

**ODB LENDING ACTIVITY NUMBERS
SIGNAL ECONOMIC RECOVERY**

The Board of Directors of Oman Development Bank (ODB) during its fifth meeting for 2021, which was held on Sunday, was briefed on the bank's performance during 2021. The results reflected the beginning of the recovery and growth of economic activities in the Sultanate. **>A3**



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**HM THE SULTAN RECEIVES THANKS
CABLE FROM EMIR OF KUWAIT**

MUSCAT: His Majesty Sultan Haitham Bin Tarik has received a cable of thanks from Sheikh Nawaf Al Ahmed Al Jabir Al Sabah, Emir of the State of Kuwait in reply to His Majesty's condolences cable to him on the death of Sheikh Badriya Al Ahmed Al Jabir Al Mubarak Al Sabah. In the cable, Sheikh Nawaf expressed his sincere thanks and appreciation for His Majesty's heartfelt sympathies, praying to the Almighty Allah to rest the deceased's soul in peace in paradise and protect His Majesty against all harms. **-ONA**



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ROYAL DECREE



HM issues two Royal Decrees

MUSCAT: His Majesty Sultan Haitham Bin Tarik today issued two Royal Decrees reading as follows:

Royal Decree No. 59/ 2021 amending some provisions of the Civil Status Law.

Article (1) introduces the amendments attached (to this decree) to the aforesaid Civil Status Law.

Article (2) cancels all that contradicts the attached amendments or contravenes their provisions.

Article (3) says that this decree shall be published in the Official Gazette and enforced from the day following its publishing date.

from the day following its date of publishing.

Royal Decree No. 60/ 2021 amending some provisions of Foreigners Residence Law.

Article (1) introduces the amendments attached (to this decree) to the aforesaid Foreigners Residence Law.

Article (2) cancels all that contradicts the attached amendments or contravenes their provisions.

Article (3) says that this decree shall be published in the Official Gazette and enforced from the day following its publishing date.



The players are training and preparing well for the 2022 FIFA World Cup qualifiers, and will be given all the resources they need to qualify for next year's event in Qatar

Times News Service

MUSCAT: Oman's national football team is capable of qualifying for next year's FIFA World Cup, says a new member of the Board of Directors of the Oman Football Association (OFA).

The Honourable Lujaina Mohsin Darwish, who will serve as a board member until 2025, following her recent election, added that the team will be given all the resources they need to qualify for next year's event, which is to be held in Qatar.

"The players are training and preparing well for the 2022 FIFA World Cup qualifiers," she said, in an exclusive interview with the *Times of Oman*. "We have a strong team and I am confident that they



LUJAINA MOHSIN DARWISH,
Oman Football Association
board member

will qualify, God willing, and bring glory to Oman."

"I will work along with my colleagues on the OFA board to help strengthen Oman's football team by giving them the requisite resources in terms of coaching, training and other amenities," she added. "Oman's Football team has proved its quality by winning the Gulf Cup in the past. The team has also given a good account of itself in various other tournaments, so I do not think that Oman's football team is less competitive compared to other national teams in the region."

While qualifying for the World Cup to be held in the Arab world will definitely be an honour for the country, supporting the team right now is very important. **>A4**

TOP THREE INSIDE STORIES

OMAN Saudi delegation arrives in Oman

1 A business delegation from Saudi Arabia arrived Sunday on a several day visit to the Sultanate. **>A5**

SPORTS Mumbai coast to easy win over Oman

3 Yashasvi Jaiswal powered Mumbai to a comfortable four-wicket victory against Oman. **>A7**

MARKET Sohar Port inks pact with Hormuz Marine

3 Sohar Port and Freezone and Hormuz Marine have signed a bunkering agreement. **>B1**

FIGHTING PANDEMIC IMPACT

Multi-pronged efforts to support local businesses

Times News Service

MUSCAT: Multi-pronged efforts to support local businesses and SMEs were announced by the Ministry of Economy on Sunday.

Small and medium enterprises (SMEs), in particular, have been among the hardest hit by the pandemic, the Ministry said, adding that "they require support in the form of direct government aid, legislative reforms, and economic stimulus to recover, reduce their economic costs, and ensure their market viability."

The eight new multi-pronged efforts include among others, e-



Halima bint Rashid Al Zariya,
Chairperson of Riyadh



Dr Nasser bin Rashid Al Mawali,
Undersecretary in the Ministry
of Economy

Commerce programme initiative, winter nights festival, creative industries incubator, manufacturing incubator, establishing emerging agricultural manufacturing SMEs in cooperation with Haya Water, industrialisation initiative in cooperation with Mazoon Dairy Company, entrepreneurship education platform and consultation to support SMEs affected by the pandemic.

To accelerate recovery of these enterprises from the repercussions of COVID-19 and to maximise their contribution to the economy, the Ministry of Economy has announced an initiative to support the SME sector, in partnership with

the Public Authority for Small and Medium Enterprises Development (Riyada). The plan is also targeted at achieving the high growth rates outlined in Oman Vision 2040 and has five core themes. The first covers incentives linked to taxes and fees, the second covers measures to further improve Oman's business and investment environment, the third is aimed at SMEs, the fourth is related to incentives for the labour and employment market, and the fifth theme covers banking incentives that support government efforts to mitigate effects of the pandemic on Oman's economy, the Ministry said. **>A3 (See also B1)**

PANDEMIC

Number of COVID cases in ICUs declines to 60



Times News Service

MUSCAT: The number of COVID-19 patients in Intensive Care Units (ICUs) has dropped to 60, statistics from the Ministry of Health said.

