

HM SENDS GREETINGS CABLE TO ANTIGUA AND BARBUDA

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of greetings to Dr. Rodney Errey Lawrence Williams, Governor-General of Antigua and Barbuda on his country's Independence Anniversary. In the cable, His Majesty expressed his sincere sentiments and best wishes to Dr. Williams and the friendly people of his country. -**ONA**



HIS MAJESTY GREETES ALGERIAN PRESIDENT

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of greetings to President Abdelmadjid Tebboune of Algeria on his country's National Day. In the cable, His Majesty expressed his sincere sentiments and best wishes of good health, wellbeing and a long life to President Tebboune. His Majesty also prayed to the Almighty Allah for the return of this and similar occasions on President Tebboune while the Algerian people further realise aspirations of progress and prosperity. -**ONA**



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MEETING

Sayyid Fahd receives Syrian Health Minister

MUSCAT: His Highness Sayyid Fahd bin Mahmoud Al Said, Deputy Prime Minister for the Council of Ministers, on Sunday received Dr. Hassan Al Ghabbash, Health Minister of the Syrian Arab Republic, who is currently visiting the Sultanate.

HH Sayyid Fahd welcomed Al Ghabbash, who conveyed the greetings of President Bashar Al Assad of Syrian Arab Republic to His Majesty Sultan Haitham Bin Tarik.

The meeting touched on bilateral relations between the Sultanate of Oman and Syria. HH Sayyid Fahd expressed his best wishes to the Syrian leadership and wished the Syrian people further progress and prosperity. **>A5**



TREE DAY CELEBRATIONS

Royal Orders to distribute saplings of date palm, fruit trees among farmers in cyclone-hit areas

MUSCAT: His Majesty Sultan Haitham Bin Tarik gave orders to distribute saplings of date palms and sprouts of fruit trees and other plants to farmers in the wilayats that sustained damage during the recent tropical cyclone Shaheen.

The mission will be undertaken by Royal Gardens and Farms at the Royal Court Affairs, which will distribute the plants via the Ministry of Agriculture, Fisheries and Water Resources.

The Royal orders, which coin-

cide with the Sultanate of Oman's celebration of the Tree Day, reflect His Majesty the Sultan's concern for farmers.

They are a symbolic Royal gesture intended to keep up agricultural production and enhance the Food Security System in the country.

The Royal orders reaffirm His Majesty the Sultan's attention to the agricultural sector, which constitutes a basic pillar of the national economy.

-**ONA**

OCRF

Sayyid Theyazin to preside over Camel Race Festival



His Highness Sayyid Theyazin bin Haitham bin Tarik Al Said, Minister of Culture, Sports and Youth. - **ONA**

BARKA: His Highness Sayyid Theyazin bin Haitham bin Tarik Al Said, Minister of Culture, Sports and Youth will preside over the conclusion of the Camel Race Festival 2021 of Oman Camel Racing Federation (OCRF) today.

The race is being organised under supervision of the Ministry of Culture, Sports and Youth by the OCRF in cooperation with the Royal Cavalry at the Royal Cavalry racecourse at Al Fulajj from 29 October to 1 November.

Sheikh Said bin Saud Al Ghufaili, Chairman of Oman Camel Racing Federation, said that the festival has seen remarkable participation and competition among owners and camel trainers from the various governorates of the Sultanate.

The number of camels taking part in the festival has climbed up to 2,700 since the festival kicked off. He said that better organisation and preparations for the festival are reflected in tough fights in the race.

Besides cooperation of camel owners and trainers and their compliance with the instructions of the OCRF, and the precautions undertaken have all led to the success of the event.

He said that at the conclusion of the race comprising four rounds, winners would receive prizes in the form of cars, a gold sword and other valuable items. The race rounds would also see recital of welcome and national poetry at intervals, Al Ardha show, display of skills on camelback and playing of music pieces, he added. -**ONA**

NEARLY 25,000 DONATE TO SHAHEEN RELIEF CAMPAIGN



OMR678,742 had been donated by 24,655 people for the Shaheen Help Campaign until 31 October

Times News Service

MUSCAT: Nearly 25,000 people have donated money to help people impacted by cyclone Shaheen.

Figures on the donate.om portal show that OMR678,742 had been collected from 24,655 donors, who had contributed to the Shaheen Help Campaign, until 31 October.

Donations towards Shaheen assistance gathered the second-highest number of contributions on the site, with more people choosing to contribute to the Zakah campaign that collected a little more than OMR900,000, as of 31 October.

Other key charitable efforts people contributed to via donate.

om – the country's national charity donation website – include care for orphans, international aid, and family welfare.

Donations of money aside, hundreds of people in Oman have also contributed clothes, household items, food, school supplies, and other essentials to help their brethren in the areas impacted by Shaheen.

"We have been organising field visits to check up on families and individuals – irrespective of whether they are nationals or expatriates – to inquire about their needs and provide them with what they require, for which we are working with the local Social Development Directorate," said Sawsan bint Saud Al Yaqoubi,

the vice chairperson of the Social Development Committee of the Wali's Office in Wilayat Khaboura, which was badly affected by the cyclone.

"When people were placed in shelters, we made sure they were kept comfortable in their temporary accommodation," she added. "We have also been supervising the distribution of supplies, and assigned two people for each area to facilitate the process of sharing supplies to those affected."

She added that her committee's responsibility is to supervise the work of the charity organisations deployed in affected areas after Shaheen, while also overseeing the supply of aid to the required people. **>A5**



COVID-19

Infection rate lowest since April 2020

Times News Service

MUSCAT: Infection rates from COVID-19 are at their lowest in Oman since April 2020, directly leading to no recorded deaths of patients from the disease in 18 days of October of this year, an analyst in the country has said.

Social activist and data analyst Ibrahim Al Maimani told the *Times of Oman* exclusively that at the rate of about 17 people testing positive every day for COVID during October, there were 522 new infections reported last month. Recoveries, on the other hand, were far higher: 1,800 people recovered from the virus last month, at an average of nearly 60 people a day.

"The infection rate is the lowest we have seen since April 2020, and it is worth noting that the recovery rate is three and a half times higher than that of the rate of infection," he added. "As a result of this, active infections in October dropped to just 548 people, and caused the recovery rate to stay at 98.5 per cent."

15 people died from COVID in October, at the rate of one every two days, but an important ob-



servation is that for 18 days last month, no deaths were recorded. On 11 days, one daily death was seen, while two deaths were reported on two days in October. This is significantly lower than September, where 32 people died from the disease.

Al Maimani added that hospitalisation rates pertaining to COVID also fell. Inpatient numbers fell by 77 per cent, as did the number of people admitted with coronavirus-related issues to intensive care.

"While there were 30 people in hospitals at the end of September, there were only seven patients by

522
new infections reported last month while 1,800 people recovered in the same period

the end of October," he explained. "Similarly, ICU numbers have also fallen by 82 per cent, dropping from 17 admissions to just three, over the past month."

Hospital numbers in the 24 hours leading to Sunday, October 31, 2021, have fallen even further: there were only five patients in hospitals as of yesterday.

"No new hospitalisation of patients has been recorded over two separate 24-hours intervals in the last 10 days: October 21 and October 31," said Al Maimani. "This is a very good indicator, as the number of COVID patients hospitalised has a direct impact on other ad-

missions that can take place. This is also a positive reflection on less dependency on intensive care, and of course, proof that there are far less people likely to pass away from COVID-19."

Despite the drop in infection rates, hospitalisations and deaths, the Ministry of Health continues to remind people of the need to follow COVID-19 precautions.

"With a commitment to wearing masks and maintaining social and physical distancing, we will prevent ourselves, our families, and our community from spreading the coronavirus," said the ministry in its daily advisory.

Figures released by MOH show that 50 new infections were recorded from Thursday to Saturday, while recoveries seen were a bit more, at 52. No deaths, however, have taken place during this period. However, 4,111 people in Oman have succumbed to the disease since the start of the pandemic. 299,632 people have recovered from COVID-19, out of a total of 304,291 who tested positive. The recovery rate in the country continues to stand steady at 98.5 per cent.

TOP THREE INSIDE STORIES

OMAN Ali Al Habsi leads cleanup volunteers

1 Legendary Oman's goalkeeper Ali Al Habsi led over 350 volunteers from his hometown Al Mudheibi in post-Shaheen relief work. **>A3**

WORLD G20 commitment on climate and coal

2 G20 made a compromise commitment to reach carbon neutrality "by or around mid-century". **>A6**

MARKET August fish stock valued at OMR244mn

3 The total value of fish stock in Oman stood at OMR243.78mn at the end of August 2021, up 16.1 per cent over same period in 2020. **>B1**



Dhuhr.....	11:55pm
Asr.....	3:09pm
Maghrib.....	5:33pm
Isha.....	6:45pm
Fajr (Tomorrow).....	4:56am

ROMANIAN AND BYZANTINE ERAS

National Museum restores age-old coins

MUSCAT: Within the framework of mutual cooperation between the National Museum and the General Directorate of Antiquities and Museums of the Syrian Arab Republic, the conservation team at the National Museum recently finished a project of conserving and restoring 100 antique pieces of Roman and Byzantine bronze coins bearing inscriptions and pictures of emperors in those periods.

The coins were loaned to the National Museum from the General Directorate of Antiquities and Museums of the Syrian Arab Republic, according to the memorandum of understanding (MoU) signed in Muscat in 2019. The National Museum is the first Museum in the Sultanate that includes modern conservation and preservation facilities managed by highly qualified Omani specialists.

Bronze coins, some of them dating back to the Roman period, are illustrating on the centre of the obverse images of Roman emperors, as they were engraved on the bronze coins of that period.

The centre of the obverse shows a personal bust inscription of one of the Roman emperors, on top of



which is a radial crown symbolising the sun, or a wreath of paper Laurel encircles his head.

The central inscription frames a Latin phrase that mentions the name of the emperor. The back of the bronze coins illustrates multiple inscriptions and images that reflect the environment of the city, in which the coins were minted during that time, such as trees and animals, or chariots, horses, temples and deities, such as the goddess (Tika). She is the protector deity of the city and was usually engraved wearing a crown in the form of the city wall. The name of the Mint house was usually engraved below

the central inscription.

The other group of coins dated to the Byzantine period, bearing in the centre of the obverse busts of Byzantine emperors either alone or with their sons.

The frames of the central inscription mentioning the name of the emperor. As for the back of these coins, most of them carry the letter M or X, which is an expression of the weight of the coin's value. In addition to drawing a small cross. The name of the Mint house was usually engraved below the central inscription.

By studying the coins and by their weight and the purity of

the minted metal, it is possible to know the economic situation of the countries in those periods. Also, the political and religious situations can be indicated through pictures and writings engraved on the coins. Coins are one of the sources for figuring out the history of countries, as they carry the economic, political, and perhaps social and religious history of any country.

The conservation and preservation team at the National Museum took over conserving and preserving the coins. After examination, it became clear that coins had reached their physical condition to the stage of deep oxidation due to moisture, which led to a thick layer of rust and dust on the surface.

The National Museum is the Oman's flagship cultural institution, showcasing the Sultanate's cultural heritage from the earliest evidence of human settlement in the Omani Peninsula to present day through which we look forward to our promising future. The Museum was established by Royal Decree 62/2013, issued on 16 Muharram 1435 AH (corresponding to 20 November 2013 CE). -ONA

QUALIFIED MANPOWER

New batch of citizens joins Royal Oman Police

MUSCAT: A new batch of citizens who have passed evaluation, interviews, written tests and fitness examinations and underwent training at Institute of Police Recruits at Sultan Qaboos Academy for Police Sciences, joined Royal Oman Police (ROP) on Sunday.

Qualified manpower

The joining of the new batch comes within the efforts of Royal Oman Police in coordination with the Ministry of Labour for employment of jobseekers and providing Royal Oman Police formations with the qualified manpower in accordance with the plan approved by Royal Oman Police Headquarters.



EMPLOYMENT OF JOBBEEKERS: The joining of the new batch comes within the efforts of Royal Oman Police in coordination with the Ministry of Labour for employment of jobseekers. - ONA

The new batch comprised holders of general education diploma and post general education diploma in the specialisations of chemical engineering, mechanical en-

gineering, electrical engineering, communications engineering and human resources administration among other specialisations.

New recruits to the Police Insti-

tute receive military and academic training that includes police and law sciences and practical training for the duties and tasks of the Royal Oman Police. - ONA

Trending ON SOCIAL MEDIA

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of Oman

Here are the pre-boarding procedures for passengers flying to the Sultanate of Oman.



TIMESOFOMAN.COM

Travelling to Oman: Here is what you need to do before you leave



Here are the pre-boarding procedures for passengers flying to the Sultanate of Oman

A story on pre-boarding procedures for flights to Oman reached 23,620 people and had 3,270 engagements on Facebook.

TV MOST WATCHED VIDEO ON FACEBOOK

4,100 VIEWS



India extends ban on scheduled international flights



Morning Minute Video: India extends ban on scheduled international flights

The Morning Minute video on India extends ban on international flights had 4100 views and reached 14,900 people on Facebook.

VIDEO MOST VIEWED VIDEO ON INSTAGRAM

363 VIEWS



The Page 1 story video

The Page 1 story video had 363 views and 28 likes on Instagram.

