle to find sustainably profitable business models.

India, with more than 800 million job seekers and 500 million workers, faces significant challenges. The informal sector, which provides most of the jobs, offers low wages and few benefits. The formal sector, on the other hand, attracts high-skilled workers and offers better job security. The role of the government is crucial in bridging this gap and creating a conducive environment for job creation.

In this regard, the government has announced a new employment policy. This policy aims to provide job opportunities to 20 million young people by the year 2022. The policy includes measures to encourage entrepreneurship, boost infrastructure development, and enhance skill development. The government has also set up an employment guarantee scheme to ensure that every worker has access to job opportunities.

The success of this policy will depend on various factors, including the effectiveness of skill development programs, the availability of financing for startups, and the creation of a favorable regulatory environment. The government's commitment to job creation is commendable, but it remains to be seen whether these efforts will translate into tangible results.

In conclusion, while the government's efforts are commendable, more needs to be done to address the job-creation problem in India. The government, in collaboration with the private sector, needs to adopt innovative strategies to create jobs, especially for the educated youth. This requires a paradigm shift in the thinking of policymakers and a focus on creating sustainable job opportunities.
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Huawei’s Y9 (2019) India launch on Jan 7

NEW DELHI: Huawei is set to launch its Y9 (2019) smartphone in India on January 7. The Y9 will be sold exclusively on Amazon India and will be priced at Rs 20,000.

The company said it has sent out media invites for the Huawei Y9 (2019) launch event taking place in New Delhi on January 7. The device was first showcased at the Mobile World Congress (MWC) in February 2019.

The Y9 (2019) is expected to sport a price tag of under Rs 20,000.

Apple to start making top-end iPhones in India

NEW DELHI: Apple is planning to begin assembling its top-end iPhones in India through Wistron’s plant in Sripadpet, Tamil Nadu, said the source.

Apple, which already assembles devices in the flagship models in India, is expected to assemble or include any component production in India.

For Apple, widening assembly beyond China will attract lower GST rate of 5pc. It also decided to slash tax rates on parts and accessories. This will attract immediate consumption and exempted frozen and preserved vegetables from the levy.

The Council has narrowed the 28pc slab and restricted the highest slab to 18pc. It also left items like coffee, tea, eggs, sidelines, cereals, lentils, spices, meat, fish, honey, and milk and milk products outside the tax net. The council also left farm produce in its present form and condition and kitchen garden items untouched.

Apple is keen on forging deeper collaborations with the UK are keen on forging deeper collaborations with the UK India Business Council (UKIBC) is pushing for easier availability details. This did not reveal any pricing or availability details. This did not reveal any pricing or availability details.

NEW DELHI: The council is also preparing to attract more Indians to higher studies and the University of Mumbai and the University of Manchester visited India in October and November to discuss collaborative research. The University of Mumbai and the Indian School of Design and Innovation in Mumbai to discuss collaborative research, said it also.

A delegation of UK universities visited India in late-August and September and held discussions with academics and corporate officials of UK universities to keen more Indians to come and study in the UK, said McCoyle. "They also want to work with Indian universities to collaborate in both private and public.”

UK universities keen to deepen ties with Indian varsities

LONDON: Universities in the UK are keen on forging deeper relations with Indian universities and companies, for which the UK’s Department for Business, Innovation & Skills (UKBIS) is pushing for new ties under its "Britain calling" initiative.

"We are keen on working with Indian universities and companies to provide UK universities, said McCoyle. He said that India allows only the top 200 globally ranked universities to collaborate with Indian universities.

However, the top 500 universities should be allowed to have closer ties, with both private and public.”

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The Y9 (2019) is expected to sport a price tag of under Rs 20,000.
ICSI CS releases June exam timetable

The Institute of Company Secretaries of India (ICSI) has released the examination timetable for June 2019.

The exams will be conducted from June 6 to June 17.

The examination schedule is as follows:
- Day 1: June 6
- Day 2: June 7
- Day 3: June 8
- Day 4: June 9
- Day 5: June 10
- Day 6: June 11
- Day 7: June 12
- Day 8: June 13
- Day 9: June 14
- Day 10: June 15
- Day 11: June 16
- Day 12: June 17

The exams will be conducted in two sessions each day, from 9:00 AM to 12:00 PM and 2:00 PM to 5:00 PM.

To view the complete timetable, visit the ICSI official website.
I would like to know how to deal with racism at the workplace. I understand that in the UAE introduced an anti-discrimination law. What action can be implemented? Despite putting my heart and soul into my job, I am being treated unfairly. I have been drawing the same salary under the same designation as my colleagues – who happen to be of the same nationality as my boss. I have reported it to my HR department, but they are doing nothing to address my concerns.

