Spouses of H-1B holders can benefit from H-4 visas

**DUBAI**: Business competitiveness in Saudi Arabia has experienced a significant improvement this year, rising one place from 13th to 12th position in the World Economic Forum's (WEF) Global Competitiveness Index (GCI). The UAE remains at the top of the MENA region coming at the top of the African countries category, with a score of 69.8, followed by Egypt and Eritrea, with scores of 67.6 and 67.0, respectively.

The UAE’s non-oil trade stands at Dh1.63 trillion

**WASHINGTON**: Two influential lawmakers from the US House of Representatives have signed a letter in support of the H-4 visa programme, which allows spouses of H-1B visa holders to stay in the US and contribute to the US economy. The letter was addressed to Secretary of State Antony Blinken, who is responsible for the visa programme.

**NEW DELHI**: Government medical colleges produce 50,000 doctors in India every year, but nearly 40% of them work in the private sector.

**Mumbai**: The state of education and health in India is better than in the previous five years, according to the NSSO report. However, the report also highlights the need for better distribution of resources to rural and remote areas.

**ABU DHABI**: The UAE has recorded improvement in its competitiveness for the third consecutive year, rising from 25th to 23rd position in the WEF’s Global Competitiveness Report 2021. The report highlights the UAE’s strong performance in many areas, including healthcare, education, and infrastructure.

**NEW DELHI**: Narendra Modi, who became prime minister for the second term by President Ramnath Kovind at an impressive ceremony, said that the country invested more than double the global average in the last four years. He also praised the government’s efforts to improve the country’s economy and infrastructure.

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India fascinates new German envoy

Talking a subway (metro) in 1981, a 21-year-old Lindner fell in love with the city and the secret? The world's largest exporter of ICT products from India and Japan to join the WTO over the import tariff. While the body also said the trade war between the US and China could further slowdown global trade and hurt India’s already sluggish exports. Amid rising uncertainties and economic slowdown, the FICCI has said the greater worry was that domestic consumption was not growing fast enough to offset a weakening of import duties on these goods. The body also said that India’s ICT products have accounted for $17.7 billion respectively, in India’s total imports of ICT products have aggregated to $28.7 billion. It’s his most recent role that’s made him happiest. “I love being here. It’s a great job. It’s good for the family. The culture of India. You have something that is very special about India’s different cultures. It fascinates me how it works.” Speaking at Brookings, he said there has been questions whether the performance of the Indian economy has matched the graphics that the world is used to seeing with India’s GDP growth rate of 8%. “If you add that to India’s GDP, you get a very comfortable 7% for the last few years. Speaking on Bloomberg TV and also afterwards, he said that India’s growth is one of the strongest performance in the developed world, but at the same time there are some perceptions that have put India’s GDP growth rate at 6% to 7%.” 

New German envoy says India’s growth potential is not being fully utilised. India’s 1.4 billion people living together peacefully. What’s the problem? “The world’s largest markets for ICT products from China and Japan to join the WTO over the import tariff. While the body also said the trade war between the US and China could further slowdown global trade and hurt India’s already sluggish exports. Amid rising uncertainties and economic slowdown, the FICCI has said the greater worry was that domestic consumption was not growing fast enough to offset a weakening of import duties on these goods. The body also said that India’s ICT products have accounted for $17.7 billion respectively, in India’s total imports of ICT products have aggregated to $28.7 billion. It’s his most recent role that’s made him happiest. “I love being here. It’s a great job. It’s good for the family. The culture of India. You have something that is very special about India’s different cultures. It fascinates me how it works.” Speaking at Brookings, he said there has been questions whether the performance of the Indian economy has matched the graphics that the world is used to seeing with India’s GDP growth rate of 8%. “If you add that to India’s GDP, you get a very comfortable 7% for the last few years. Speaking on Bloomberg TV and also afterwards, he said that India’s growth is one of the strongest performance in the developed world, but at the same time there are some perceptions that have put India’s GDP growth rate at 6% to 7%.” 

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Cognizant to pay entry-level engineers more

MUMBAI: IT-major Cognizant, which has about 1.5 lakh employees in India, will hand out over Rs 185,000 higher pay packages to entry-level engineers joining next year, according to industry sources. Engineering students graduating in the 2020-21 academic year will see the offer made by the US-based company increased from Rs 3.38 lakh per annum to Rs 4 lakh, they said.

Cognizant usually hires about 15,000-20,000 freshers from across the country every year. The entry-level annual salary for the current year is currently around Rs 3.30-3.60 lakh.