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Ali Al Habsi leads volunteer group in post-Shaheen cleanup work

Al Habsi and his team helped people requiring aid in the wilayats of Khabourah and Suwaiq in North Al Batinah

Times News Service

MUSCAT: Legendary Oman goalkeeper Ali Al Habsi led a team of more than 350 volunteers from his hometown of Al Mudheibi in the Sharqiyah region to North Al Batinah, where they helped in the relief and reconstruction efforts in the wake of cyclone Shaheen.

“After the damage caused by Shaheen, citizens from many governorates of Oman volunteered to help those affected by the floods,” said Al Habsi. “Many had been affected by the torrential flow of water within wadis, the electricity and telephone poles that had come uprooted, and to support the various government and military agencies in their work.”

“I think it is a great sacrifice we have all made – young and old – volunteering out of love to help our brothers and sisters,” he added. “These are the moral values and traditions of the Omanis since ancient times, and we have been brought up learning the importance of helping people during challenging circumstances.”

Al Habsi and his team helped people requiring aid in the wilayats of Khabourah and Suwaiq in North Al Batinah, and said he was proud to be among the thousands who answered the call to help their homeland during a time of great need.

He added, however, that he felt sorrow on seeing the devastation

THANK YOU: “I want to issue a big ‘thank you’ to everyone who volunteered and helped mitigate the tough situations on the ground,” said Ali Al Habsi.

Shaheen had wreaked on northern Oman, particularly for those citizens who had lost so much of their property as a result of the cyclone.

“I feel proud that I too was among these volunteers, as we were like one body, all united in helping the affected,” he admitted. “This eased the suffering of the affected, and helped improve their feeling of reassurance and hope that things would get better, because we had come to help them.”

Kind words and actions

“We tried to raise their spirits through kind words and actions, and praise be to God, the impact of our efforts helped lift the mood of the young children and the elderly among affected families,” he added. “We were happy that we were able to raise their spirits.”

“Of course, anyone would feel sorry, seeing what these people have been through,” added the ex-goalkeeper, referring to the havoc caused by Shaheen. “But the decisions of His Majesty Sultan Haitham Bin Tarik, executed through his national government, as well as the efforts of people who took the initiative upon themselves to volunteer and restore normalcy by helping build back better makes me confident that we can overcome such challenges.”

Addressing the people of Oman

in the context of providing aid during a time like this, Al Habsi urged people to unite and cooperate with each other to overcome such trying circumstances.

“I want to issue a big ‘thank you’ to everyone who volunteered and helped mitigate the tough situations on the ground,” he said. “This was of great support to those who were affected by the cyclone.”

An extremely popular former footballer in both Oman and the rest of the Middle East, Ali Al Habsi became the first Arab from the Arabian Gulf to play in the English Premier League, when he joined Bolton Wanderers in 2006, after three seasons at Norwegian side Lyn Oslo.

He then moved to Wigan Athletic in 2011, where he won the FA Cup in 2013, as part of the side that famously beat Manchester City in the final. He had further spells at Brighton and Hove Albion (2014), before joining Reading in 2015. After two years at Saudi club Al Hilal, whom he joined in 2017, he returned to the Premier League, signing for West Bromwich Albion, before announcing his retirement in 2020. For the national side, Al Habsi has played 136 times, and was an integral player in the Oman side that won their first Gulf Cup at home in 2009, beating Saudi Arabia on penalties in the final in Muscat.

AVIATION

First Wizz Air Abu Dhabi flight lands in Muscat

Times News Service

MUSCAT: Muscat International Airport accorded a water cannon salute for the first flight from Wizz Air Abu Dhabi, a low cost airline based in the United Arab Emirates.

Muscat is now the second destination in the Wizz Air network across the GCC countries and the 32nd overall. The carrier will run a direct route, operating thrice-weekly on Sunday, Tuesday, and Thursday between Muscat International Airport and Abu Dhabi International Airport.

Wizz Air’s link-up with Oman is part of Oman Airports’ initiatives to promote economic and tourism opportunities in the country, and increase connectivity to other parts of the world.

This route operated by Wizz Air is set to provide plenty of advan-

tages to inbound travellers. Since the opening of the new passenger terminal at Muscat International Airport, Oman Airports has been seeking to attract regional and international airlines, which is reflected by the growing demand for increased connectivity to Muscat, by both passengers and airlines.

Muscat International Airport, managed and operated by Oman Airports, has achieved a new global achievement by receiving ACI health accreditation certificate to become the first airport in the Middle East to be accredited under the ACI Airport Health Accreditation programme, aiming at maintaining hygiene measures and procedures across world airports as a result of the COVID-19 pandemic.

This achievement proves that the proactive precautionary measures adopted at Muscat

International Airport are in line with the accredited international standards and offers a glance at Oman Airports’ commitment to implement health and safety measures at the highest international standards.

Wizz Air Abu Dhabi is among the biggest airline networks offering travel and tourism opportunities in the Emirate of Abu Dhabi, and is among the fastest growing European carriers, with a fleet of 141 Airbus A320s and A321s.

It also offers premium services in the form of a specialised aviation team at lower costs, which makes Wizz Air the preferred option for 40 million passengers. The airline was recently ranked by airlineratings.com, the world’s only airline safety and product rating website, as one of the top 10 safest airlines worldwide.



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INVITATION TO TENDER



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Tender No.	: PR 10205821
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PRICE BAIZAS 200

ROADS DIRECTORATE CALL TO DRIVERS:

'Use other routes going to Seeb'

The Directorate General of Roads has made an appeal to motorists who use the Seeb dual carriageway to go on alternate roads wherever possible while going to Seeb.

Tariq bin Mohammad bin Amin al Manthery, Director General of Roads said this week that drivers especially truck drivers, can use the Information complex road beginning from Qurum Roundabout and the road passing through the Sarooj area near the Inter-Continental Hotel on their way to Seeb.

by Muzaffar Mohammad

He said that most drivers tend to use the dual carriageway and thus help to cause long queues at roundabouts while side roads are empty. If some of these vehicles use the alternate roads many traffic jams can be eliminated, he added.

He said that while the Ministry of Communications and the Royal Oman Police are doing their best to ease jams, motorists are not co-operating in the interest of smooth traffic flow.

The traffic diversion built by the Directorate General to connect traffic from the medinat Qaboos road to Bausher Round-

Permits for new restaurants suspended

The Government has placed a provisional suspension on the opening of restaurants in the Capital Area.

The Department of Tourism at the Ministry of Commerce and Industry said in an announcement that no new permits would be issued for opening restaurants in the Capital until the department has completed putting restaurants categories and formulated conditions and specifications for each grade.

An announcement would be made in due course specifying the date on which the Department will start receiving applications for permits.

about has eased much of the crush at Al Khuwair roundabout.

The Director General said the the Royal Oman Police have reported that the diversion has brought much relief, especially to girls at schools in Al Khuwair. The girls had complained that every morning they were late at school due to the traffic jams.



Tariq bin Mohammed bin Amin al Manthery.

The success of the link road has led the directorate to consider the possibility of an asphalt overlay on the road to add to its durability.

The directorate has started a new squad to carry out road markings.

It consists of Omani workers and will get the necessary equipment shortly. It will be able to start work next year.

The workers are at present undergoing training with Geop Oman International which is marking roads in the Capital Area and on the Bid Bid-Nizwa Highway.

Opec decides on cutback

Oil ministers of Opec have announced how they will share out a total of nine per cent cut in their overall production designed to maintain the organisation's oil price of 29 dollars a barrel.

The biggest producer Saudi Arabia will bear more than one third of the total cut of 1½ million barrels a day.



on some flyovers now

The speed limit on flyovers at A'Saad Roundabout formerly known as Wadi Adei Roundabout and Wattayah Roundabout has been raised to 80km from 60.

Announcing this, a spokesman of the Directorate General of Roads said the speed limit on Ruwi and Hamriya flyovers will continue to be 60.

The spokesman said that with the opening of flyovers the maximum speed limit was fixed at 60 with the aim of giving drivers a chance to get used to the traffic bridges, the first in Oman.

Since the flow of traffic is firmly established on flyovers it has been decided to raise the speed limit on some.

But the road experts, in consultation with the traffic authorities, have decided to keep the speed limit to 60 on the Ruwi and Hamriya flyovers because their design involved sharp curves.

Four new Capital Area directorates

The Capital Municipality has set up four directorates to administer municipal services in various parts of the Capital Area.

The new directorates are Muscat, Greater Muttrah, Bausher and Seeb.

Under the new structure the municipalities of Ruwi and Al Nahda town have been merged in the directorate of Greater Muttrah. The Muttrah Municipality has been taken over by the directorate of Muscat.

LATEST

Mrs Gandhi assassinated

Indian Prime Minister Mrs Indira Gandhi was assassinated yesterday.

She was shot repeatedly as she left her home to walk to her office in a nearby building in New Delhi.

Mrs. Gandhi, who was 66, was hit by several bullets and was rushed to a hospital where she died an hour and a half later, after emergency surgery.

Reports about the attackers are still confused but it appears that two of her security guards or men dressed as security guards opened fire, hitting Mrs. Gandhi in the abdomen, chest and thighs.

All India Radio reported that other security guards overpowered the killers after a scuffle and that one of the assailants died in hospital.

The other was injured but is said to be out of danger. Reports from Delhi suggest that both men were Sikhs.

His Majesty Sultan Qaboos sent a cable of condolence to Indian President, Zail Singh on the death of Indian Prime Minister Indira Gandhi.

Security around Mrs. Gandhi had been tightened after the army action on the Golden Temple of the Sikhs in Amritsar in June this year. The five High Priests of the Sikh community have publicly condemned the assassination.

Immediately after the shooting Mrs. Gandhi who was bleeding profusely was rushed to a nearby hospital where she underwent major surgery to remove seven bullets. But doctors were unable to save her life.

As the news spread, thousands of people gathered outside the hospital and Mrs. Gandhi's official residence. Roads leading in and out of Delhi were sealed by police and army units.

From Delhi and Calcutta there were reports of a number of attacks by Hindus on members of the Sikh community.

Mrs Gandhi's son Rajiv was sworn in a Prime Minister and was to address the nation last night.

As General secretary of the ruling party he came into politics only four years ago on the death of his brother and has never held government



office.

The Indian authorities have announced special measures to maintain law and order in Delhi. Assemblies of five or more people have been banned as well as all meetings and processions.

The measures will remain in force for the next three days.

It has also been announced that Mrs Gandhi's funeral will be held on Saturday.

All India Radio did not announced the death officially for five hours. The Cabinet has been meeting in an emergency session.

National elections in India are due to be called at the end of the year. There will be 12 day of mourning in the country.

World leaders have expressed their shock and horror at the death of Mrs. Gandhi. They included President Zia-ul-Haq of Pakistan, President Ershad of Bangladesh, Queen Elizabeth and Prince Philip, Mrs. Thatcher, the Pope, President Reagan and the Soviet and Chinese officials.

● Distinguished world leader — page 17.

Condolence book

A condolence book will be kept open at the Qurum residence of the Indian Ambassador, Dr. Ishaque Ahmed Sajjad today, tomorrow and Saturday from 8am to 12.30 pm and from 5pm to 8pm.

An embassy spokesman said Oman Government informed the embassy that an official delegation would leave for Delhi to attend the funeral.

Your TV and radio programmes are on page 22



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Sayyid Shihab receives UK Chief of Defence Staff

Gen. Al Nu'amani affirms historic ties between Sultanate and UK

< FROM **A1** Donation for Shaheen victims

< FROM A1 Oman-Syria relations

Date products showcased

The outlets provided an ideal platform for date producers to showcase date products and derivatives employing creative and modern marketing methods. **-ONA**

1. To consider and approve the report of the Board of Directors for the financial year ended 31st August 2021.
2. To consider the Auditor's report and to approve the financial statements (Balance Sheet, Profit and Loss Account) in respect of the Company for the financial year ended 31st August 2021.
3. To consider and approve the report of the Company Secretary by the Company with related parties during the financial year ended 31st August 2021 (**Annexure 1**).
4. To consider and approve transactions that the Company will enter into with related parties during the financial year ending 31st August 2022 (**Annexure 2**).
5. To consider and approve the Board of Directors and sub-committees sitting fees for the financial year ending 31st August 2021 (**Annexure 3**).
6. To determine the sitting fees for the meetings of the Board of Directors and the sub-committees for the financial year ending 31st August 2022 (**Annexure 4**).
7. To consider and approve payment of cash dividends of 5% of the issued share capital of the Company, for the financial year ending 31st August 2021 amongst the Shareholders registered in the Shareholders' Register as on the date of the AGM from retained profits of the previous financial years.
8. To consider the Company's proposal to make payment of interim dividends during the financial year ending 31st August 2022 from retained profits of the previous financial years. However, such cash dividend shall not exceed 10% of the Company's capital.
9. To elect the new Board of Directors.
10. To permit persons wishing to nominate themselves to the Board of Directors may fill out the nomination form which may be obtained from the Company. The completed forms should be delivered to the Company 2 working days prior to the Annual General Meeting, no later than Sunday 14/11/2021. Any nomination form delivered after the aforesaid deadline shall not be accepted.
11. To appoint auditors for the Company for the year ending 31st August 2022 and to fix their remuneration.