Additionally, Article 18 lays down that the compensation for contributions to the end-of-service compensation if the employee terminates the contract of employment is based on the wage earned by the employee for contributions to the minimum period of service. Furthermore, it may be noted that employment must end due to the personal request of the employee, and if the employee has been employed for a continuous period of more than 14 days, the employer must pay the employee the end-of-service compensation.

MUMBAI: NRIs invest $10b in Indian real estate

The trend of NRIs investing in Indian residential properties is fuelling the demand for homes in the country, the data show. The overall home sales fell by 15.8% growth over the year, and the whole mortgage appetite is still intact. The report indicates that NRI investments have increased by 15% compared to the previous year. Market participants say that the demand for Indian real estate crossed the $10 billion mark in the current financial year, up from $8.8 billion invested in fiscal 2016-17. The NRIs invested earlier were about 10% of the total inventory, but in the current scenario, it may rise up to 15%. NRI flow, as per Post Hiranandani, Director, Sahara Real Estate, Real Estate Investment Trusts becoming a reality in India, the number of NRIs is only going to higher, thus delayed, the decline.

For the sector, the liquidity crunch, the rupee falling to record low changes in the Credit Linked Subsidy Scheme by the government of buyers as lenders to developers under the influence of the new arrangement. The real estate market witnessed an increase in launches, developers say, the market registered higher sales in the year. In 2018-19, the year was witness to the overall decrease in the number of new projects, however, declined this year.

According to market players, demand and growth in the available have been better than the overall demand in Indian real estate in 2018. Mumbai-based Spenta Companion’s MD Faisal Choudary, Cooper said in the market has performed better than that in residential building because to demand from investors and funds such as sovereign wealth funds.

Current 28 states and union territories have notified rules under RERA and 15 of them have notified a permanent regulator, the one being Delhi, which appointed a full-time regulator in Nov. As of June 30, 2018, projects have been registered under RERA in these 28 states. Parliament amended the Insolvency and Bankruptcy Code to make it easier for NRIs to be treated as financial creditors.

NRIs invest $10b in Indian real estate

MUMBAI: The year turned out to be an eventful one for the Indian real estate market. The key monthly salary was $1,675, which had been increased to $2,200. She has invested the same amount in her home country due to some reasons. In the labour contract we have a clause regarding the benefits and emoluments. Are emaids entitled to end-service benefits as per UAE law? How is the compensation calculated?

It may be noted that employment mater- nal provisions of the provisions of Article 10 of the Provisions Law. As per the provisions of Article 10 of the Provisions Law, any person, who commits any act of discrimination by any means of expression or otherwise, shall be punished with a fine of not less than 100 dinars and a jail term of five years and a fine with a fine which range between $50,000 and $1,000 and a fine, which shall be calculated at a rate not exceeding $1,000 or one of the above.

Dowing to the general nature of the term "discrimination," the scope and applicability may be extended to acts of discrimination at workplaces as well. However, this approach, as with two of the above terms is interpreted. This is further substanti- ated by the provisions of Article 17 and Article 18.

Article 17 puts the onus on the represen- tatives of workers to ensure that the law is observed in the UAE to the effect that if any of the crimes described under the Anti-Discrimi- nation Law are committed by an employee of the company, the employee shall be sentenced to imprisonment for a period not exceeding three years or a fine not less than $50,000 and not exceeding $1,000 or one of the above.

Furthermore, the concerned entity shall also be held liable for the necessary reported to the concerned authority or the compensation. Article 17 reads as follows: "Any employee of an entity, in the case of any of the crimes set forth in the present Decree Law, who commits any act of discrimination, shall be held liable if it is proved that their employees are acting in their name or to its interest, shall be sen- ced to imprisonment for a period not exceeding three years and a fine not less than $50,000.

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Additionally, Article 18 lays down that in the event of termination of the contract of employment by the worker, the employer shall have the right to claim the contributions to the end-of-service compensation if the employee terminates the contract. The calculation of the end-of-service compensation shall be based on the calendar period of service, if any, and the average wage of the employee for the period of service.

"The representative, director or any employee of said entity acting in his or her home country due to some reasons. In the labour contract we have a clause regarding the benefits and emoluments. Are emaids entitled to end-service benefits as per UAE law? How is the compensation calculated?"
Merger of BoB, Vijaya Bank, Dena Bank approved

The Union Cabinet has approved the merger of Bank of Baroda (BoB), Vijaya Bank and Dena Bank. The three banks will be merged to form a new bank called Bank of Baroda. The merger is expected to be completed by December 2020.

The merger will create a bank with a total asset of Rs 75 lakh crore, making it the fourth-largest bank in India. The merged bank will have a network of 13,000 branches and 10,000 ATMs across the country.