As many as 348 new cases of coronavirus (COVID-19) were registered in the Sultanate during the past three days, in addition to eight new COVID-19-related deaths.

Total number

This brings the total number of positive COVID-19 cases to 302,132 in the Sultanate. The total number of COVID-19-related deaths reached 4057, the Ministry of Health said. The Ministry added that 493 new cases have recovered, bringing the total number to 291,532 recoveries.

The Ministry also pointed out

**348 new cases
of COVID-19 were
registered in Oman
during the past three
days, in addition to
eight new COVID-19-
related deaths**

that 13 cases were hospitalised over the past 24 hours, as the total number of current hospitalised COVID-19-infected patients stands at 138, of them 60 are in intensive care units (ICUs).

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PRICE BAIZAS 200

24-hour mail delivery soon

MUMTAZ
POST

The Ministry of Posts, Telegraphs and Telephones is completing arrangements for introducing 'Mumtaaz Post' which will ensure delivery of letters to any destination in Europe, Asia and the Middle East in 24 hours.

Sources at the Directorate General of Posts indicated that the

Ministry is keen to start the service at the earliest and it might start by the year end.

The new services will considerably reduce the existing mailing time and will greatly help firms and individuals.

In preparation, Ali Usman Wajdad al Raisi who is in charge of

Mumtaaz Post will attend a seminar on datapost in Berne, Switzerland, on September 25 and 26. It will discuss ways of further improving the service and will seek ways to help members to start the service.

Early this year the Arab Postal Union had lent the services of a

Kuwaiti expert to assist Omani officials in preparing rules and procedures for datapost.

Bilateral contracts to exchange postal matter under the new service will be signed with many countries. There is also a programme to train Omani workers for the service.

● CHAMBER COMMITTEE TAKES UP BUSINESSMEN'S COMPLAINTS

Expatriates who are breaking work rules

The Labour Committee set up by the Oman Chamber of Commerce and Industry to sort out labour problems faced by local businessmen has completed its discussions with members of the business community.

The recommendations of the committee about solutions to these problems are contained in a report to the Chamber's board of directors. The problems will be raised with the Ministry of Social Affairs and Labour at a meeting to be fixed after the Eid holidays.

The Chairman of the committee, Mansoor bin Talib Mohammad, told the "Times" this week that "one of the main problems faced by local businessmen concerned "over-ambitious" expatriate employees who, after gaining experience in one company, try to change jobs for better prospects.



Mansoor bin Talib.

In this way they compete with their previous employer in the same line of business.

Mansoor Talib said that in the past no foreigner was supposed to get a visa or residence permit from a new company without producing a release letter. But he said there are instances where some employees change jobs without completing the necessary formalities.

He stressed the need for strict regulations which could bar employees from changing jobs too frequently.

Another problem which he de-

scribed as detrimental to the interests of local businessmen is the involvement of many expatriates in illegal business practices.

There were common complaints, not only in the Capital Area but also in the Interior and the Southern Region, that many expatriates were using the commercial registration of Omanis for their own monetary benefits. These illegal business practices were harmful to small Omani businessmen in the same trade.

by Muzaffer Mohammad

The Ministry of Commerce and Industry has also warned both Omanis and expatriates against businesses practices contrary to the country's business laws.

The chairman of the Labour Committee said that many Omani businessmen have complained about expatriate transporters who fetch goods from Dubai and sell these at very low prices. This affects Omani businessmen who maintain proper offices with high overheads.

The best example in this case is of expatriate vendors trading in fruit and vegetables who use their pick-ups as mobile shops. The same vehicle is used to fetch fresh vegetable and fruit from the UAE.

Omani businessmen have also complained about the availability of a large number of freelance expatriate workers on daily wages.

According to the Omani labour law no expatriate worker is allowed to work on a freelance basis. He must be an employee on a salaried basis. The involvement of expatriates in many trades is badly affecting Omanis who are deprived of opportunities to work.



Oman warships visit Bahrain

For ships of the Sultan of Oman's Navy entered harbour at Bahrain yesterday on a three day goodwill visit.

The vessels are the missile ship "SNV Dhofar" (pictured) the fast patrol boat "SNV Al Waafi", the inshore patrol boat "SNV Khasab" and the SON dhow "SNV Al Hadir".

The warships joined the SON dhow arriving from Dubai where they took part in a joint exercise with the UAE naval forces. The dhow travelled independently, crewed by seven young officer cadets from the SON Training Centre at Sur who are combining an adventurous training expedition with the goodwill visit. (see report and picture on page 3).

The SON flotilla is commanded

by the CO of the "SNV Dhofar" Lt. Cdr. Hilal bin Mohammed bin Rashid al Rashidi. He is making formal calls on members of the Government and will host a reception for military and civilian dignitaries on board the "SNV Dhofar".

The ships' companies will have ample opportunity to see the sights of Bahrain. Hosted by the Bahrain Navy they will tour places of interest, visit naval messes and take part in programme including soccer, hockey and volleyball.

The visit will end with the ships mooring departure on Saturday, some to continue the round the clock duty of patrolling Oman's coastal waters, the remainder returning to Muscat to celebrate Eid al Adha with their families.