According to the Commercial Companies Law and the Articles of Association, the Shareholders shall have the right to elect a proxy to attend and vote on their behalf at decisions/resolutions of the meeting, such proxy must be on the proxy form attached herewith. If the proxy is on behalf of more than one shareholder, it must not be on behalf of more than five percent (5%) of the shares of the Company, else the proxy shall be deemed null and void. The natural shareholder shall enclose a copy of the ID card, or the passport copy for minors who do not have an ID card, and a copy of the share certificate with the proxy form. The authorized signatory of the shareholder's proxy must be signed by an authorized signatory and sealed with entity's stamp and should be submitted along with a commercial registration certificate and copy of the authorized signatory. The proxy will not be valid if a member of the Board of Directors represents a shareholder.

Please be present at least 30 minutes prior to the meeting.

For further information, please contact Mr. Saleh Al Harthy on telephone 34666556.



MUSCAT MUNICIPALITY

Advertisement No. 48 /2021

specialized Companies in the field of tender shown below and registered with Tender Board, may obtain tender documents from the website through the following link:
(<https://etendering.tenderboard.gov.om>) against non-refundable fees until the end of deadline stipulated abelow.

Tender No.	No E- Tender	Description of Tender	Tender Fee	Last date to collect the tender	Tender return date	Grade
PRE/21/014	2021/MM/QS-28	Beautification Works at Umq Al Rubakh In Quriyat (E- Tender)	Rial 25	20/11/2021	09/12/2021	This tender has been allocated for (S M E) contractors registered in fourth grade
PRE/21/059	2021/MM/QS-29	Maintenance of Arches Fountain at AL Qurm (E- Tender)	Rial 60	11/11/2021	21/11/2021	Excellent

Tender Conditions :-

- 1- Bidders shall submit their offers electronically accompanied with an electronic copy of a bond issued by any local bank in Oman addressed to Muscat Municipality. The bond shall be (1%) of the tender value valid for ninety (90) days starting from the date of bids submission. Any tenders which do not meet the required bond shall not be accepted.
- 2- Tender Bonds shall be placed in the Tender Bond Box for E-Tendering in the Ground floor at Muscat Municipality Building, Ruwi, before 10:00 am as per the date Mentioned in the above table. All envelopes are to be clearly marked with the name of the Tender being presented and no other marks.
- 3- For any inquiries regarding tenders, please visit e-tendering website: (<https://etendering.tenderboard.gov.om>)
- 4- For technical support of e-tendering system please send an email to (etenderhd@mtcit.gov.om) or call (+96824402200).



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GROUP A & B

POINTS
TABLE

GROUP A

POS	TEAM	PLD	NRR	PTS
1	ENGLAND	3	+3.948	6
2	SOUTH AFRICA	3	+0.210	4
3	AUSTRALIA	3	-0.627	4
4	SRI LANKA	3	-0.350	2
5	WEST INDIES	3	-1.598	2
6	BANGLADESH	3	-1.069	0

GROUP B

POS	TEAM	PLD	NRR	PTS
1	PAKISTAN	3	+0.638	6
2	AFGHANISTAN	3	+3.097	4
3	NEW ZEALAND	2	+0.765	2
4	NAMIBIA	2	-1.287	2
5	INDIA	2	-1.609	0
6	SCOTLAND	2	-3.562	0

Kiwis crush India

Mitchell and Kane Williamson stitched a 72-run stand for the second wicket to steer the New Zealand chase

DUBAI: Trent Boult and Ish Sodhi starred with the ball before Daryl Mitchell smashed 49 off 35 to help New Zealand defeat India by eight wickets in the Super 12 match of the ongoing T20 World here at Dubai International Cricket Stadium on Sunday. With this defeat, India has now



lost two games in the ongoing tournament while New Zealand has bounced back after losing the first match. Mitchell and Kane Williamson stitched a 72-run stand for the second wicket to steer the New Zealand chase. Chasing 111, New Zealand got off to a decent start as openers Martin Guptill and Daryl Mitchell stitched a 24-run stand. Jasprit Bumrah gave India the first break-through when he dismissed Guptill in the fourth over. But the target was so low that New Zealand didn't falter and kept scoring at a brisk rate as Kane Williamson and Mitchell look comfortable at the crease. In the end, just when New Zealand were about to wrap up the win, Bumrah dismissed Mitchell in the 13th over. However, with 15 runs needed

in 44 balls, it was too late for India as New Zealand got home in the 15th over. Earlier in the day, India had a bad start as Ishan Kishan made a little impact before Tim Southee struck to remove another Indian opener, KL Rahul. India's score read 35/2 after six overs in the innings. Rohit Sharma went to the pavilion two overs later as the Asian side kept losing wickets. India's fortunes then took a huge blow when Virat Kohli was caught on the boundary of the very first ball after the drinks break, leaving India 48/4 after 10.1 overs. After the torrid start, India collected 11 runs in the last over as they reached 110 in 20 overs. Brief Scores: India 110/7 (Ravindra Jadeja 26*, Hardik Pandya 23; Trent Boult 3-20, Ish Sodhi 2-17) vs New Zealand 111/2 (Daryl Mitchell 49, Kane Williamson 33; Jasprit Bumrah 2-19). -ANI

'Pitch slow'

DUBAI: New Zealand spinner Ish Sodhi, who picked two wickets against India, said the wicket was slower than the England-Australia game and the ball turned when you try to bowl a touch slow. "The pitch was certainly slower than we saw (the ENG-AUS game). Bit of grass cover but it played slower than expected. Main tactic was bowling first," said Ish Sodhi. -ANI

Invitation to Tender

Dhofar Integrated Services Company S.A.O.C (DISC) invites reputable contractor for carrying out following works in Dhofar Region.

Tender Reference No	Title of the Tender
DISC/E/Tender/2021/123	Construction of New 11kV Outgoing Feeders from Industrial Area-II PSS

Tender Fee	RO. 105.000 Inclusive VAT (5%) each Note: Tenderer who wish to participate in the above tender should collect the tender document from DISC's office or send an e-mail to below mention mail id for tender document.
Experience	The tenderers shall be registered electrical contractor with Distribution Code Review Panel (DCRP) and the tenderer should have performed similar works in the last 3 years
Pre-qualification	Contractors participating in the tendering process shall be registered electrical contractor with Distribution Code Review Panel (DCRP) Grade – C and above. Apart from the above, the Contractors participating in the tendering process shall have Competent Electrical Person (CEP) certified by DPC and copy of the valid CEP certificate shall be submitted along with bid without which the bids will not be considered for evaluation. Further, Tenderers will be evaluated as per the HSE qualification criterion specified in the Tender documents.
Last date for issue of tender documents	03:00 PM on 15 th November 2021
Site Visit	-
Last date for seeking pre bid clarification	-
Last date for response pre bid clarification	-
Last date for submission of bids	02:00 PM on 22 nd November 2021
Any Queries Please Contact	Phone 23232554, purchase@disc.nama.om

Tenderers are requested to note that the bids accompanied with Tender Bond (2% of the quoted bid price and having 150 days validity) shall only be considered for evaluation.

شركة ظفار للخدمات المدمجة
Dhofar Integrated Services Company

شركة ظفار للخدمات المدمجة | ص ب ٢٦٩ | البريد البريدي ٢١ | شارع ٢٣ | بوليو خلف مركز صلاة الغربة الصحي | صلالة - محافظة ظفار | الرقم المحلي: ٨٠٠٧٧٧٠٠
P.O. Box: 2609, P.C.: 211, 23rd July Street, behind West Salalah Health Center Salalah, Sultanate of Oman - Toll Free: 80077700
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Tel: 22360250, Fax: 22360270

DIRECTOR'S REPORT FOR THE THIRD
QUARTER ENDED 30 SEPTEMBER 2021

Dear Shareholders,

On behalf of the Board of Directors of A'Saffa Foods SAOG, I am pleased to present you the unaudited financial results for the Nine Months ended 30 September 2021.

Performance Review
The consolidated Sales for the Nine Months ended 30th September 2021 was RO. 28,531,972/- as compared to RO 23,689,982/- during the same period of 2020 and reported a net loss of RO 1,183,107/- as compared to net profit of RO 1,641,898/- for the same period of 2020.

The main reason for the loss was the challenging market conditions due to Covid-19 related restrictions, lockdown and closure of restaurants, the exorbitant increase of Feed raw material prices and the increase of the cost of diesel & electricity.

The imported Chicken is being dumped into the local market because of the restrictions imposed by the other markets. This situation is challenging the increase in sales and maintaining the sales prices.

The Feed raw material prices had increased by 50% for the major ingredient of the feed.

Moreover, the Electricity from the supplier grid is not stable, therefore we have to run the project through the diesel run generators which has increased the cost.

We would like to express our sincere gratitude to His Majesty Sultan Haitham bin Tariq Al Said for the encouragement and support given by his Government and pray to Almighty ALLAH(swt) to provide Oman and its people peace and prosperity under His Majesty's wise leadership.

We also take this opportunity to thank all customers, shareholders and staff for their continued support and confidence in the Company.

Chairman

Note: The complete accounts will be sent by mail to any shareholder who requests that, in either Arabic or English, within 07 days of receipt of the request on the address mentioned above

STATEMENT OF FINANCIAL POSITION AT 30TH SEPTEMBER 2021

	Parent Company		Group	
	2021	2020	2021	2020
	RO	RO	RO	RO
ASSETS				
Non-current assets				
Property, plant and equipment	58,693,686	44,197,762	66,186,577	51,852,485
ROU Assets	1,274,784	1,007,533	1,872,583	1,445,824
Capital Advances / CWIP	-	12,542,441	616,741	13,149,081
Intangible assets	-	938	6,551	21,374
Investments in subsidiaries	2,950,000	2,950,000	-	-
Investment in associates	9,098,664	6,663,781	9,098,664	6,663,781
Investment	47,671	47,671	47,671	47,671
Total non-current assets	72,064,805	67,410,126	77,828,787	73,180,216
Current assets				
Inventories	11,117,820	5,556,680	11,933,811	6,294,030
Biological assets	3,033,415	1,377,450	3,033,415	1,377,450
Trade and other receivables	9,593,723	7,888,850	11,328,541	7,629,216
Term deposits	2,000,000	2,000,000	2,000,000	2,000,000
Cash and bank balances	(2,369,162)	(1,677,221)	(2,606,594)	(1,585,090)
Total current assets	23,375,796	15,145,759	25,689,173	15,715,606
TOTAL ASSETS	95,440,601	82,555,885	103,517,960	88,895,822
EQUITY AND LIABILITIES				
Equity				
Share capital	12,000,000	12,000,000	12,000,000	12,000,000
Legal reserves	4,000,000	4,000,000	4,398,146	4,162,304
Retained earnings	20,350,818	24,112,027	23,737,919	26,759,658
Total Equity	36,350,818	40,112,027	40,136,065	42,921,962
LIABILITIES				
Non-current liabilities				
Term Loan	33,748,137	32,005,099	34,449,538	33,413,077
Lease Liability (IFRS 16)	1,109,510	844,545	1,789,426	1,049,934
End of service benefits	1,018,066	927,773	1,094,255	986,648
Deferred tax liabilities	633,677	632,438	828,407	826,807
Total non-current liabilities	36,509,390	34,409,855	38,161,266	36,276,466
Current liabilities				
Borrowings	13,594,958	1,744,999	14,213,066	2,717,359
Lease Liability (IFRS 16)	246,676	210,522	250,676	238,835
Trade and other payables	8,738,759	6,078,482	10,756,887	6,741,200
Total current liabilities	22,580,393	8,034,003	25,220,629	9,697,394
TOTAL LIABILITIES	59,089,783	42,443,858	63,381,895	45,973,860
TOTAL EQUITY AND LIABILITIES	95,440,601	82,555,885	103,517,960	88,895,822
Net assets per share (RO)	0.303	0.334	0.334	0.358

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD 01 JANUARY TO 30 SEP 2021

	Parent Company		Group	
	2021	2020	2021	2020
	RO	RO	RO	RO
Revenue From Contracts with Customers	27,671,291	23,233,485	28,531,972	23,689,982
Cost of sales	(21,464,810)	(16,009,085)	(21,027,800)	(15,227,665)
Gross profit	6,206,481	7,224,400	7,504,172	8,462,317
Selling and distribution expenses	(4,847,326)	(4,037,912)	(4,847,326)	(4,037,912)
General and administrative expenses	(1,567,768)	(1,759,763)	(1,840,054)	(2,089,153)
Other income	-	-	5,609	-
Profit / (Loss) before interest & tax	(208,613)	1,426,725	822,401	2,335,252
Finance income	25,162	47,278	25,162	47,278
Finance cost	(1,709,492)	(330,364)	(1,775,275)	(425,903)
Finance cost (net)	(1,684,330)	(283,086)	(1,750,113)	(378,625)
Share of loss from associates	(110,610)	(23,936)	(110,610)	(23,936)
Profit / (Loss) before tax	(2,003,553)	1,119,703	(1,038,322)	1,932,691
Taxation	-	-	-	-
Current Tax	-	(167,955)	(144,785)	(290,793)
Profit / (Loss) and total comprehensive income	(2,003,553)	951,748	(1,183,107)	1,641,898
Basic earnings/ (Loss) per share (RO)	(0.017)	0.008	(0.010)	0.014

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bank muscat**

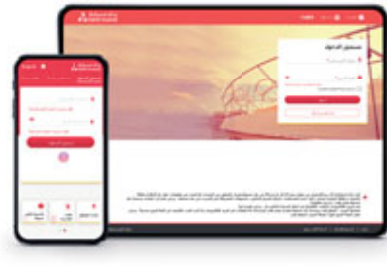
We are keeping pace with global banking trends and will continue to launch new products based on state-of-the-art banking technology

Amjad Al Lawati

*Assistant General Manager
of Cards and Electronic Banking
Services at Bank Muscat*



The bank has been investing millions of rials in state-of-the-art technology and solutions to provide the best services in the country



The bank continues to enhance the experience of its customers by adding more services to Internet and Mobile banking



Bank Muscat continues to strengthen its network of ATMs and CDMs across Oman



The bank has more than 1.2 million customers using its mobile and Internet banking services as of date

BANK MUSCAT POWERS DIGITAL TRANSFORMATION IN THE SULTANATE

In line with its vision "To serve you better, everyday" and commitment to customer service excellence, Bank Muscat, the leading financial services provider in the Sultanate, continues to provide as well as launch a number of secure digital banking services to its customers across the Sultanate.