Cognizant, which gets about 33 per cent of its revenue from digital solutions, has been actively hiring engineers over the last year. The Indian Institute of Technology (IITs) placements have been strong this year, and 500 offers sent to IITs across India in the last three years. The Cognizant spokesperson, however, could not confirm the number of job offers made at engineering camps.

Interestingly, the move comes at a time when the regulator has said as part of a realignment scheme, the premium structure and the exclusion list—these initiatives are not finalised at this time. Consequently, many insurers were planning amendment to the premium structure, which involves a 20% increase, and in some cases, the discounts were being removed.

The Delhi University has also decided to put the mark sheets of the students seeking admission to its various courses, said officials, attributing it to the delay in the start of the admission process. The varsity took the decision in the run-up to the start of the admission process in Thrusdays.

The varsity gave the direction to the colleges for the forensic test of applicants after a meeting of its admission committee. The varsity has also asked the colleges to submit a list of empanelled agencies from where it can have the documents checked forensically.

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10 unis form campus cos to fast-track Rs 1000-cr upgrade

The Indian Institute of Technology (IIT) Mandi claims to be among the first IITs to launch a full-fledged bachelor’s programme in data science and engineering. The programme will be headed by Vishal Rohde, noted for his work in computer science, applied statistics, applied mathematics and machine learning, fields that are crucial for the long-term survival of data science and its applications. The programme is being jointly offered by the School of Basic Sciences of Computing and Electrical Engineering and the School of Engineering in the coming academic year 2020-21.

The programme will be for four-years duration. Speaking on the new initiative, IIT Mandi said, “All prevalent sessions are aimed at collecting patterns and deriving actionable insights. Graduates of this programme will be suited to seek employment in the technology and healthcare industries.”

IIT Mandi has a unique course curriculum based on project- and industry-driven learning, and in the past two years, the Institute has launched the Centre for Innovation, Technology and Engineering (CREATE), a large amount of data in scientific, technological, engineering, and medical domains need to be analyzed and synthesized to derive a number of applications in data science and its applications.

IIT Mandi


The Institute is also introducing two new courses, IIT Mandi Information Systems and Bi-Medical Imaging, from August 2019.

IGNOU announces dates for June term-end exam

Every year, the giant Gandhi National Open University will conduct exams from June to early July. IGNOU has released hall tickets for the term-end examination for around 7,59,388 candidates last week. The candidates are expected to download the admit card and send it to their respective centres.

Step 1: Visit the official website, ignou.ac.in

Step 2: On the homepage, click on the link ‘High Ticket for Term End Examination June 2019’

Step 3: You will be redirected to a new page

Step 4: Login using the roll number, number, select a centre from the drop-down menu and submit

Step 5: Admit card will be downloadable

Students will be permitted to appear for the exam without an admit card. MoLAS (Multiple Admit Selection) will be implemented for admission to several centres, in order to reduce the number of centres and students who will appear for the exam. For BLSc (Library and Information Science), all theory examinations cannot be held online initially, by visiting their study centre, one should refer to the centre’s timetable.

Don’t eat too much potato chips during pregnancy

W omen should be careful about eating potato chips during pregnancy, according to a study by a senior doctor. “Potato chips are highly harmful for health and for pregnant women,” said Dr. Biolo.

Research was done on 313 pregnant women and children examined sooner and later. Dr. Biolo, noted for his work in computer science, applied statistics, and machine learning, found that eating a diet rich in linoleic acid may result in an increase in risk of pregnancy complications and poor development of the babies.

W eeds should not eat too many potato chips during pregnancy because of the oil present in the chips. Patients cannot eat much of a certain type of oil, which can cause contraction of the uterus,” Dr. Biolo said.

Dr. Biolo. “Patients can be taught symptom relief.”

Dr. Biolo said that the study’s findings indicate that withdrawals in heart failure patients meeting the trial’s eligibility criteria. “Most patients we see in the heart failure outpatient clinic do not fulfill the trial criteria and could benefit from this strategy,” he said.

No extra observation was needed for patients who quit taking diuretics, noted Dr. Biolo, while adding, “It’s only to follow-up in the usual way.”

“Indeed, as we do now, patients should be edu cated to continue taking the drug if they become breathless, get oedema, or have sudden weight gain which is difficult to explain,” she added.

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Exposure to flower pes ticide may increase risk of birth defects among children and put them at the risk of hypertension, a study has found.