LATEST

While Afghan and Pakistani delegations hold talks in Geneva. There are reports of a big build up of Soviet forces in the province bordering Pakistan. Sources say that between twelve and fourteen thousand troops, about 10 per cent of the Soviet strength in Afghanistan, are believed to be carrying out operations against anti-Government forces in the area.

Israel said its planes attacked a Palestinian guerilla base in the Syrian controlled part of Lebanon.

An Iranian airliner on an internal flight from the southern city of Shiraz was hijacked on its way to Teheran and landed in Iraq, at a military base just south of Baghdad.

Over 200 passengers who

were aboard have been taken to the Iraqi capital. The crew numbering 11, are believed to have remained with the plane.

According to the Iraqi News Agency, a man and a woman were said to have taken over the plane after it left Shiraz and forced the pilot to fly it to Kuwait where it was refused landing permission.

Teheran Radio accused Iraq of carrying out an active air piracy, saying that Iraqi fighter planes had entered Kuwaiti air space and forced the plane to fly to Iraq.

Rebels opposed to the Sudan Government say they have carried out another attack on a steamer on the Nile.

In a statement from London, they said more than 390 soldiers were on board the steamer

Your Times

Because of the Eid al-Adha holiday the next issue of the "Times" will be available earlier than usual - on Tuesday.

Start on Sohar road network

Work has started on the construction of a road network for the historic town of Sohar.

The network will not only provide a tarmac access to the town centre from the Seeb-Sohar road by a 4.5 kms road but will also link various areas of the town.

These roads which total about 50kms have been designed by the National Engineering Services of Pakistan which is also supervising construction.

The R.O. 7 million contract has been awarded to Strabag. The road network is expected to be completed by the end of next year.

Nes-pak has also submitted to the Ministry of Communications designs for Priority two roads which have been planned to link scattered communities around Sohar.

The third phase of road development in Sohar includes construction of a corniche road along the coast. Nes-Pak has started the sub-surface investigation while the design is in preliminary stage.

All the internal roads in the town will have with modern lighting, pavements for pedestrians and parking areas.

The designing of these roads is in accordance with the structural plan of the Ministry of Land Affairs and Municipalities. The acquisition of properties has been kept to the minimum to avoid inconvenience.

Eid date set

Following the sighting of the Dhul Hijja moon, the Ministry of Justice, Awqaf and Islamic Affairs declared Tuesday as the first day of the month of Dhul Hijja and Haj will be observed on September 5. Eid al Adha will be on September 6.

Your TV and radio programmes are on page 22.



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OMAN

FIRST HALF

ODB lending activity numbers signal economic recovery

MUSCAT: The Board of Directors of Oman Development Bank (ODB) confirmed to continue supporting and financing small, medium and micro enterprises and corporate projects, especially during COVID-19 pandemic. The period of the pandemic saw announcing many financing packages and incentives to these enterprises.

The move comes to mitigate the repercussions of the pandemic and its direct effects on the business sector worldwide, including the Sultanate.

During its fifth meeting for 2021, which was held on Sunday, the ODB Board of Directors was briefed on the bank's results during 2021. The results reflected the beginning of the recovery and growth of economic activities in the Sultanate.

This is evident in the growing lending activity of the bank, which grew by 1.7 per cent to date compared to the same period in 2020. The number of approved development loans reached 3,073 covering various economic sectors.

The ODB Board of Directors explained that despite the bank's achievement, the net profit exceeded OMR4 million during the first half of 2021. However, the developmental impact of lending activity on the stability of economic activities and assisting these activities in mitigating repercussions of the pandemic was the major challenge that the bank sought to achieve during the last period.

ODB loan portfolio continued to grow during 2021 to reach OMR173 million, registering an increase of 1.5 per cent compared to the same period in 2020, which is a good indication of the robust financial status of the ODB.

Among the most prominent positive indicators achieved by the bank during the last period of 2021, the collection of loan installments grew by 7.9 per cent compared to 2020; a clear contributor that the non-performing loans (NPLs) index fell to 7.2 per cent.

The total number of loans granted by the ODB during the first half of 2021 reached 2521 with a total value of more than OMR26 million, constituting an increase by 45 per cent in the number of loans compared to the same period in 2020.

ODB has strengthened its lending activity to the professional and public services sector as the value of loans granted to this sector exceeded OMR11.2 million distributed over 586 development loans.

The Bank continued its interest in the promising fisheries sector, which ranked second in terms of the value of financing that amounts to about OMR6 million. It is the largest in terms of the number of loans during the first half of 2021 with a total number of 960 development loans.

The manufacturing activity is one of the most profitable economic activities as it contributed to increasing the volume of exports and reducing imports. ODB funded setting up and developing projects in

industrial areas and various governorates across the Sultanate. The number of projects funded during the first half of 2021 was 473 with a total value of OMR3 million.

Although the tourism sector has taken the brunt of the pandemic, the bank continues to finance this sector, especially those existing and profitable projects. ODB approved 114 tourist loans, with a total value of up to OMR2.6 million.

The bank has increased its lending activity to the agricultural and livestock sector by providing 315 development loans during the first half of 2021 with a total value of nearly OMR2 million.

ODB also continued to support the educational and health service sectors, which contributes to raising

the efficiency of these two vital sectors and helping the government to fund those two sectors. The number of funded projects in the two sectors reached 72 with a total value of more than OMR2 million.