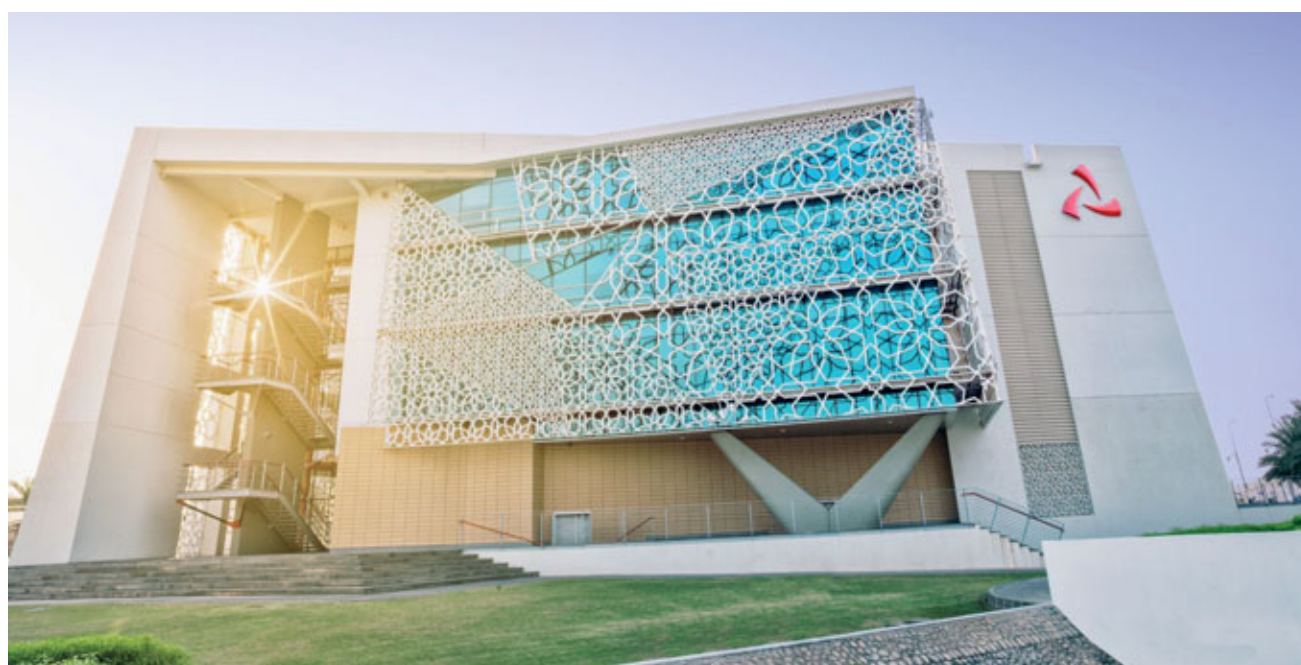
The bank's online platforms meet the requirements of its tech-savvy customers and are further easing the delivery of various services. Various features available such as bill payments, mobile top ups, payments within Bank Muscat, within Oman and international payments and speed transfers to a number of countries including Bangladesh, India, Pakistan, Sri Lanka, the Philippines and Egypt are being used by large numbers of bank customers on a daily basis. It is important to note that Bank Muscat has been seeing a significant increase of active users on these platforms, especially in the post-pandemic phase.

The shift from traditional to digital banking remains an ongoing process with new features and services being continuously added for the benefit of customers. The biggest advantage of digital banking is that it gives people more ways than ever to access the services they need for their daily banking needs. It provides many tools and features that were not available in the traditional banking space.

Bank Muscat is particularly keen to encourage all its customers to use digital banking channels to meet their financial requirements and needs. Digitalisation of banking services and solutions is in line with the goals of Oman Vision 2040 and will greatly enhance financial inclusion in Oman. By investing millions of rials in the technological transformation of the sector and partnering with a number of leading experts, the bank's customers are benefiting from the latest devices, solutions and technological advances.

Powering growth

Speaking about the transformation, Amjad Iqbal Al Lawati, Assistant General Manager - Cards and eBanking, Bank Muscat, said: "Banking across the globe is in a state of rapid change with the introduction of new digital services that greatly enhance banking convenience. As the leader in implementing innovative banking services and an enabler of financial transactions any time and from anywhere,



Bank Muscat's electronic services have been seeing a further rise in popularity during the post-pandemic phase."

Today, customers can enjoy a fast and secure banking experience 24/7 from the comfort of their homes and offices. Already a large number of customers are using the various features available such as bill payments, mobile top ups, payments within Bank Muscat and Oman and international payments and transfers, QR code based PoS payments etc. They can make Speed Transfers to Bangladesh, India, Pakistan, Sri Lanka, Philippines and Egypt with instant credit to the beneficiary account in many cases, in addition to remittances to multiple countries through the SWIFT network.

The bank's customers find digital banking channels a convenient option to pay school fees, mobile top ups, transfer of funds within the bank and within Oman, change of PIN, loading funds on mobile wallet, and cheque book requests among others.

As the leading financial services provider in the Sultanate, Bank Muscat has the largest network in Oman with 174 branches and over 800 ATMs, CDMs and other devices. It is very heartening to see that the number of customers using digital banking services have skyrocketed, from less than 500,000 customers a couple of years back, to over 1.2 million customers today.

New e-services

The dynamic nature of the payments landscape is constantly opening up opportunities for innovation and growth. The growth of digital technologies has only accelerated new channels like e-commerce. Consumers are now more likely to make purchases using contactless cards, quick response (QR) codes, tapping their mobile phone or a wearable item (like a watch) onto a contactless payment terminal or reading a quick response (QR) code. The adoption of these new innovations has helped create new revenue channels and reduce overheads for corporates and governments around the world.

Bank Muscat has been spearheading this digital transformation in Oman by constantly launching new digital banking services. Recent updates include the availability of fast and secure QR code payments for customers using the Bank Muscat m-banking app and BM Wallet as well as facilitating the accepting of QR code payments by merchant partners; instant Debit Card linkage to customer accounts through Internet Banking / Mobile Banking, new Speed Transfer option to Egypt, online bill payments to Awasr; facility of viewing of Floosi and children's accounts in their parent's Internet Banking / Mobile Banking, instant generation of e-PINs for Debit, Credit and Pre-paid cards; opening of additional Savings Accounts

for existing customers and the ability to block one's prepaid cards in case they are lost or stolen. The bank has also increased the limit of instant fund transfers to RO 5,000. Transfers are possible 24/7 within Oman through the Automated Clearing House (ACH) facility. Earlier in 2020, the bank also distributed new YouTube videos to demonstrate digital banking features including those available in the Mobile banking app. Links have also been provided within the app to make easy donations to charity and to apply for COVID-19 related deferrals of loan repayments.

Largest network

As the leading financial services provider in the Sultanate, Bank Muscat has the largest banking network in the Sultanate with about 174 branches and more than 800 ATMs, cash deposit machines and multi-use devices distributed across the Sultanate. Today, the bank's merchant partners across the Sultanate use over 24,000 Point of Sale (PoS) devices on a daily basis. The tremendous growth in PoS transactions is reflected by the fact that more than 61 million PoS transactions have already been carried out in 2021 compared to about 45 million in 2020. The technology-driven products and services are in tune with Oman's move towards a cashless, e-payments-based society. The Credit Card sec-

tion too has also been recently upgraded and has additional features including getting Credit Card statements, viewing pending transactions and seeing details of the customer's Easy Payment Plan (EPP). The customers can also view their prepaid card transactions and transfer funds to their prepaid cards instantly. The new system provides an easy way to make fund transfers within Bank Muscat by locating beneficiary accounts by using their mobile number.

Contact Centre services

The Bank Muscat Contact Centre represents an important channel of communication for the bank's customers who are able to get in touch quickly with the bank whenever the need arises. As part of its customer-centric strategy, Bank Muscat operates the largest Contact Centre in the banking sector in the Sultanate, which is manned by a team of competent and highly trained Omani phone bankers. The Contact Centre uses an integrated voice response (IVR) system to respond to simple queries while phone bankers are always available 24/7 to handle more complex queries and clarifications.

It is a matter of pride that the Contact Centre, which receives millions of calls annually, has minimal waiting time with 90% of the calls being answered within 20 seconds. It is reachable at 24795555 via call or WhatsApp. The Contact Centre, which offers a number of banking services including fund transfers, utility bill payments, cheque book requests, real time deposit and exchange rates, has previously won the Best Industry Call Centre (Banking) at the prestigious Insights Middle East Call Centre Awards.

Awards and Accolades

Bank Muscat customer-centric vision and strategy of enhancing banking convenience has been well recognised locally and internationally with the bank winning numerous accolades and awards across its lines of business. Earlier in June 2021, Bank Muscat was recognised as one of the "Top 100 Companies in the Middle East" and also as one of the "Top 50 banks in the region" by Forbes Middle East. The bank has also won a number of awards from other prestigious international publications like Global Finance, Euromoney, The Banker and EMEA Finance.

ARAMCO NET INCOME UP

The world's largest oil company, Saudi Arabia's Aramco announced on Sunday that its net income in the third quarter of 2021 increased to \$30.4 billion, which is 158 per cent more than in the same period 2020.

MARKET

BUSINESS & FINANCE



MSX INDEX ENDS HIGHER

The MSX index closed at 4,075.00 points, up 0.31 per cent from the previous close. The Sharia Index ended up by 0.18 per cent at 553.96 points. Al Omaniya Financial Services was the top gainer, up by 3.54 per cent, while Oman Phoenix Power, down 2.04 per cent, was the top loser.

Total value of fish stock rises by 16% in August

The total quantity of fish landed in the Sultanate of Oman hit 542,722 tonnes at the end of August 2021 compared to 446,985 tonnes during the same period of 2020



NCSI DATA: The total quantity of fish landed in the Sultanate of Oman hit 542,722 tonnes at the end of August 2021 compared to 446,985 tonnes during the same period of 2020, comprising a rise of 21.4 per cent. - **ONA**

MUSCAT: The total value of fish stock in Oman stood at OMR243.78 million at the end of August 2021, a growth of 16.1 per cent compared to OMR210.02 million in 2020, data released by the National Centre for Statistics and Information (NCSI) show.

The total quantity of fish landed in the Sultanate of Oman hit 542,722 tonnes at the end of August 2021 compared to 446,985 tonnes during the same period of 2020, comprising a rise of 21.4 per cent, showed NCSI statistics reveal.

The Governorate of Al Wusta was the highest in terms of fish landing at 214,220 tonnes, followed by the Governorate of South A'Sharqiyah at 166,497 tonnes, and Dhofar at 47,527 tonnes. The quantity of fish landed in the gov-

ernorates of North and South Al Batinah stood at 46,669 tonnes, and the quantity in Musandam was 29,027. The landed quantity in the Governorate of Muscat stood at 18,504 tonnes.

As for artisanal fish landing by species, the largest quantity of fish landed at the end of August 2021 was small pelagic fish at 299,373 tonnes, compared to 242,944 tonnes during the same period in 2020, a rise of 23.2 tonnes. The quantity of large pelagic fish rose by 16.6 tonnes to reach 121,786

tonnes at the end of August 2021 compared to 104,489 tonnes during the same period in 2020.

The quantity of demersal fish landed reached 87,344 tonnes, a growth of 42.3 per cent compared to the end of August 2020 when it was 61,374 tonnes.

Meanwhile, there was a decline in the artisanal fishing quantities of crustaceans and molluscs by 7.6 per cent to reach 6,364 tonnes at the end of August 2021 compared to 6,887 tonnes during the same period in 2020.

As for artisanal fishing of shark species, 4,854 tonnes were landed at the end of August 2021 compared to 4,290 tonnes during the same period of 2020. The artisanal fishing of other species reached 2,724 tonnes.