Exporters get sops worth Rs 600cr

The Union Cabinet has approved the allocation of Rs 600 crore in sops to exporters. These measures include a step-up in the grant of post-shipment bank credit aimed at making MSMEs export-oriented. The sops will help in increasing the exports of goods and services.

Microfinance: HDFC MF regains top slot in AMC

HDFC MF has regained its top slot in the mutual fund industry, with the fourth quarter results showing a strong growth in its assets under management (AuM). The fund house reported an AuM of Rs 6.25 lakh crore in the quarter, up from Rs 5.83 lakh crore in the previous quarter.

T Good Advt meet in Kochi

The Federation of Indian Chambers of Commerce and Industry (FICCI) will organise a Good Advt meet in Kochi on January 4, 2019. The meet aims to discuss the importance of good advertising in enhancing the image of India and promoting the country's exports.

Seminars on trade, exports during Vibrant Gujarat Summit

Seminars on trade, exports and foreign investment during the Vibrant Gujarat Summit will be held on January 17 and 18. These seminars will provide a platform for industry leaders to discuss the opportunities and challenges in the sector.

PNB Hsg Fin raises Rs 1,853cr via ECB

PNB Housing Finance, the country’s leading housing finance company, has raised Rs 1,853 crore (Rs 1,853.93 crore) through an external commercial borrowing (ECB) in the first quarter of FY2019-20.

Vikram Solar in pact with NTPC

Vikram Solar, one of India’s leading solar module manufacturers and a comprehensive EPC scam provider and solar rooftop provider, has claimed a 140 MW solar project from NTPC for development. The company has signed a letter of intent (LoI) with NTPC for the project.

Regarding the pricing, it is worth noting that the price of solar modules has decreased significantly in recent years, making solar power a more cost-effective option for power generation. This trend is expected to continue, driven by technological advancements and economies of scale.
Tourism to create 10,000 jobs in RAK

Mr. MC Luther, Retired Director of Personnel of the Indian Railways, says that the Indian Railways is the backbone of the economy and that it continues to develop and maintain its historical and cultural offerings, while targeting northern and eastern routes. The tourism sector currently contributes five per cent of the RAK’s gross domestic product. The emirate aims to grow that to 10 per cent by 2023. Three years ago, the emirate set a target of achieving one million visitors by the end of 2018. Which Mattar said RAK will surely reach. The official added that the emirate was aiming to grow that number to 1.5 million over the next year. Mattar said he was hopeful of achieving these milestones before the end of 2020.

In a strategy document that was unveiled its tourism strategy for the next three years. Mattar said the new strategy is a “game changer” for the tourism sector in RAK. In a strategy document, he outlined a strategy to nurture tourism and create additional demand. He said that the tourism sector will be able to generate three times the revenue it currently generates. Mattar said that the tourism sector will be able to create 10,000 jobs in the next three years.

RAK has discontinued the Mela surcharge on other Mela facilities it started in run up to the Mela which attracted millions of people, tourists and pilgrims from India and around the world and was projected to participate to project to participate to project.

The Mohammad Al Jilai, is aimed at capturing mavericks who are looking for a slightly cooler alternative to the more traditional places such as the UK, Germany, and Russia, while continuing to invest in growth markets such as Scandinavia and Eastern Europe.

RAILWAYS

Railways and tourism are two of the most important industries in the UAE, and the two are closely intertwined. The UAE’s railway network is expanding rapidly, and the government is investing heavily in infrastructure projects to boost tourism. The new Merafa line, for example, is expected to boost tourism by providing a more convenient and comfortable way for visitors to reach destinations such as Abu Dhabi and Dubai. The railway network is also being expanded to reach other cities, such as Al Ain and Sharjah, which will further boost tourism in the region.

In the past, the railway network in the UAE was primarily focused on cargo transport, but in recent years, the government has been investing heavily in passenger services. The network now includes a number of long-distance routes, as well as shorter commuter services.

The railway network is also being used to support tourism activities, such as sightseeing tours and cultural events. For example, the railway is being used to transport visitors to historic sites and natural attractions, such as the Masdar City wind farm in Abu Dhabi and the Hatta Dam in Dubai.

The railway network is also being used to support economic development, by connecting new urban areas and industrial zones to existing cities. This will help to create new job opportunities and boost economic growth.

The railway network is also being used to support environmental sustainability, by reducing the use of cars and promoting public transport. This will help to reduce air pollution and make the UAE more attractive to tourists.

In summary, the railway network in the UAE is expanding rapidly, and the government is investing heavily in infrastructure projects to boost tourism, economic development, and environmental sustainability. The network is also being used to support sightseeing tours, cultural events, and economic development, by connecting new urban areas and industrial zones to existing cities.

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