ODB is pressing ahead in supporting the logistics and mining sectors and other promising economic sectors by offering diverse incentives. The move reflects the bank's keenness to partner with the government to effectively entering the private sector and thus benefiting the private sector from financing products provided by the bank.

With regard to the category of loans, micro-enterprises had the largest share in terms of the number of funded projects and the financing value. **-ONA**

SMALL BUSINESSES

<FROM
A1 SME sector

"We expect these initiatives to reduce risks to SMEs, help them actively contribute to Oman's macroeconomics, harness technology and innovation to improve their products and services, and create an integrated local market for their products and services through marketing," Dr Nasser bin Rashid Al Mawali, Undersecretary, Ministry of Economy, said. "These initiatives can help achieve goals and objectives of the 10th Five-Year Development Plan and focus on this sector's vital role in economic diversification and Oman looks to maximise contribution of non-oil sectors to the GDP," he added. Halima bint Rashid Al Zariya, Chairperson of Riyada, said, "The Ministry of Economy's initiative to support the SME sector comes as a continuation and translation of the efforts made to enhance the growth of the national economy. It is also part of the economic stimulus plans that the government has embarked on to support and enhance the sustainability of SMEs that have been affected by the COVID-19 pandemic."



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COMMENTARY

Not fair! Indian budget airlines are the need of the hour



MUSCAT: Prices of one way tickets from India have hit the roof, with Oman opening up its skies from Wednesday.

Indian low cost airlines such as SpiceJet, Indigo and Go First (earlier called Go Air) are being kept away from service to Oman, leading to ticket prices skyrocketing — the cost of a one way ticket from Delhi to Muscat has crossed OMR500. This is really atrocious.

Ordinarily, people have to shell out around OMR70 to OMR80 for this route. For a three hour flight people are forced to pay a fare that is at least five times higher so that they can come to Oman.

Pre-COVID, carriers from both the countries could fly 27,000 seats per week. But now, with seat availability being throttled to such low numbers, people are forced to fork out what is, for many of them, more than a month's salary.

Compare this to the neigh-



ON A THOUGHTFUL NOTE

RAHUL DAS
rahuldas@timesofoman.com

bouring countries, where budget airlines are allowed to operate, leading to far more affordable travel options for people. Why should expats on this side of the border pay so much more?

Some people can argue that stranded expats can come later once the prices of tickets fall.

But in reality the vast majority of them cannot afford to delay their returns any longer.

They have jobs at stake and many of them are not getting paid while they are on leave.

So, it is very important that they arrive in Oman as fast as possible.

In 2020 as COVID gripped the world, an air bubble agreement between Oman and India was signed, with 10,000 passengers allowed to travel in each direction every week. In November 2020, this was cut even further to 5,000 per week.

But strangely, private and low-cost airlines from India such as Indigo, SpiceJet and Go First were not even included in this agreement, leading to them remaining out in the cold, as far as operations to Oman were concerned.

With Oman subsequently closing its borders to India, most

of the airlines also reduced their flights to the subcontinent.

Come Wednesday, Oman is once again opening up its skies and the number of seats have been increased to 6,000 per week.

But strangely the low cost airlines like SpiceJet, Indigo and Go First, are once again missing in action. And for this, the common people are forced to pay an exorbitant price.

6000 seats per week

If there are 6,000 seats available, what would work for passengers here is giving half that allocation to Oman Air and SalamAir, and the rest among Air India and its private counterparts so that everyone has easy access to air travel, something which many absolutely require right now.

It is high time for this issue to be fixed, so that the common people can be benefited.

The author is the Managing Editor of Times of Oman

CREATIVITY AND INNOVATION

School Board organises major discussion on entrepreneurship

Times News Service

MUSCAT: To commemorate the 75th year of India's independence, Indian School Sur, in association with the Board of Directors, Indian schools in Oman, under the theme "Azadi Ka Amrut Mahotsav" India @ 75 successfully conducted a webinar on entrepreneurship on 22 August 2021.

The programme is titled 'Stride' and is organised by the Indian School Board aimed at igniting the spark of creativity, innovation and entrepreneurship innate in children and transforms them into competent, enterprising and confident visionaries.

The programme was hosted by Indian School Sur. The chief guest of the programme was Ahmed Tabook, Commercial Director, Free Zones - Salalah, Oman.

Tabook mentioned that the students in the modern education system are fortunate to have an education system that prepares them to be entrepreneurs.

He reflected that entrepreneurship is not just about starting companies but about business scalability and positively influencing people's lives.

The event was presided over by Dr Sivakumar Manickam, Chairman, Board of Directors, Indian Schools in Oman. Dr Manickam remarked that schools have rapidly adopted modernisation by

The programme was aimed at igniting the spark of entrepreneurship in the children

integrating science, technology and arts.

"The recent teaching migration from the classroom to the living room had revolutionised the idea of what schools and teachers can do for society. Despite the pandemic setbacks, the most prominent unicorn startups in the world had experienced a boom in their business," he said.

He also highlighted the importance of inculcating entrepreneurial spirit among students, the future citizens of our country.

The guest of honour Ashwini Sawrikar, Finance Director, BOD and Director in-charge of Indian School Sur, reiterated that the ethos of 'Stride' is stepping up for challenges and displaying the tenacity to continue, turning dreams into reality.