The total quantities landed by artisanal fishing amounted to around 522,444 tonnes at the end of August 2021. The coastal fishing amounted to about 2,678 tonnes while the quantities landed by commercial fishing amounted to 17,599 tonnes. - **ONA**

CLIMATE SUMMIT



FOSSIL FUEL HOLDINGS: Fossil fuels will be with us for decades, no matter what pledges are made at the UN climate summit in Glasgow. With banks and pension funds cutting investment, who will control oil, gas and coal supply in the future? - **bw**

Has demonising Big Oil backfired?

AMSTERDAM: One of the world's largest pension funds has announced plans to dump some €15 billion (\$17.5 billion) in fossil fuel holdings. The decision by ABP of the Netherlands comes ahead of the upcoming COP26 climate talks in Glasgow, Scotland, and is part of a strategy to invest in projects that are better for the planet.

The pension giant is the latest financial institution to pledge to divest from fossil fuels. Over the past decade, about 1,500 institutional investors overseeing a combined \$39.2 trillion of assets have already committed to similar promises, according to a recent report by the environmental group Stand Earth.

Although fossil fuel divestment is widely seen as boosting the chances of hitting the 1.5 degree Celsius temperature limit in the 2015 Paris climate accord, the energy sector insists demand for oil, gas and coal is still set to increase in the medium term. OPEC, for example, only sees a plateau in oil demand in 2035, while gas demand is expected to peak in 2040, according to the International Energy Agency.

Private equity moves in

Some energy pundits have warned for years as traditional investors pull out, private equity firms will gain a larger share of the energy market.

The *New York Times* this week revealed that private equity has already put at least \$1.1 trillion into the energy sector since 2010, citing data from Pitchbook, a company that tracks investments by venture capital firms and the Private Equity Stakeholder Project. The figure is double the combined market value of Exxon Mobil, Chevron and Royal Dutch Shell, the world's largest energy firms.

The data showed that just 12 per cent of investments went into renewable energies, despite the wind and solar being fast-growing parts of the energy sector. Four-fifths of the holdings

of private equity firms are in oil, gas and coal. The biggest private equity firms may say they are as committed to fighting climate change as other investors, but their actions suggest they still see huge profits in fossil fuels. The more secretive venture capitalists may even seek to circumvent the climate goals.

"You may get more private equity firms that don't disclose what they're doing," Raoul Le Blanc, vice president of Unconventional Oil and Gas at IHS Market, told DW. "They may look to operate in ways that are not as environmentally sound as those companies that have more of a public reputation."

Rising energy prices could return

Le Blanc thinks the divestment by banks and pension funds could backfire, given the sustained demand for fossil fuels in the near term. "Restricting capital may help reduce emissions, but they're also squeezing supply. And if the world still needs fossil fuels, all that it does is drive up the price."

Indeed, the global energy crunch — which has seen the price of natural gas and coal reach record levels, and caused oil prices to surpass \$85 a barrel — is perhaps a warning against further fossil fuel divestment.

"Other investors or other sources of finance will simply step in and buy out the shares that have been divested and you then lose those more enlightened or progressive voices from within shareholder meetings," said Michael Hulme, a professor of Human Geography at the University of Cambridge, who had previously spoken out against fossil fuel divestment.

Bigger market share for oil producers

Divestment could also see nations that currently drill and mine for fossil fuels step in to seize a larger share of the market that they already control. - **bw**

TIT-FOR-TAT TARIFFS

US, EU settle dispute over tariffs on steel, aluminium

ROME: The European Union and the United States have reached an agreement to rein in tit-for-tat tariffs that date back to the Trump administration, officials announced.

More European-made steel will enter the United States while the EU will tax motorcycles, peanut butter and jeans at only 25 per cent instead of a proposed 50 per cent.

President Joe Biden's latest move, announced while he is at the G20 in Rome, relaxes trade tensions created by ex-president Donald Trump in 2018.

What effect will the deal have?

Both the White House and European Trade Commissioner Valdis Dombrovskis confirmed Saturday's deal to "pause" the dispute. Dombrovskis tweeted that the trade pact would be formally announced by Biden and President of the European Commission Ursula von der Leyen on Sunday.

The agreement would make sure "that all steel entering the US via Europe is produced entirely in Europe," US Commerce Secretary



COUNTER-TARIFFS: The United States has agreed to reduce tariffs on EU steel in return for a relaxation of counter-tariffs on US products, both sides said. - **bw**

Gina Raimondo added. This would stop Chinese subsidised steel being processed in Europe before being sent to the US.

While US officials did not say how much steel would be imported from the EU, sources told Reuters news agency that annual volumes above 3.3 million tons would be

subject to tariffs. European Union chiefs in June temporarily suspended plans to increase taxes on US-made products like motorcycles, jeans, peanut butter.

How did the trade dispute start?

Trump introduced the special tar-

iffs on EU steel and aluminium in 2018 under Article 232 of the US Constitution, claiming the foreign products were a threat to national security.

European steel and aluminium producers suffered from the Washington-imposed tariffs while tripling the cost of steel in the US over the past year to over \$1,900 (€1,643).

The EU saw it as a move to protect the US economy from the unwanted competition and took the case to the World Trade Organization. The case has now been withdrawn.

The European Commission retaliated by imposing tariffs on US products which were set to increase before the end of the year, Raimundo explained. This latest agreement averted this rise.

The two sides had established a December deadline to avoid the tax hikes.

In June, President Biden helped resolve a 17-year dispute over government help for aircraft makers Boeing and Airbus while pacting against Russia and China. - **bw**

STATISTICS

China's factory activities slow down in October

BEIJING: China's factory activities slowed down in October amid tight power supply and high raw material prices, while the non-manufacturing sector continued expansion.

The purchasing managers' index (PMI) for China's manufacturing sector came in at 49.2 this month, down from 49.6 in September, data from the National Bureau of Statistics (NBS) showed Sunday.

A reading above 50 indicates expansion, while a reading below reflects contraction.

The slowdown came as the power supply continued to be tight and prices of some raw materials rose sharply, said NBS senior statistician Zhao Qinghe.

In October, the sub-index measuring purchase prices of major raw materials rose 8.6 percentage points from September to 72.1, while the ex-factory price index climbed to 61.1, up 4.7 percentage points from last month. - **xinhua**

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MARKET

MSX index ends higher

Al Omaniya Financial Services was the top gainer, up by 3.54 per cent. Oman Phoenix Power, down 2.04 per cent, was the top loser

MUSCAT: The MSX index closed at 4,075.00 points, up 0.31 per cent from the previous close. The Sharia Index ended up by 0.18 per cent at 553.96 points. Al Omaniya Financial Services was the top gainer, up by 3.54 per cent, while Oman Phoenix Power, down 2.04 per cent, was the top loser. Shares of Galfar Engineering was the most active in terms of the number of shares traded while Al Maha Ceramics was the most active in terms of turnover. A total number of 466 trades were executed during the day's trading session, generating a turnover of OMR 1.4 million, with more than 10.3 million shares changing hands. Out of 44 traded securities, 11 advanced, 8 declined and 20 remained unchanged. At the

session close, GCC and Arab investors were net buyers for OMR60,000 while local investors were net sellers for OMR57,000 followed by foreign investors for OMR3,000 worth of shares. Financial Index closed at 6,402 points, down 0.02 per cent. Prices of Al Omaniya Financial Services, HSBC Bank Oman and Bank Muscat were up 3.54 per cent, 1.09 per cent and 0.41 per cent respectively. National Finance, United Finance, Muscat Finance, Sohar International Bank and Ahli Bank were down 2.00 per cent, 1.72 per cent, 1.67 per cent, 0.96 per cent and 0.89 per cent respectively. Industrial Index closed at 6,175.75 points, up 0.46 per cent. Services Index up by 0.27 per cent before closing at 1,674.89 points. — **United Securities**

MUSCAT STOCK EXCHANGE

INDICES

Index	High	Low	Value	Prev. Value	Diff.	Diff %
MSX 30 INDEX	4,077.58	4,062.44	4,075.00	4,062.44	12.56	0.31
FINANCIAL INDEX	6,427.25	6,399.55	6,402.57	6,403.78	-1.22	-0.02
Industry Index	6,175.75	6,147.53	6,175.75	6,147.53	28.22	0.46
Services Index	1,675.73	1,666.11	1,674.89	1,670.33	4.56	0.27
MSX Shariah Index	554.52	552.94	553.96	552.94	1.02	0.18
MSX TR INDEX	4,900.83	4,882.64	4,897.73	4,882.64	15.09	0.31

Trading Summary

Volume	Turnover	Trades	Market Cap.	Up	Down	Equal	Sec. Traded
10,359,062	1,449,217	466	22,087,387,578	11	8	20	39

SHARE PRICE BULLETIN FOR SUNDAY, OCTOBER 31

	SECURITY NAME	VOLUME	TURNOVER	TRADES	OPEN PRICE	HIGH	LOW	CLOSE PR.	PREV. CLOSE	DIFF (RD)	DIFF %	LAST PD	LAST BD	LAST OFFER	PDA VALUE	MARKET CAP
REGULAR MARKET																
OM0000002077	AL OMANIYA FIN.S	50,000	5,850	3	0.116	0.118	0.116	0.117	0.113	0.004	3.540	0.118	0.112	0.118	0.100	34,156,415
OM0000003026	OMAN TELECOM	15,070	11,513	3	0.784	0.784	0.784	0.784	0.740	0.024	3,243	0.784	0.740	0.782	0.100	573,000,000
OM0000002176	JAZEERA STEEL PROD	62,500	24,208	13	0.384	0.388	0.384	0.388	0.380	0.008	2,105	0.386	0.386	0.388	0.100	48,460,408
OM0000005005	ALMAHA CERAMICS	500,665	263,134	29	0.522	0.528	0.518	0.526	0.520	0.006	1,154	0.528	0.468	0.528	0.100	28,930,000
OM0000003224	RENAISSANCE SER.	33,000	15,140	6	0.458	0.460	0.458	0.458	0.454	0.004	0.881	0.458	0.454	0.458	0.100	108,275,780
OM0000003988	COREDIO	238,225	90,479	10	0.378	0.380	0.378	0.380	0.378	0.002	0.529	0.380	0.380	0.384	0.100	247,358,807
OM0000002168	AL ANWAR CERAMIC	67,800	28,476	6	0.420	0.420	0.420	0.420	0.418	0.002	0.478	0.420	0.412	0.418	0.100	92,400,000
OM0000001418	RAYSUT CEMENT	72,000	17,342	11	0.244	0.244	0.240	0.241	0.240	0.001	0.417	0.240	0.240	0.244	0.100	48,200,000
OM0000002796	BANK MUSCAT	106,500	52,419	14	0.484	0.486	0.486	0.482	0.480	0.002	0.408	0.486	0.486	0.488	0.100	1,758,641,598
OM0000001087	OMAN UNITED INSUR.	121,000	38,720	5	0.320	0.320	0.320	0.320	0.320	0.000	0.000	0.320	0.320	0.320	0.100	32,000,000
OM0000001160	NATIONAL GAS	125	17	1	0.133	0.133	0.133	0.133	0.133	0.000	0.000	0.133	0.133	0.140	0.100	11,305,000
OM0000001400	OMAN FLOUR MILLS	50,000	39,800	1	0.796	0.796	0.796	0.796	0.796	0.000	0.000	0.796	0.780	0.796	0.100	125,370,000
OM0000001525	OMAN INVSTR & FIN.	1,003,324	138,079	48	0.138	0.138	0.136	0.138	0.138	0.000	0.000	0.136	0.136	0.137	0.100	32,708,000
OM0000001749	OMAN CEMENT	60,000	14,210	3	0.237	0.237	0.236	0.237	0.237	0.000	0.000	0.236	0.236	0.236	0.100	78,416,832
OM0000001772	ALANWAR INVESTMENT	627,080	63,340	54	0.101	0.101	0.100	0.101	0.101	0.000	0.000	0.100	0.100	0.101	0.100	20,200,000
OM0000000920	VISION INSURANCE	1,172,700	83,676	15	0.080	0.081	0.080	0.080	0.080	0.000	0.000	0.081	0.081	0.081	0.100	8,600,000
OM0000001533	OMINVEST	272,991	84,824	17	0.314	0.314	0.310	0.310	0.312	-0.002	-0.641	0.310	0.310	0.318	0.100	250,499,422
OM0000002200	AHLI BANK	16,500	1,832	2	0.112	0.112	0.111	0.111	0.112	-0.001	-0.893	0.111	0.110	0.114	0.100	216,411,979
OM0000003398	SOHAR INT. BANK	785,460	80,879	10	0.105	0.105	0.102	0.103	0.104	-0.001	-0.962	0.103	0.103	0.104	0.100	307,976,416
OM0000001590	MUSCAT FINANCE	219,950	12,977	12	0.059	0.059	0.059	0.059	0.060	-0.001	-1.687	0.059	0.059	0.062	0.100	18,121,633
Total	20	5,474,990	1,077,117	261												