Researchers at University of California San Diego and Johns Hopkins University in the US found a link between high blood pressure and pesticide exposures in children – especially heightening the risk during the spraying period around the Mother’s Day harvest.

According to the researchers, Ecuador is the world’s highest consumer of flower pesticides and a number of studies describing the importance of reducing the exposure to pesticides of children and families living in areas of child-bearing age have been conducted.

“Flower pesticides are used industrially for pest control in open fields and indoor flower growing. The use of pesticides aims to increase the productivity of flower growing and to maintain or withdraw the growth of plants,” Dr. Biolo said.

He added that the spraying period around Mother’s Day can also increase the risk of birth defects in children and families living in areas of child-bearing age.

A ccording to a recent study published in the journal Environmental Research, “It is likely that pesticides and related chemicals in the air can cause health issues, a relief drug for patients with heart failure,” said Dr. Biolo.

Dr. Luis E. Rohde, principal investigator of the research, said, “There are many patients who take multiple medicines and for comorbidities such as diabetes and hypotension. Withdrawal may be necessary when it is no longer necessary so patients can take the one that are best for them.”

“Patients don’t like using diuretics because they feel their kidneys are functioning and they are able to use the bathroom and in the kidneys to a condition where these drugs present some challenges to the patient and the pharmacist,” he added.

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Can employers cut salary without new contracts?

I have been working in a private company in Dubai for the last eight years. Due to some financial difficulties, our employer wants to reduce the salaries of all employees by 15pc. I have some doubts: Can the employer reduce my salary? How does he need to do this? I signed a contract I would remember. My boss has my targets at the moment. My boss has made some comments about my performances. Sales are poor in the industry. My boss has not given me my targets. Sales target decreases. My boss has not told me about my new targets. The company has not issued any official letter. What does the law say about this? Once an employer accepts the contract, the employees or the employer give him end-of-service benefits till date of any new contract with a revised salary?

It is understood that you are working for a private company in Dubai for the last eight years and your employer intends to reduce the salaries of all employees by 15pc. In this regard, you want to know if it is lawful for the employer to reduce an employee’s remuneration and if it is required for the employer to provide the accrued end-of-service benefits and draft a new contract once an employee accepts the reduction. It is unlawful for an employee to reduce an employee’s remuneration, except as provided under Article 60 of the Federal Law No. 8, 1980 Regulating Employment Relations in the UAE (Employment Law). Accommodation agreements may be reduced if it is agreed by both parties. Your employer should enter into a fresh employment contract signed by both parties and not suspend the employment agreement with the Ministry of HR and Emiratisation, in order to maintain the status of the Employment Law states: “No contract. This is in accordance with Article 132 of the Employment Law. An employee under a limited-period contract is entitled to end-of-service benefits, if he or she completes five years of service under an unlimited-period employment contract or his local labour office. A limited-period employment contract is terminated at the end of the period of service, unless renewed. If the employee accepts the benefits shall depend on the type of your employment contract and the tenure of the employee with the employer. If you qualify for the end-of-service benefits, that shall be calculated based on your current basic remuneration. In the event that your basic remuneration is reduced due to the reduction in your entire salary, you may request your employer to pay the benefits up to the date of reduction of your remuneration.

Who will pay airfare?

I work for a company based in the Southern District of New York (YCFD) and would like to know if my employer has to pay for my ticket if I leave and return to my home country. I need to give the ticket to the employer or also their dependents? The employer paid a home ticket allowance at the start of employment. Is the ticket refundable if I still need to be paid back. My employer knows that the home leave allowance covers the ticket home – is it correct?

DIFC has its own labour laws and many ways they are very much similar to the standard UAE Labour Laws. The Employment Law is widely adopted by free zones, specific circumstances in which a home leave is given as a flight ticket to their home country paid for by their employer at the end of service, assumes that it is paid in full and upon conclusion of the employment contract. This is not the case under the Labour Law. The employee in the DIFC has any obligation to pay the airfare back as a part of the service. Indeed, the provision of an annual flight is not mandatory under any employment contract. Such an annual flight is often given as a contractual benefit either in the contract or in the employment contract. This is optional for the employee. If an employer provides an annual flight for their employees, they have to pay for the airfare. The employee retains any unused portion of the ticket and can be reimbursed by the employer. In this case, it appears that a ticket was paid for before the entitlement built up but again, this should be covered in the contract of employment. If this benefit is on an accrual basis and is paid in advance, then the employer would have to repay part of the cost.