Dr Vinod Shastri, Head of Academics, Center for Innovation

and Entrepreneurship, Bennett University, spoke about the necessity of building the right entrepreneurial mindset in making startups naturally happen.

Srinivas Rao, Convener, School Management Committee Indian School Sur, expressed his gratitude to the Board of Directors for facilitating an excellent venture like 'Stride'.

The programme moderator was Dr Mariam Noronha, Assistant Professor and Coordinator, Startup and Innovation Cell, Ness Wadia College of Commerce, Pune, India. The panel members included seven enterprising entrepreneurs who have scaled great heights in their young age.

Reeya Sharma, founder and CEO of Reeyal, a personal care brand, Hardik Aggarwal, co-founder and Director Skillarena Technologies, Shrey Tyagi, co-founder, Skillarena Technologies, Zaid Naim founder and CEO, Jasper Home Fashions, Pradyumn Mane, founder and Chief Inspiration Officer, Physics Mind-boggler, Saksham Misra, founder and CEO of HyperClub and Anchal Aggarwal, co-founder, Explorevio shared their initial struggles and breakthroughs so far in their entrepreneurial journey.

Their genuine reflections and comments as endeavouring entrepreneurs have sparked the student's imagination.

OMAN FOOTBALL ASSOCIATION

< FROM A1 Great honour to be elected as a member of Board of Directors



The COVID-19 pandemic also has created uncertainty over training schedules and matches.

"The pandemic has been a disruptor for Oman football, as the restrictions have impacted playing conditions and led to a change of schedule of tournaments, regional and international events," she explained. "OFA is making every effort to give players and the sport the best possible help in these challenging times and we will strengthen this proposition."

Elected as one of six board members of the OFA, Darwish was elected to the spot reserved for women candidates. It follows her appointments in public ser-

vice as a member of both the Majlis A'Dawla and Majlis Al Shura. Her intentions to serve are based on the advice of her father, the late Mohsin Haider Darwish, who encouraged Lujaina to contribute to Oman and the larger community.

"OFA believes in being a role model for best practices in society by empowering women at all levels of the organisation," she said.

"This is in line with the vision of the late His Majesty Sultan Qaboos bin Said bin Taimour, and His Majesty Sultan Haitham Bin Tarik, to give women equal opportunities in Oman," she added.

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BILATERAL RELATIONS



Saudi delegation in Oman to explore investment and economic opportunities

MUSCAT: A business delegation from the Kingdom of Saudi Arabia (KSA) arrived here on Sunday on a several day visit to the Sultanate. The delegation is headed by Eng. Khalid Abdulaziz Al Falih, Minister of Investment.

The delegation was received by Qais Mohammed Al Yousef, Minister of Commerce, Industry and Investment Promotion.

The Saudi guest and his accompanying delegation will meet with public and private officials, besides visiting the Public Establishment for Industrial Estates (Madayn) and the Special Economic Zone in Duqm (SEZAD) to explore the available investment opportunities and familiarise with incentives offered to investors. The Saudi delegation comprises of representatives from the public and private sectors. — **ONA**





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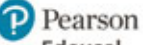
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specialized Companies in the field of tender shown below and registered with **Tender Board**, may obtain tender documents from the website through the following link: (<https://etendering.tenderboard.gov.om>) against non-refundable fees until the 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/21/036	2021/MM/QS-7	Treatment of water leaks in the roof of the building of the General Directorate of Muscat Municipality in the Greater Muttrah (E- Tender)	Rial 25	27/09/2021	11/10/2021	Second
PRE/21/053	2021/MM/QS-8	Construction of Water Storage at Wilayat Bousher (E- Tender)	Rial 25	27/09/2021	11/10/2021	First

Tender Conditions :-

1- Bidders shall submit their offers electronically accompanied with an electronic copy of abond 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 (B) for E-Tendering in the First floor at Muscat Municipality HQ, Darsit 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@ita.gov.om) or call (+96824166670).



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Child killed, three injured in explosion near Kabul airport

US President Joe Biden had on Saturday said that another terrorist attack at the airport is highly likely



KABUL: A child has been killed and three people were injured in a massive blast in the capital city of Afghanistan, the local media said on Sunday.

A rocket had landed on a residential building near the Kabul airport, killing a child, Sputnik reported citing the 1TV broadcaster. As per the report, the rocket hit the Khwaja Bughra area of Kabul. Earlier today, a massive explosion was heard near Kabul airport. This

blast occurred merely two days after twin blasts rocked Kabul, which killed nearly 200 people, including 13 US servicemen.

This comes as the US is on the verge of completing its exit from Afghanistan.

US President Joe Biden had on Saturday had said that another terrorist attack at Hamid Karzai International Airport is "highly likely in the next 24-36 hours." Moreover, US Embassy in Kabul had also is-

sued a security alert for the same.

"Our commanders informed me that an attack is highly likely in the next 24-36 hours," Biden had said in his statement.

Biden to receive bodies, of killed service members

US President Joe Biden is traveling to Dover Air Force Base in his home state of Delaware to receive the bodies of the service members killed in Thursday's suicide at-

tacks at the Kabul airport.

Biden and First Lady Jill are scheduled to meet the families of the service members then witness the transfer of the troops' remains.

Thursday's bombing outside the gates of Kabul airport claimed the lives of 13 US service personnel including 11 marines, one sailor and one army staff sergeant. Two women are among the marines killed.