Parallel Market

OM0000003521	GALFAR ENGINEER	1,402,518	110,248	39	0.078	0.079	0.078	0.079	0.078	0.001	1.282	0.078	0.078	0.082	0.100	16,035,929
OM0000001517	HSBC BANK OMAN	279,900	25,927	20	0.093	0.094	0.092	0.093	0.092	0.001	1.087	0.092	0.092	0.093	0.100	186,029,089
OM0000001152	OMAN NAT. ENG.	5,000	475	1	0.095	0.095	0.095	0.095	0.095	0.000	0.000	0.095	0.095	0.096	0.100	12,350,000
OM0000001319	ALUMINIUM PROD.	75,440	9,656	7	0.128	0.129	0.127	0.128	0.128	0.000	0.000	0.127	0.127	0.131	0.100	4,297,146
OM0000001681	OMAN EMIRATES HO.	55,850	3,910	6	0.070	0.070	0.070	0.070	0.070	0.000	0.000	0.070	0.070	0.070	0.100	5,531,250
OM0000001962	AL MADINA INV.	146	9	1	0.080	0.080	0.080	0.087	0.087	0.000	0.000	0.080	0.086	0.086	0.100	3,990,000
OM0000002549	BANK DHOFAR	150,000	19,500	2	0.130	0.130	0.130	0.130	0.130	0.000	0.000	0.130	0.130	0.140	0.100	389,525,687
OM0000002804	ASAFFA FOODS	2,448	539	1	0.220	0.220	0.220	0.227	0.227	0.000	0.000	0.220	0.205	0.220	0.100	27,240,000
OM0000003125	GLOBAL INV. H.	20,000	1,286	2	0.065	0.065	0.064	0.064	0.064	0.000	0.000	0.064	0.064	0.065	0.100	12,800,000
OM0000003281	TAGEER FINANCE	130,700	9,803	12	0.075	0.075	0.075	0.075	0.075	0.000	0.000	0.075	0.075	0.075	0.100	19,019,250
OM0000004420	BANK NIZWA	35,406	3,364	3	0.095	0.095	0.095	0.095	0.095	0.000	0.000	0.095	0.095	0.096	0.100	212,510,538
OM0000004735	SEMOB CORP SALALAH	23,639	2,154	3	0.084	0.084	0.084	0.084	0.084	0.000	0.000	0.084	0.080	0.084	0.100	80,184,044
OM0000004768	MADINA TAKAFUL	891,000	84,923	45	0.095	0.096	0.095	0.095	0.095	0.000	0.000	0.095	0.095	0.098	0.100	16,625,000
OM0000004925	ALBATINAH POWER	1,104,911	57,143	22	0.051	0.052	0.050	0.052	0.052	0.000	0.000	0.052	0.052	0.053	0.100	35,094,146
OM0000004939	AL SUWADI POWER	188,464	10,014	4	0.054	0.054	0.053	0.053	0.053	0.000	0.000	0.053	0.052	0.054	0.100	37,863,536
OM0000007407	DHOOFAR GENERATING	83,800	7,143	12	0.085	0.086	0.084	0.085	0.086	-0.001	-1.163	0.084	0.084	0.086	0.100	18,890,400
OM0000002374	UNITED FINANCE	286,000	15,157	15	0.057	0.057	0.056	0.057	0.058	-0.001	-1.724	0.057	0.056	0.057	0.100	19,901,231
OM0000002648	NATIONAL FINANCE	56,550	5,542	3	0.098	0.098	0.098	0.098	0.100	-0.002	-2.000	0.098	0.096	0.098	0.100	53,040,584
OM0000005963	PHOENIX POWER	110,400	5,309	7	0.049	0.049	0.048	0.048	0.049	-0.001	-2.041	0.048	0.046	0.049	0.100	70,204,870
Total	19	4,884,172	372,100	205												

SAUDI ARABIA OIL COMPANY

Aramco's net income rises to \$30.4bn in 3rd quarter of 2021

RIYADH: The world's largest oil company, Saudi Arabia's Aramco announced on Sunday that its net income in the third quarter of 2021 increased to \$30.4 billion, which is 158 per cent more than in the same period 2020. "The increase in net income was primarily the result of high-

er crude oil prices and volumes sold and stronger refining and chemicals margins in Q3, which were underpinned by rebounding global energy demand and increased economic activity in key markets," Aramco stated. The company also said that free cash flow rose to \$28.7 billion in

the third quarter of 2021. Aramco declared a dividend of \$18.8 billion to be paid to its shareholders. Consumers and companies are using more gasoline and aeroplane fuel as governments relax restrictions, leading to a rally across energy markets. -ANI/Sputnik

QUALITY ASSURANCE

Intertek awarded contract by Tatweer Petroleum

MANAMA: Intertek, a leading total quality assurance provider to industries worldwide, announced it has been awarded a contract by Tatweer Petroleum for the provision of quality assurance solutions in Bahrain. Intertek's global team of highly skilled engineers and inspection experts will provide a 'factory-to-field' inspection and quality assurance programme assisting Tatweer Petroleum in invalidating the specifications, value, and safety of raw materials, products and assets. It will also verify the quality and compliance of products and procedures throughout the supply chain and secure on-time delivery of products and services. Catalin Tomescu, General Manager of Intertek Industry Services Saudi Arabia and Bahrain, said, "We are thrilled to engage with Tatweer Petroleum and offer Intertek's innovative expertise and global reach. Intertek's Total Quality Assurance solutions have been utilised successfully by Tatweer Petroleum for over a decade, and we are truly honoured to be entrusted with this additional work scope. Intertek's in-depth experience in the oil and gas sector globally, in the region and our world-class quality assurance services provides our clients with the peace of mind."

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CONNECT

JOB VACANCIES

REQUIRED

Diesel Mechanic

I.T.I. qualification with minimum 4 to 5 years experience in Engine / Gearbox Overhauling & Trouble shooting of Heavy Vehicles / Earth Moving Equipment's. Preferably MAN & VOLVO make Trucks. Candidates with NOC from Oman preferred for immediate employment.

Please Send your CV's to:
vacancyinmuscatoman@gmail.com

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A leading Buildings Construction Group requires **Office Secretary** for its Corporate Head Office in Muscat.

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One of the most reputed ISO Certified Manufacturing Company in the Sultanate of Oman has vacancy for the post of Sales Coordinator. The candidate should be a graduate with excellent skills in Microsoft Office.

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Interested candidates may please contact on +968 99443014

JOB VACANCIES

SALES EXECUTIVES

Need experienced Sales Executives for a Healthcare Business.

Good Sales & Communication skills a must. GCC driving license preferred. Both Omani & Expat candidates are welcome.

Send your CV to:
jobmct19@yahoo.com with your photo

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Indian Cook

For Private Family, with experience in Arabic and Indian cuisine.

Please contact
99735820

JOB VACANCIES

ADMIN/HR

Urgently required staff with 3-5 years of experience in Oman with adminstrator & sales skills to manage real estate portfolio with valid Omani driving licence.Please share your CV to darwishjobs2021@hotmail.com

MEDICAL

Well established independent clinic in capital requires **Qualified Nurse** with minimum 1- 2 years of work experience & MOH license preferably. Interested and qualified candidates may forward their CV to: dmcemuttrah@gmail.com or Contact 99340135.

DRIVER

Drivers for Light / SUV personal cars required. 2-3 years of experience. Interested candidates can email: deosil03@gmail.com or Call/WhatsApp: 92569177

MISCELLANEOUS

Looking For Carpenter and Office Staff. Contact 24709144
Email: atf24704415@gmail.com

JOB WANTED

ACCOUNTS/FINANCE

Accounting manager, 12 years' experience in Oman doing up to finalization.Looking for suitable position D/L & NOC available. Contact 95570425 (Call/WhatsApp)

Well Experienced Senior Accountant with experience in Oman & India, seeks Senior Level Post. NOC available. Contact 78581435

18+ year GCC experienced Accounts Manager/Senior Accountant with valid UAE D/L looking for a suitable placement, will be available immediately. Contact 91454929
Email: sahilmoulana@gmail.com

Corporate Banking and Wealth Management professional with 4 years experience in premiere Indian Banks seeking opportunities in Finance and Consulting, PGDM Finance and B.Tech. Contact 9430 9593

Indian male working in Oman, 6 yrs experience in Accounts & office related works, have D/L, looking for immediate placement. Contact 94133909

Accountant Indian Male, 10 years of experience seeks suitable placement. Contact 99616810

ADMIN/HR

Indian male having 21 years HR & admin experience in Oman seeks suitable job. Contact 79329696

Lebanese female, MBA, looking for an executive job, experienced in project coordination, management and logistics, bilingual Arabic, English, D/L. Contact 98103298

Indian Male, MBA, BCOM having 7 yr Oman & 4 yr India experience in HR / Administration & Purchaser looking for suitable placement. Contact 97914340
Email: sampathrajkv@gmail.com

Indian male graduate Executive Secretary with Stenography/Oman driving license and 20years experience in Muscat available with NOC for immediate joining. # 79256679

Indian female - MBA, 6 yrs of Qatar experience looking for office admin/coordinator vacancy anywhere in Oman. Contact 79574051
Email: vithurj4@gmail.com

Indian male B.Com graduate 2 years experience in admin works, having Oman working visa. Looking for immediate placement. Contact 91492913

EDUCATION

Indian Female, B.Ed, MSc Maths - with Distinction, 6 yr's exp seeking teaching jobs. Contact 92106767

HOSPITALITY

Indian 25 yrs, Hotel management course completed Chef seeks job. Contact 79892681, 79523339
Email: abusamir8@gmail.com

LOGISTIC

Indian male 23 yrs, BBA logistics and shipping graduate looking for a suitable placement. Presently in Oman. Contact 78140743
Email: nishad4022@gmail.com

Indian male, 15-17 yrs exp in commercial/Warehouse/inventory & procurement field seeks suitable position. Owns D/L, Contact 98531104

Commerce graduate having 32 (22 years middle east) years in store keeping. Presently in Oman and will get NOC. Looking for suitable opportunity. Mobile/Whatsapp: +968 97048852.
Email pradeepnkottayam@yahoo.in

DRIVER

Driver from Bangladesh with 4yrs experience seeks job.Can speak Arabic,Hindi.Contact 97825632

DESIGNER/AUTOCAD D/MAN

Freelancer 2D /3D Autocad Revit drafting MEP, Arch, B.Tech. Contact 99506977

MANAGER

Project Manager with 11+ years' experience in managing projects. PMP, RMP and SP certified. Knowledge and experience in contract management in both Fidic and Omani form of contract, claims and arbitration. Fluent in Arabic and English with a transferable visa. Looking for a job. Contact 91747648

JOB WANTED

PROJECT ENGINEER

Indian male, having 7years of experience in Construction with Masters from England. Currently working as PROJECT ENGINEER in Muscat (family status). D/L available.

Contact 91731694

SALES/MARKETING

10 year Oman Experience in Sales Marketing and Customer relation, looking for any type of suitable Job. Release Letter/NOC and driving Licence available.

Contact 95034204

FINANCE

Senior Accountant, Indian Male MBA (Finance) with 9 + years of experience of which 6 years of experience in KSA in Financial Accounting including VAT. Currently in Oman.

Contact: 78370670
Email: abid.khan.a@gmail.com

FINANCE

Indian Male, Manager Accounts, M.Com with over 20 years of experience in Oman and India, in Accounts, Finance and Software implementation is looking for an immediate opening in senior level post. NOC available.

GSM: 92334161

Inventory Coordinator

Indian male 31: Having 8 years experience handling Retail F&B Operations, inventory, purchase, Sales & Accounting with various other skills, NOC available.

Contact: 96219904
Email: khanshah98@gmail.com

PURCHASE

Inventory, Purchase, Sales: Indian male 30, having 8 years experience in Retail F&B Operations, Accounting and various other skills, NOC available

Contact: 96219904
Email: khanshah98@gmail.com

FINANCE MANAGER

Finance Professional CA/CIMA/ MBA, with 18 years of GCC experience, open to Immediate Managerial Vacancies.

Contact Number # 78556829

ACCOUNTANT

Indian Male Accountant available for instant joining; Having B.com higher grade graduation with 6 years of acquaintance and comprehension on major accounting platforms well versed in Microsoft and profound communication skills, NOC Available.

Contact No: +968-94649272
Email: sherin.am01@gmail.com

GROUP FINANCE MANAGER

with 20 yrs+ experience seeks suitable placement

Contact 92578435
Email: 1974KSD@gmail.com

IT/ HR / ACCOUNTS

Indian Male MCA 15Yrs Exp in Oman, Seeking a job in IT, HR, Payroll, Accounts or any suitable post. NOC & D/L available.

Contact: 95297497

FINANCE

M Com - Financial Professional, 17 years of Experience in Oman, Currently working as a finance Manager is looking for suitable placement, available from 10th November 2021.

Mob # 92301318
abdulrasheedlulu@gmail.com

FINANCE AND ACCOUNTS

Indian Female(MBA Finance) having more than 15 years of experience in Oman in Finance and Accounts seeks suitable senior positions. NOC Available.

Contact # 94953826 / 92824146

Chemical Engineer (Omani)

Fresh graduate, bachelor degree from The University of New Mexico (USA)

Contact +96896444740
Email: msr15@live.com

HR / Finance

Indian, Male, Masters degree in HR and Finance with 5+- years of experience in Oman as HR Asst with valid Omani D/L. Looking for a job, Currently in Oman.

GSM : +968 93835905
Email : chris_alwin@yahoo.com

ENGINEER (IT)

Indian, Female, B.Tech, with 2+ years of experience in Oman as Coordinator and Marketing with valid Omani D/L. Looking for a job, Currently in Oman.