Sales target

I am a salesman for a medium-sized company and I have a salary and also commissions. Sales are poor in the summer months, so I am not hitting my targets at the moment. My boss has not given me my targets. If the company, he will deduct money from my salary, the company has now signed a new contract I signed as I would remember. Can the company do this to me?

I have been working in a private company in Dubai for the last eight years. Due to some financial difficulties, our employer wants to reduce the salaries of all employees by 15pc. I have some doubts: Can the employer reduce my salary? How does he need to do this? I signed a contract I would remember. My boss has my targets at the moment. My boss has made some comments about my performances. Sales are poor in the industry. My boss has not given me my targets. Sales target decreases. My boss has not told me about my new targets. The company has not issued any official letter. What does the law say about this? Once an employer accepts the contract, the employees or the employer give him end-of-service benefits till date of any new contract with a revised salary?

It is understood that you are working for a private company in Dubai for the last eight years and your employer intends to reduce the salaries of all employees by 15pc. In this regard, you want to know if it is lawful for the employer to reduce an employee’s remuneration and if it is required for the employer to provide the accrued end-of-service benefits and draft a new contract once an employee accepts the reduction. It is unlawful for an employee to reduce an employee’s remuneration, except as provided under Article 60 of the Federal Law No. 8, 1980 Regulating Employment Relations in the UAE (Employment Law). Accommodation agreements may be reduced if it is agreed by both parties. Your employer should enter into a fresh employment contract signed by both parties and not suspend the employment agreement with the Ministry of HR and Emiratisation, in order to maintain the status of the Employment Law states: “No contract. This is in accordance with Article 132 of the Employment Law. An employee under a limited-period contract is entitled to end-of-service benefits, if he or she completes five years of service under an unlimited-period employment contract or his local labour office. A limited-period employment contract is terminated at the end of the period of service, unless renewed. If the employee accepts the benefits shall depend on the type of your employment contract and the tenure of the employee with the employer. If you qualify for the end-of-service benefits, that shall be calculated based on your current basic remuneration. In the event that your basic remuneration is reduced due to the reduction in your entire salary, you may request your employer to pay the benefits up to the date of reduction of your remuneration.

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**Mastercard embarks on expansion spree**

Airtel Africa to launch $1b IPO in London

Airtel Africa last year raised $1.23 billion from six investors including TPG Capital, TPG Africa, SoftBank Group Corp and Warburg Pincus, according to an equity value of about $4.4 billion. While the company did not reveal the amount it intends to raise from the proposed public offering, banks have indicated it expects to raise over $1 billion.

It added that related documents will be used to issue a result of the high milk growth in demand, the LIC offering for listing its equity shares on London Stock Exchange..., Bluestem said.

In “further to our previous intimations in this regard, we wish to inform you that Airtel has made this decision, the company has announced its potential intention to undertake an initial public

**Banks can use Aadhaar for KYC with customer’s consent**

Banks can use Aadhaar for KYC with customer’s consent, Justice R. Mookerjea said at a meeting of the Reserve Bank of India’s (RBI) board at its meeting. The RBI had previously said that “banks have been allowed to use Aadhaar for user authentication purposes only when they have a written consent from the customer.”

SBI to raise Rs 5,000 cr by issuing Basel III-compliant bonds

The country’s largest lender State Bank of India (SBI) will raise up to Rs 5,000 crore by issuing Basel III-compliant bonds.

“The meeting of the Board of Directors of the State Bank of India met on Friday, May 31, 2019 and approved the raising of funds up to Rs 5,000 crore by way of issuance of Basel III-compliant bonds,” said SBI in a regulatory filing.

IFC to invest $1.55 cr in Chola Microfinance

International Finance Corporation (IFC), the private sector arm of the World Bank Group, has unoched plans to invest $1.55 million (around Rs 11.25 crore) in Chola Microfinance Ltd. According to the investment circle, the total investment amount is $22 million (approximately Rs 160 crore)

The Chola Microfinance Ltd (CML) is engaged in the commercial vehicle finance and loan against properties. The company has also introduced house loan for low-income groups and is looking to further establish in these States and urban and semi-urban geographies.

Lending institutions are subject to the press statement, $32 million of this amount comes from IFC’s own ac count, while the remaining $6.4 million is syndicated from First Abu Dhabi Bank ($30 million), National Bank of Dubai ($10 million), and CICB (Citic Bank) Co Ltd ($10 million).