The Islamic State Khorasan (IS-K) claimed responsibility for the attack in a video message.

A top Taliban official has said privately that the group will allow for the safe passage of Americans, US residents and Afghan allies after Aug. 31, according to Reuters.

The White House has also acknowledged those comments. "The Taliban have both communicated privately and publicly that they will allow for safe passage," said Jake Sullivan, US President Joe Biden's national security adviser, in a CBS TV interview set to be broadcast on Sunday. **ANI/DW**



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BRITISH MILITARY

Last plane carrying British soldiers out of Kabul airport

KABUL: The last aircraft carrying members of the British military has left the airport in the Afghan capital, the UK Ministry of Defence has announced.

"The final flight carrying UK Armed Forces personnel has left Kabul. To all those who served so bravely under enormous pressure and horrendous conditions to safely evacuate the most vulnerable of civilians: Thank you," the Ministry of Defence said in a tweet. Earlier on Saturday, UK Ambassador to Afghanistan Laurie Bristow said that the United Kingdom had evacuated almost 15,000 Britons and Afghans from Kabul in the past two weeks, as per Sputnik. According to Bristow, almost



1,000 military, as well as diplomatic and civilian personnel, worked on the evacuation operation. The United Kingdom was initially planning to end its evacuation mission by Friday evening.

The first plane to bring UK citizens and embassy employees back home from Afghanistan landed in the United Kingdom on August 16, Sputnik reported. **ANI**



Ministry of Defence

TENDER ANNOUNCEMENT

The Ministry of Defence invites MOD registered suppliers to participate in the following tender:

Subject	Tender Number	Last Date for Inquiries	Last Date to Obtain Tender	Tender Document Price per copy (RO)
SUPPLY OF RUGS	17/2021	21/09/2021	28/9/2021	101 RO

1. Tenders documents and terms may be obtained on payment from the office of the Secretary of the Tender Committee, gate No. 14 of MAM Camp between 0900 to 1300 hrs. on the working days.
2. Payment of Tender documents to be made by using of any Visa Electron Cards or "Visa credit" Cards or through Smart Card issued from all the banks are operated in Oman.



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UNHCR REPORT

Political uncertainty may force 500,000 Afghans to leave country in 4 months

KABUL: Due to political uncertainty following the collapse of the former government to the Taliban, the United Nations High Commissioner for Refugees (UNHCR) on Saturday estimated that 500,000 Afghans will leave the country in the next four months.

According to the UNHCR, until now there had not been mass migration, but the evolving situation will lead to a large number of people leaving the country, reported Tolo News. "While we have not seen large outflows of Afghans at this point, the situation inside Afghanistan has evolved more rapidly than anyone expected," said Kelly T. Clements, Deputy High Commissioner.

The UNHCR asked neighbouring countries to keep their borders open to Afghan refugees.



Meanwhile, the World Food Programme (WFP) has asked the United Nations to provide the organization with USD 12 million to provide food for in-need Afghans, reported Tolo News.

As per residents, the political uncertainty, unemployment and security issues have forced them to leave the country.

Habibullah's family is one of the thousands of families waiting outside Kabul airport hoping to leave the country.

"I worked for four years with the foreigners, but now I am jobless. I heard rumours that the Taliban are searching houses for people who worked with foreigners and killing them. I have to leave the country," Habibullah said.

"Unemployment and security threats have forced us to leave the country to save our lives," said Ezatullah, Habibullah's son.

A number of Afghan women say that they are facing an uncertain future. They say they have studied and worked hard but do not know what is going to happen to them, reported Tolo News.

"We accepted challenges and studied in Afghanistan. Now we do not know what will happen to us. I am worried about the future of girls in the country," said Rahila, a Kabul resident. **ANI**

ON THE GULF COAST

US deploys 500 FEMA emergency personnel to deal with hurricane Ida

WASHINGTON: United States deployed 500 FEMA emergency personnel in Texas and Louisiana to deal with Ida's projected landfall on the Gulf Coast as a dangerous major hurricane on Sunday (local time).

"I've already signed an emergency declaration for Louisiana. [...] We deployed 500 FEMA emergency personnel in Texas and Louisiana," said President Joe Biden on Saturday (local time) during a video conferencing with the National Hurricane Center (NHC) and the Federal Emergency Management Agency. Biden also discussed the ongoing preparations for Hurricane Ida, which is projected to make landfall on the Gulf Coast as a dangerous major hurricane on Sunday (local time), said a White House statement.

During the meeting, NHC director Kenneth Graham briefed Biden on Ida's projected path and reported that the Gulf Coast was already beginning to feel the effects of the storm, a White House statement said.

According to the statement, the President then called FEMA Administrator Deanne Criswell and began by thanking the 200 Federal personnel on the watch floor who have been working nights and weekends for a long time to assist with the COVID-19 response, Tropical Storm Henri, the tragic flooding in Tennessee, other extreme weather events, and now Hurricane Ida.

They also discussed ongoing evacuation efforts of Parishes in



the storm's path, as well as the voluntary evacuation of New Orleans.

Criswell told the President that 13 Urban Search and Rescue teams are in place to respond to the needs of people who are not able to get out. Being asked about preparations for nursing homes, he said that more than 100 ground ambulances and 20 air ambulances have been deployed to support evacuations of nursing homes in the storm's path.