GSM : +968 71198240
Email: jc.clarrinda@gmail.com

FINANCE & ACCOUNTS MANAGER

MBA - Finance with 15years experience in 5 countries including GCC & Africa. Handled accounts, costing & banking of Trading, Manufacturing, Oil & Gas, Construction & service company. Available for employment in Muscat with transferable visa.

Contact 93270023 rajugetme10@yahoo.com

OMANI HR/PRO

Omani, 15 yrs experience, PRO, Relation development, Labour & Crime law, HR & Time Management. Fluent in English, Arabic & Hindi seeks Part Time job.

Contact 97264447

PROJECT ENGINEER

Indian male, having 7years of experience in Construction with Masters from England, Currently working as PROJECT ENGINEER in Muscat (family status). D/L available.

Contact 79170769

Process Engineer (Omani)

Bachelor degree from German University of technology in Oman, 3 year experience in process and Contract engineering worked with Multiple Water and wastewater companies in Oman in different Sites and STPs.

Contact number: 92115804
Email: Faiza112@outlook.com

ENGINEER

B.Tech Mechanical Engineer with 2yrs Exp, Seeking Suitable placement. Presently in Muscat (Visit Visa)

Contact 78375996
Email: vishnutp999@gmail.com

HR & Administration

HR & Administration professional, with Executive Assistant exposure, well experienced with Oman labour law, well versed in office management, new office induction & administration, Indian male, with Valid Oman D/L, NOC available, seeks suitable placements.

Contact 94948676

Finance Head

CPA, CMA, CIA with 19 years' experience in Strategic finance, Banking, Financial reporting, Budget, VAT. Looking for Senior management position in finance/ internal audit. Available to join shortly.

Contact 92148608

HSE OFFICER

Indian HSE Officer, diploma in Mechanical Engineering & Diploma in fire and safety engineering. NEBOSH, OSHA AND QA/QC Holder. 5 years Experience in HSE seeks suitable placement.

Contact 7974 3601

MEP Supervisor

Indian male, 36years old, diploma graduate having 15+years of Oman experience in MEP supervisor role in an excellent grade construction and trading company with good practical knowledge, have MEDC, CEP, MEDC Electrician license. NOC available, is looking for suitable opening. Oman D/L.

Contact +968 96135973
Email kddhaya2@gmail.com

JOB WANTED

ENGINEER

Planning Engineer with 5 years' experience working in various projects. PMP certified, proficient with primavera and fluent in Arabic & English.Looking for a job. Contact 95766755

Electrical Engineer & PMP with over 15 yrs experience in Oman,UAE &India seeks suitable placement. Contact 94029124.Email rkdvb@yahoo.com

Indian, 25yrs, Planning Engineer, 3 years & 5 months experience in Oil & Gas (maintenance) seeks suitable placement. Contact 95586241/99892757

Sudanese electrical engineer with 8 years of experience in the field of operating distribution and transmission networks, including 4 years in Oman with Global and Tanweer Company seeks job in the field of operation or projects.Have D/L. Contact 98005485

BE Mechanical engineering, 5 years gulf experience, currently working in Oman with D/L & NOC for visa transferring seeks placement as Telecommunication Engineer/supervisor. Contact 94483729
Email ananth4004@gmail.com

Indian male, 28 Mechanical engineer 2 yrs oman experience,with D/L Searching sales/engg jobs. Contact 98040564. sayujvc@gmail.com

SALES/MARKETING

Experienced and academically qualified senior retail professional available in Oman with more than 20 years experience in multinational brands. Looking for a challenging opening in the top management role. GSM: +968 92629143

Indian male experience in Sales and Marketing for 12 years with Driving License looking for suitable placement. Contact 92085257

Pakistani Male (5 years experience), M.Phil, Marketing and Sales Expert in the oil & energy industry. Skilled in Lectureship, Research, Business Administration. Contact 91102995
fahadikram96@hotmail.com

22 year old fresh Indian Chemical Engineering graduate on resident visa with Oman D/L seeks immediate opening in reputed companies. Contact 96087321/93972362

Indian female 29, MBA, 5+ yrs' experience in Marketing management, valid Oman D/L. Available for joining. Contact 96384048

Marketing & Business development Manager 32 yrs with good market knowledge & experience of 12 yrs.Gcc D/L, Can Join immediately,, Fluency in English, Hindi, Malayalam & basic Arabic. Contact +968 79975463
nadeemshaikh198925@gmail.com



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HOW TO CHOOSE BETTER-FOR-YOU, ETHICALLY SOURCED CHOCOLATE

Savvy consumers today are demanding more from products they love to eat — including ever-craveable chocolate — beyond delicious taste. They want to be excited by new flavours and trends, easily see every ingredient and get great-tasting products that fit within their health and nutrition goals, all while feeling confident their food is ethically sourced and sustainably grown.

If you're a discerning shopper of everything chocolate, you're in luck. By carefully reading product labels and doing some research, you can find tasty chocolate with high-quality ingredients — and you can even learn where and how those ingredients were grown and made.

Check the label
Checking the packaging of a tempting chocolate bar can reveal more than just the ingredients and nutrition facts.

In the case of chocolate, it can trace its ingredients back to the farms that supply them — a significant food ethics and safety feature.

Explore chocolates without added sugar
For anyone following a lower-sugar diet, and for those wanting to enjoy high-quality, delicious chocolate with fewer calories and less sugar per serving is ideal. Sweetened with isomalt from beets and inulin from chicory root, chocolates made without the artificial sweeteners and chemical after-taste found in other no-sugar-added chocolate. Each large chocolate bar offers three servings, all with 150 calories or less per serving, and 2 grams of sugar or less per serving.



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Discover exciting new flavour combinations
There's something for every palate in the no-sugar-added line of chocolates. Popular flavours include:

- Salted Caramel in 60% dark chocolate, with a creamy, no-sugar-added salted caramel filling.
- Almonds & Sea Salt in 60% dark chocolate with dry roasted, crunchy almonds and sea salt crystals.
- Fruits & Nuts in 37% milk chocolate for a perfect blend of fruits and nuts, sweet and savory, chewy and crunchy.

Feel good about where your chocolate comes from
Before you make any purchase, it helps to do research on the culture and the philosophy of a company. Thanks to the internet, it's not hard to do. More companies today are publicizing their mission statements and providing consumers with information about the history and origin of their products.

The good news? You can indulge in your chocolate and be happy about where the ingredients are from and how they're made at the same time.

Here's what to look for:

- Brands that pay competitive wages to cocoa farmers and work with organizations to monitor and protect human rights on cocoa farms.
- Brands that ensure sustainable farming practices.
- Brands that commit to clean, traceable ingredients from farm to table.

With a little research and awareness, you can enjoy your favourite chocolate treats and feel good about what you're eating. **-BPT**

ROUND-UP

Hibati gives away OMR30,000 to Omani Women’s Day draw winners

Meethaq Islamic Banking’s Hibati Savings account is based on the unrestricted Mudarabah contract

MUSCAT: Meethaq Islamic Banking from Bank Muscat continued to show its commitment to celebrating special events of national importance by conducting a special Hibati prize draw on the occasion of Omani Women’s Day. Thirty cash prizes of OMR1,000 each were given away to lucky female customers on the occasion of the Omani Women’s Day draw. Speaking on the occasion, Amor

Said Al Amri, Senior Regional Manager, Meethaq branches said, “Omani women have proven their abilities and leadership skills and Meethaq would like to congratulate all women on this very happy occasion. To add further excitement and showcase our appreciation on this important day, Meethaq is happy to reward 30 women customers from across the Sultanate for their excellent con-



tribution to society. We also thank all our customers for choosing Meethaq Islamic Banking as their preferred banking choice.”

The Hibati Savings account is based on the unrestricted Mudarabah contract. The cash prizes offered under Hibati’s 2021 prize

draw scheme are ‘Hiba’ (gift) from Meethaq to its customers and are paid out of the Mudarib’s /shareholders’ own sources. The cash prizes are over and above the profit share of Investment Account Holders (IAHs) in the General Mudarabah Pool as per the declared profit-sharing weightages. Hibati benefits include attractive and exciting cash prizes through draws, a Visa debit card, no minimum balance charges with a history of profit payout on a monthly basis and state of the art eBanking facilities. The 2021 Hibati Saving account includes many special draws including the upcoming 51st National Day Draw and the End-of-Year draw. All customers who maintain a minimum balance of OMR 100 will be automatically entered into the special National Day draw,

which will reward 51 lucky winners with OMR1,000 each. Meanwhile, customers who maintain a quarterly average balance of OMR 30,000 in the preceding quarter, will be entered into the prize draws for the End-of-Year draw. Four grand prizes of OMR 50,000 each and one grand prize of OMR 100,000 will be given away during the end-of-year draw. Meethaq will give away prizes worth OMR 1.5 million to a record number of 5,331 winners in 2021. Launched in 2018, Hibati has been instrumental in improving awareness for Islamic Banking in Oman. It must be noted that every Meethaq product goes through the process of Sharia compliance certification by the Sharia Supervisory Board, and is created in line with the guidelines of the Central Bank of Oman.

LUCKY WINNERS

OMR157,500 in cash prizes won during NBO’s September Al Kanz savings scheme

MUSCAT: Marking another milestone in its efforts to instill a culture of saving, the National Bank of Oman (NBO) recently held its September Al Kanz Savings Scheme draw, with OMR 157,500 given to 178 lucky winners. As well as the monthly Sadara and Mazaya draw, which handed out three prizes of OMR 25,000 and four prizes of OMR 10,000 respectively, the bank also held its special Women’s draw, giving OMR 1,000 to six winners; the Youth draw, giving OMR 100 to 115 winners; and the Salary Transfer draw, with OMR 500 earmarked for 50 winners. With only two months left until the end-of-year mega draw, there is still plenty of time to start saving and be in for the chance to win up to OMR 250,000. Tariq Atiq, Chief Retail and Digital Banking Officer at NBO, said, “Our yearly draw scheme has become a mainstay of our Al Kanz



Savings account, and the highlight of our efforts to encourage savings amongst our customers. As well as a range of useful features and benefits, the account offers the chance to win a variety of cash prizes every single month. As we come towards National Day and the end of the year, the draw gets even more exciting and we look forward to mak-

ing even more of our customers’ lives better by helping them secure their finances for the future.” With prizes ranging from OMR100 to OMR 250,000, the Al Kanz Savings Scheme continues to be one of the most highly anticipated banking events of the year. Customers are eligible to win by maintaining an average minimum

balance of OMR 100 in their Al Kanz Savings account. Every OMR 100 provides an extra chance in the draw, so the more money kept in the account, the more the chance of winning. Meanwhile, customers simply have to transfer their salary to NBO to be in for the chance of winning in the Salary Transfer draw.

HIGH-RISE RESIDENTIAL TOWER

Danube Properties announces launch of Dh475 million Skyz Tower in Dubai



DUBAI: Danube Properties, the UAE-based affordable housing pioneer and one of the most dynamic and popular private real estate developers in the UAE, announced the launch of Skyz Tower, a Mediterranean-themed high-rise residential tower with elegantly-designed apartments, retail outlets and recreational facilities with a development value exceeding Dh475 million. The project will be developed at the Arjan master-planned community in Dubai, close to the Miracle Gardens, opposite Motor City, Dubai Hills Estates and Dubai Hills Estate Mall with the easiest access to Mohammed Bin Zayed highway. The affordable homes come with Danube Properties’ trend-setting 1 per cent payment plan that helps middle-income

tenants and end-users to easily acquire their dream homes. The announcement was made at a packed press conference attended by the largest contingent of media and cheering crowd by Rizwan Sajjan, Founder and Chairman of Danube Group. The launch of the new residential tower comes a few days after land transaction value exceeded the Dh100 billion mark in less than 9 months this year – as announced by Dubai Land Department – fuelled by strong investor interest in Dubai’s real estate. This marks the first real estate project launch after the COVID-19 pandemic and also the first project launch since the start of Dubai Expo 2020 and reflects Danube Properties’ confidence in the market that is witnessing a gradual upturn.

“The launch of Skyz Tower comes 18 months after we launched our last project, Olivz – which was sold out by our team at the height of the COVID-19 pandemic last year. Due to the sell-out of all of our previous projects, we were running out of stocks – since the beginning of the year. This necessitated the launch of the new project,” Rizwan Sajjan, Founder and Chairman of Danube Group, said. “The launch of the new project comes after a lot of thinking and due diligence – due to the pandemic. It is being launched at a time when we have seen an increase in demand for new homes. However, we are very confident of the fast sell-out of the project due to the growing demand for new off-line properties.”