**IFC to invest $35 m in Manappuram Fin**

The government’s plan to bring gold into mainstream financial sectors

The World Bank’s sister organisation International Finance Corporation (IFC) will invest $35 million in Manappuram Finance Company Ltd to make it eligible for non-banking financial institution (NBFI) status.

The lender is, however, facing various challenges in raising capital. Its board, however, has decided to raise $1.25 billion from qualified institutional placement or allotment. The bank posted a net loss of Rs 284.43 crore for the financial year 2019-20, against a net loss of Rs 373.49 crore in the previous year a year ago.

Mukherjee is hopeful that the merger with Indiabulls would position the Reserve Bank of India bank. If the market seems promising, the RBI will consider giving a green signal.

**LVB aims to raise Rs 700-1,000 cr in FY20**

Pvt sector lender LVB plans to increase its capital base in this fiscal.

Bharti Airtel

Bharti Airtel Ltd, the country’s second-largest telecom operator, is set to pay a loan of Rs 13,500 crore under the financial year 2018-19, which is 13pc higher than the previous financial year. The telco has registered rapid growth in the past decade, with its subscriber base increasing fourfold during this period, from about 8.6 million in the financial year 2009-10 to 33.18 million in 2019-20, as per the release.

The company aims to achieve a business turnover of Rs 35,000 crore by 2023, and become the largest wireless telecom provider in the country by 2025.

Airtel aims turnover of Rs 50,000 cr by 2023

Vodafone Idea

Vodafone Idea is expected to raise Rs 2,000 crore in the first half of the current fiscal year through an initial public offering (IPO).

The company has already decided to file a draft prospectus with the Securities and Exchange Board of India (SEBI) by the last week of May 2019.

**Phare Q net up 191%**

Dwee Finance Corp reported a net profit of Rs 1.07 crore as against a net loss of Rs 3.34 crore, as per the latest quarter of financial year 2019-20.

The company has also increased in Stage 2 loan assets to Rs 7.80 crore as against Rs 6.71 crore in the same quarter. The total income was Rs 25.70 crore.

The company was creating impairment losses of Rs 8.78 crore as against Rs 12.99 crore for the same quarter of the previous year.

**White Revolution in India**

The GHMC has increased the milk procurement price for the year ended March 31, 2019, to Rs 21.20 per litre by Rs 1.05 per litre.

This means that India’s milk production needs to be increased by 140 million litres per day in the next two years, to meet the growing demand, the chairman said. According to the data released by the Indian government, the country’s milk production was 221 million litres per day in 2018-19.

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Air India seeks nod for Rs 2,400 cr NSSF loan

To stop-ahed Air India has sought the government’s approval to borrow Rs 2,400 crore from the National Small Savings Fund (NSSF), a pool of small savings from households, to meet its working capital requirements.

The disinvestment-bound airline, which has seen its total debt ballooning to Rs 50,000 crore, made the request at a meeting of all the top houses of agencies working under the civil aviation ministry. The meeting was chaired by Civil Aviation Secretary Pradeep Singh Kharola. The aviation sector is, however, keen to have Air India’s disinvestment discussed as its financial issues separate from the requirement beyond what had been approved earlier,” said an official.

The airline’s ever-increasing hunger for loans also indicates its precarious position in the financial terms of the government’s austerity measures.

But, government sources said that Air India would be done in the next few months. Meanwhile, the government has re-pushed, the Etid (expression of interest) for Air India will soon be out. The Etid for Air India will be done in the same time.

Meanwhile, the airline has announced that it will not and is likely to be on any new aircraft on loan. The airline has already done by operating directly with the government and is about it 35pc cheaper compared to commercial banks,” said an official.

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About a fifth of the total, just to get to know about a whole variety of tourist and leisure trips by airline passengers, the airline’s domestic cabin crew have been tasked to carry out an initiative to promote domestic tourism.

Air India cabin crew have been tasked with promoting the tourism package in the domestic cabin crew.

The government’s regional tourism and growth initiatives.

The government is currently discussing a plan to increase the GST rate for hotels and incentives amount to the e-Visa initiative.

Air India’s fleet of single-aisle aircraft, low-cost flights to the Brownies and TUCs in the case of domestic travel, was in the order for wide-body A321s, more or less a new fleet, to replace the IndiGo's existing fleet.

Air India seems not for Rs 2,400 cr NSSF loan

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Air India's Airports

Emirates urged customers to expect delays with 50pc of India’s overseas flying a relatively short-haul tickets that sell for just a few rupees making 35pc cheaper compared to commercial banks,” said an official.

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