They also talked about the impact of anticipated hurricane-force winds and concerns about widespread power outages, and Administrator Criswell described how the US Army Corps of Engineers has prepositioned power

restoration experts and hundreds of generators, the statement read.

Yesterday, Biden spoke with the Governors of Louisiana, Mississippi, and Alabama to make clear that States have the full support of the Federal government to provide assistance as needed and to aid local emergency response efforts. The President approved an Emergency Disaster Declaration for the State of Louisiana, authorizing emergency preparation and protective measures, including direct Federal assistance such as power generation, air transportation assets, wildlife management assistance, and water management for all 64 parishes in Louisiana, it added. **ANI**



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SPORTS

OMAN VS MUMBAI



Yashasvi powers Mumbai to easy win over Oman

Times News Service

MUSCAT: Prolific scorer Yashasvi Jaiswal hit a sparkling 82 to power Mumbai to a comfortable four-wicket victory against Oman in the first of four-match one-day series here at Oman Cricket Academy Ground One in Al Amerat on Sunday.

Chasing a modest target of 197 to win, Mumbai got off to a brilliant start as openers Jaiswal and Aakarshit Gomeel put on a 60-run opening partnership in less than nine overs. Jaiswal continued to bat like he had been throughout the tour of Oman for a superb 82 off 79 that included 5 big hits over the ropes. Hardik Tamore's brilliant 51 not out kept Oman at bay before the tourists sealed the win in the 44th over, scoring 199 for 6.

Oman had another ordinary

day with the bat as nobody except opener Khawar Ali and number four Kail Khalid batted really well. Seven of Oman players failed to reach a double figure score. Well-placed at 116 for 2 half way through the innings, Oman lost the advantage due to some inept batting and was dismissed for 196 in the 48th over.

Oman coach Duleep Mendis said he wanted his side to be beaten so that they could find the mistakes and correct them before the big tournaments in the next few weeks.

"We have WCL Division 2 starting in September followed by the ICC T20 World Cup in October. It may sound strange but I really want my side beaten so that they know they have a job to do and do it well over a period of time. There is no time to relax

and the team must hit the top form before the big assignments," added Mendis.

Khawar, leading the team in the absence of regular captain Zeeshan Maqsood who had been rested along with a host of other main players, made a fluent 52 off while Kail left a strong impression in his first outing for Oman with a solid 76 off 84.

Mumbai captain Shams Mulani was once again the pick of bowlers, claiming 3 for 45 whereas Aman Khan and Shashank Attarde bagged two wickets each. The two teams will lock horns for the second game on Monday. Oman, which won the T20 series 2-1, is expected to field a full-strength squad to give its boys maximum match practice before the ICC World Cricket League (WCL) Division 2 starts in September.

FOOTBALL

Narrow wins for Real Madrid, Bilbao and Real Sociedad

MADRID: Dani Carvajal's 61st minute goal gave Real Madrid a narrow 1-0 win on their difficult trip to Betis on Saturday night.

The full back's diagonal volley from the corner of the penalty area was a reward for Madrid's better finishing in a game where Betis played a better first half.

Real Madrid coach Carlo Ancelotti made changes to his starting 11 with young left back Miguel in for the injured Nacho Fernandez with David Alaba moving into central defense and Vinicius Jr getting the reward for three goals in two games with a start ahead of Eden Hazard.

Real Madrid's goal came after Aitor Ruibal and Juanmi had wasted a chance on the break for Betis.

Athletic Club Bilbao remain unbeaten and claimed their first win of the season after Inaki Williams' first-half strike gave them a 1-0 win away to Celta Vigo. Williams finished well after Oihan Sancet's assist and was unlucky to see a second half goal ruled out by referee Mateu Lahoz.

Ander Barrenetxea's deflected shot was enough to see Real So-



ciedad beat Levante 1-0 win to give them their second narrow home win in a week.

Elche gave another well organized performance to take a 1-1 draw at home to Sevilla and end the visitors' 100 percent start to the campaign.

Enzo Roco opened the scoring for Elche in the 11th minute and last season's top scorer Youssef En-Neytiri leveled for Sevilla five minutes before the break. New

signing Rafa Mir had a great chance in injury time, but his header went over the bar.

The round of matches kicked off on Friday night with Mallorca winning 1-0 at home to Espanyol, who have not scored in any of their first three games back in the top flight, while Valencia continue their positive start to the campaign with a 3-0 win at home to Alaves, who have started the campaign with three defeats. **ANI**

SAINT-GERMAIN DEBUT

Messi set to make his PSG debut against Reims

PARIS: Argentine striker Lionel Messi is set to make his debut for Paris Saint-Germain (PSG) later today as he has been named in the team squad for the upcoming match against Reims.

Messi has been named in the squad alongside both Neymar and Kylian Mbappe and this could be

the first time that these three line-ups together for a club, reported Goal.com. PSG head coach Mauricio Pochettino had earlier confirmed that Messi, Mbappe and Neymar would be in his plans for the Reims game.