LUXURY SUV

Enjoy fun family times in luxurious Lincoln Navigator

MUSCAT: The Lincoln Navigator luxury SUV offers some of the finest experiences for families looking forward to memorable journeys. Due to its sheer size and keen attention to inspiring interior detailing, the Navigator stands out from the rest when it comes to large SUV luxury. The Navigator is powered by a twin-turbo V6 engine producing 450 horsepower delivered through a 10-speed transmission. Navigator’s lighter, high-strength aluminium-alloy body helps create a more refined ride. While on the move, the Navigator is also easy to adjust to changing conditions. With the turn of a dial, the driver can adapt the Navigator to changing roads or weather, and enjoy a smooth, confident ride. Additional available technology includes: Trailer Backup Assist, which automatically steers



the vehicle to turn a trailer the desired amount – meaning less time required to perform the task; Navigator is expected to deliver more

towing capability than any other premium full-size SUV; 360-degree camera and enhanced park assist, which reduce stress from

parallel and perpendicular parking. The system integrates views from four cameras to create an overhead image so the driver can

see all around the vehicle; Adaptive cruise control, which automatically slows Navigator in stop-and-go traffic – resuming speed when traffic allows. The Navigator is designed to be intuitive and easy to use. A 12-inch configurable instrument cluster allows drivers to choose the information they want to be displayed. An available Head-Up Display can show selected information on the windshield instead of the instrument cluster. This helps drivers keep their eyes on the road and their hands on the wheel. It does not fade in the sunlight and is visible even with polarised lenses. The interior layout is clean and uncluttered, with a simple, soothing ambience. At night, interior ambient lights sequentially illuminate each of the SUV’s three rows. During the day, a panoramic roof

fills the cabin with natural light. Inside, spaciousness comes in all three rows, including storage in each to keep the cabin clean and organised. An available rear-seat entertainment system allows passengers to stream content wirelessly with an Android device to one of the 10-inch adjustable screens mounted on the rear of the front seats. Occupants can enjoy available Revel Ultima audio with 20 speakers that work in concert with Navigator’s interior design and acoustics. Standard SYNC 3 enables clients to manage audio, phone, navigation and more from the vehicle touch screen or steering wheel-mounted controls. Second-row passengers have their audio and climate control, while third-row seats feature power recline capability.

EXPANSION



Kalyan Jewellers 150th showroom launched in Delhi

DELHI: Kalyan Jewellers, one of the most trusted and leading jewellery brands, recently launched its brand new showrooms at Noida The Great India Place GIP Mall and Vegas Mall, Dwarka. Inaugurated by Kalyan Jewellers’ regional ambassadors Wamiqa Gabbi (Punjab), Manju Warriar (Kerala) and Ritabhari Chakrobarty (West Bengal), these outlets usher the brand towards the milestone of 150 showrooms across India and the Middle East, reflecting its wide footprint across markets. On the occasion of the launch, Wamiqa Gabbi, Kalyan Jewellers’ regional brand ambassador for Punjab said, “During my association with Kalyan Jewellers, I have been a part of many showroom inaugurations, but the ones we are launching today are especially special, as it marks the 150th showroom occasion.” Manju Warriar, regional brand ambassador for Kerala added, “I have been a part of the Kalyan Journey since 2013, and I consider it a matter of personal pride and happiness that I am here for this landmark moment.” Regional Brand ambassador for West Bengal, Ritabhari Chakrobarty added, “After visiting the Kalyan showroom in West Bengal and now in Delhi, I have to add that I admire the vast range of the collections here and the hyper-local designs that are specially curated according to the region. I look forward to being a part of the journey where Kalyan Jewellers reaches new heights in the years to come.” Talking about the new show-

rooms, TS Kalyanaraman, Chairman & Managing Director – Kalyan Jewellers said, “Today, marks a very special moment for us – with these two new showrooms in Delhi NCR, Kalyan Jewellers is at the golden milestone of 150 showrooms across India and the Middle East. Being a customer-first brand, our priority has always been giving our patrons maximum value from their purchases, and our showrooms reflect this focus with their extensive product range as well as the safe and best-in-class shopping experience they offer to everyone who visits us. We would like to reiterate our commitment to patrons as we continue expanding our footprint across our key markets.” As part of this festive offer, customers will be able to maximise the value of their purchases with up to 25% cashback on their jewellery purchases. While up to 25% cashback can be available on making charges of gold jewellery, up to 20% cashback offers are available on the diamond, precious stone and uncut diamond jewellery collections. Cashback offers can be availed in the form of instantly redeemable vouchers. Customers can also opt for the Gold Rate Protection plan, by paying a 10% advance on their intended purchase value. These offers are valid until November 30, across all showrooms in Oman. With Kalyan Jewellers’ ‘We Care’ COVID-19 guidelines, the company has instituted the highest level of safety and precautionary measures across all showrooms to safeguard the health and safety of both customers and staff alike.

ROUND-UP

All-new 2022 MG GT – A rebellious sports sedan launched in Oman

Inspired by the classic two-door MGB sports car, the all-new MG GT is the third sedan to join MG's growing line-up of cost-efficient and high-value-for-money cars

MUSCAT: MG Motor Oman has launched the all-new MG GT, reflecting the British-born brand's commitment to diversify its line-up by unveiling a sporty new model. The all-new MG GT offers car buyers a fresh new alternative in the sedan sector, with its aggressive sporty looks and 1.5L and 1.5T powertrains for optimum power and performance.

Inspired by the classic two-door MGB sports car, the all-new MG GT is the third sedan to join MG's growing line-up of cost-efficient and high-value-for-money cars. With the brand's focus on younger buyers as demonstrated by its "Do More" ethos, the new model is set to resonate strongly with the region's demographic, as this model reflects the customers' independence, aspirations, passion and rebelliousness, all of which are a result of their active and daring mindset.

Mohsin Hani Al Bahrani, CEO of MHD ACERE – the sole distributor of MG Motor cars in Oman – comments: "The all-new 2022 MG GT is a special car indeed. It has taken the MG brand to the next level by bringing a sleeker, more stylish version to the market without compromising on the vehicle's power and performance. Globally, this car has become a favourite of the youth for it seeks to Do More and offers



much more than a regular sedan. In Oman, the new MG GT will appeal to everyone who's looking for the exhilarating driving experience."

The all-new 1.5T MG GT is equipped with a highly-efficient four-cylinder turbocharged engine and a DCT gearbox, which delivers a maximum horsepower of 173 PS and 250Nm maximum torque to accelerate the car from 0-100 km/h in 8.5 seconds.

The 1.5L model is equipped with a fourth-generation, fuel-efficient, 118 PS 1.5L engine and an iCVT gearbox. Both models are equipped with an XDS curve dynamic control system, which adds to the driving experience. The dynamic performance is further assisted by the sports chassis, which is of aer-

ospace-grade aluminium and has a compact structure, resulting in high driving comfort and stronger handling stability.

The all-new MG GT is the brand's first sports sedan to feature the third generation of its family design language. A large 'Digital Flaming Grille' is separated from the narrow, LED headlights, enhancing the powerful and dynamic presence. Complementing the strong downward-pressing bonnet, at the rear, the all-new MG GT features a slightly upturned ducktail, which reinforces the sporty look. An end-to-end chrome line along with the wide shoulder of the car, and optional tomahawk alloy wheels (Michelin Tyres), add to the premium look and feel.

The dynamic look and feel are reflected in the interior, which is available in contrasting red or black. The seats' structure adopts a design layout that considers and takes into account the principles of ergonomics, providing optimal comfort for the driver and better support for the body. A large 10" touch screen is fitted as standard, with both Android Auto and Apple CarPlay, enabling the drivers to seamlessly use their smartphones with the car.

Befitting MG's reputation for offering great value, the all-new MG GT is well-equipped with a range of technologies that reflect MG's forward-thinking approach. The model comes with a body electronic stability control system, and a

PDC rear reversing radar, as well as MG Pilot intelligent driving assistance system, a 360° view monitoring system, cruise control and forward collision warning among other features.

Tom Lee, Managing Director of MG Motor Middle East, commented, "The all-new MG GT serves as testimony to our challenger brand status as we continually seek to exceed expectations, while also introducing a new direction in regards to our design language. The model is a well-equipped car that will further enhance the diverse nature of our exceptional line-up in the Middle East. It is also the ideal model for younger buyers who are looking for a cost-efficient, sporty car that delivers

strong performance and provides drivers with an exciting driving experience, while simultaneously reflecting their rebellious spirit."

MG is a British-born automotive brand established in 1924, known for its historic models, awards and achievements throughout the past 97 years. MG was founded by William Morris and Cecil Kimbers and has one of the oldest car clubs in the automotive industry. Best known for its two-seat open sports cars, MG also produced saloons and coupes. Since its acquisition of MG, SAIC Motor, as a Global Top 500 company, has opened a new chapter for this British icon. MG is at the forefront of the introduction of innovative technologies and new energy vehicles for car buyers.

QITAF SPECIAL DRAWS

Ahli Islamic presents prizes of OMR25,000 in celebration of Omani Women's Day



MUSCAT: To expand the base of the beneficiaries of its extensive Qitaf draw scheme, Ahli Islamic recently celebrated the occasion of Omani Women's Day by rewarding 25 of its women customers with a total prize of OMR 25,000 as part of its Qitaf special draws (OMR1,000 for each).

Live-streamed

The event, which was streamed live on the bank's official social media platforms, took place at Ahli Islamic's Al Amerat branch with select officials and employees of the bank in attendance. Sabah Al Bahlani, member of the State Council graced the occasion with her presence as the guest of honour.

The Omani Women's Day, held on October 17 each year, is dedicated to celebrating the spirit of womanhood in the Sultanate, and as a reminder to continue creating opportunities for them to thrive and succeed in their respective walks of life. In line with this objective, Ahli Islamic recently launched a dedicated account for its female customers, wherein they are able to avail of attractive privileges and offers, apart from being eligible for the Qitaf weekly, monthly and quarterly prize draws as well as the women's day draws. The ladies savings account takes into

consideration an understanding of the importance of helping women grow their savings and maximise the beneficial returns that Ahli Islamic provides.

On the sidelines of the event, Yousuf bin Salim Al Rawahi, Deputy General Manager and Head of Ahli Islamic, said, "In our new prize scheme for 2021 we were keen to add new categories of draws, including the draw dedicated to Omani Women's Day. We believe that Oman today has a promising base of women customers who understand and are aware of the many benefits of Islamic banking. This led us to introduce the Ladies Qitaf Savings account. The special draw under this account aims at celebrating women's active role and continuous contribution to achieving the country's development objectives, in their respective ways."

2021 Qitaf prize scheme, which is Sharia-compliant, seeks to reward its customers with prizes totalling more than OMR 1,250,000, throughout the year, enabling more than 4,200 customers to win from Ahli Islamic branches across the Sultanate.

According to the new scheme system, Qitaf account holders are eligible to participate in the monthly, weekly, and special occa-

sion prize draws if they maintain an average minimum balance of OMR 100. However, the minimum eligibility criteria for the quarterly draw are OMR 1,000. A dedicated children's weekly prize draw will have 3 winners from each branch rewarded with OMR 50 each, and another 2 general category winners from each branch winning OMR 250 each on a weekly basis.

Al Rawahi further stated, "Qitaf prize scheme rewards Ahli Islamic customers for their commitment and loyalty, providing them with the opportunity to invest their capital in profitable assets, and also be eligible to win various prizes in this journey. This further affirms our continued efforts to provide the best offers and products that suit the changing requirements of today's customer and fits into their evolving lifestyles."

Qitaf Savings account, launched in late 2019, reflects Ahli Islamic's vision to offer innovative Sharia-compliant banking solutions to its customers across the Sultanate. The account has garnered wide acceptance since its launch, reflected in the increased rate of demand and deposit ratio, which further confirms that Ahli Islamic is on track to achieve its customers' aspirations to change their lives for the better.

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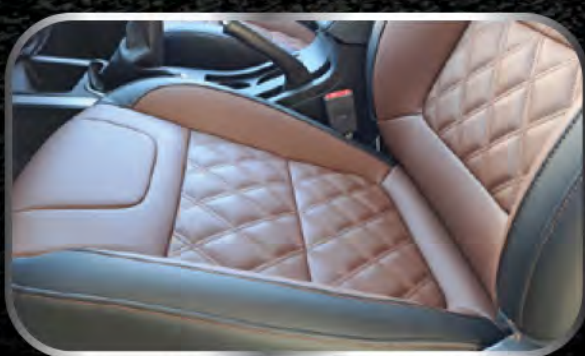
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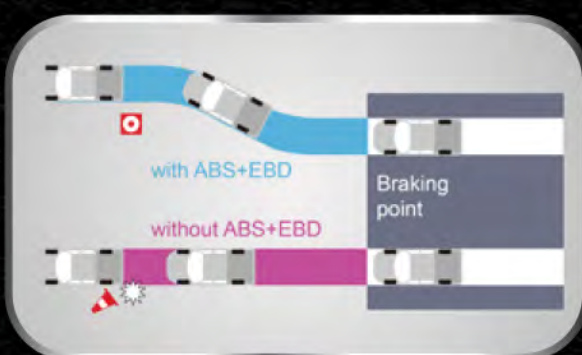
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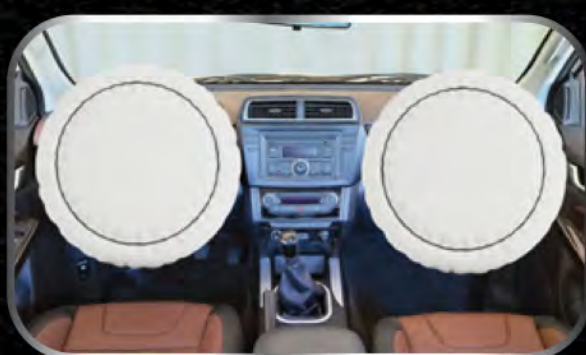
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