"They have trained well and we will analyse the situation, we have

not yet named the squad. They will certainly be part of the squad, but we do not know yet if they will play from the start," Goal.com quoted Pochettino as saying. Messi had moved to PSG earlier this month and he signed a two-year contract after bringing an end to his 21-year career at Barcelona. **ANI**



Auction ANNOUNCEMENT

The Internal Tender Committee at the Ministry of Labour announces the following auction:-

Auction No.	Auction title	Institutions eligible to bid and registered with the Tender Board	Last date for bid submission	Document's Fee
01/2021 Re-floated	Management and operation of the coffee shop of Muttrah Labour Department		13/09/2021 At 10 a.m.	RO 25/-

- Specialized establishments may obtain the auction's documents from the Treasury Department at the 3rd floor of the Ministry building at the Airport Heights against payment of the non-refundable above-mentioned fees, starting from Monday 30/08/2021.
- Each bid shall enclose a bank guarantee issued by a local bank for 1% of the total bid value addressed to the Ministry of Labour and valid for 90 days from the date of bid submission.
- Bids shall be submitted in closed envelopes sealed with red wax, addressed to the Chairman of the Internal Tender Committee, bearing the auction number and subject with no indication to the name of the bidder.
- Bids shall be deposited in the Tender Box at the Secretariat of the Internal Tender Committee at the Ministry building at the Airport Heights, not later than the date and time mentioned against the auction. Bids shall be opened at 11 am on the same day.
- Priority in bidding shall be given to entrepreneurs (owners of SMEs)

(The Ministry shall not be bound to accept the lowest or any other bid)

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RAECO

We SERKA and SERKA-RAECO JV would like to congratulate His Majesty Sultan Haitham Bin Tarik Al Said on the achievement of a new milestone in the logistics field with the successful completion of Duqm Port Commercial Terminal (IP-2) project. We are pleased for having successfully handed over the project, which is foreseen to be an integral part in the establishment of the Sultanate of Oman as a logistic hub in the area.

We would like to thank all our stakeholders OPAZ (formerly known as SEZAD) ,TATWEER and PDC (Port of Duqm Company) for their continuous support throughout the project.

We are standing strong, ready to undertake challenging infrastructure projects and do our part to support the Sultanate of Oman to 2040 vision.



ICAI MUSCAT CHAPTER

ICAI Muscat chapter conducted a virtual session on 'Oman Smart Cities Progress since 2017' recently. The event was attended by members and guests of the ICAI Muscat chapter and the College of Banking and Financial Studies.

MARKET BUSINESS & FINANCE



MSX INDEX ENDS HIGHER

The MSX index closed at 3,965.94 points, up 0.09 per cent from previous close. The Sharia Index ended down by 0.37 per cent at 593.53 points. National Aluminium Products, up 8.26 per cent, was the top gainer while Al Kamil Power, down 8.18 per cent, was the top loser.

New initiatives to support SME sector launched in the Sultanate

These initiatives are also aligned with the fifth strategic objective of the 10th Five-Year Development Plan on stimulating economic activity and supporting SMEs



EIGHT INITIATIVES: The Ministry of Economy has announced eight initiatives to support the small and medium enterprise sector, including the Winter Nights Festival. - Photo used for illustrative purpose only

cent for the 2020 and 2021 financial years.

Also, SMEs' installments against loan from the Al Raffd Fund have been deferred till December 2021, and public procurement tenders whose value not exceeding OMR10,000 have been earmarked for SMEs whose owners have a Riyada card.

Dr Nasser bin Rashid Al Mawali, Undersecretary in the Ministry of Economy has said that this initiative is also aligned with the fifth strategic objective of the 10th Five-Year Development Plan on stimulating economic activity and supporting SMEs.

"We expect these initiatives to reduce risks to SMEs, help them actively contribute to Oman's macroeconomics, harness technology and innovation to improve their products and services, and create an integrated local market for their products and services through marketing," Dr Nasser bin Rashid Al Mawali, said. "These initiatives can help achieve goals and objectives of the 10th Five-Year Development Plan and focus on this sector's important role in economic diversification and Oman looks to maximise contribution of non-oil sectors to the gross domestic product (GDP)," he added.

Halima bint Rashid Al Zariya, Chairperson of the Public Authority for Small and Medium Enterprises Development (Riyada) said, "The Ministry of Economy (MoE)'s initiative to support the small and medium enterprises (SMEs) sector comes as a continuation and translation of the efforts made to enhance the growth of the national economy." "It is also part of the economic stimulus plans that the government has embarked on to support and enhance the sustainability of SMEs that have been affected by the COVID-19 pandemic," she added.

The current Five-Year Plan aims to increase the private sector's contribution in sectors with high local added value, and to support SMEs by strengthening their links with large enterprises. It also aims to encourage the private sector's support towards innovation, knowledge economy, applications of the Fourth Industrial Revolution (4IR), Artificial Intelligence (AI), niche markets, venture capital, and providing decent and productive job opportunities for Omani youths.

This initiative is directed at making the Plan more flexible, looking at challenges posed by the current situation.

These initiatives focus on developing the knowledge economy, producing competitive goods and services, enhancing the competitiveness of economic activities, and developing local capabilities in the field of innovation and creativity.

Times News Service

MUSCAT: Several initiatives to revitalise economic activities, to attract more foreign direct investment (FDI) and to sustain existing local investments and projects have been introduced by the Ministry of Economy on Sunday.

The eight new initiatives include: e-Commerce programme initiative, winter nights festival, creative industries incubator, manufacturing incubator, establishing emerging agricultural manufacturing SMEs in cooperation with Haya Water, industrialisation initiative in cooperation with Mazoon Dairy Company, entrepreneurship education platform and consultation to support SMEs affected by the pandemic.

To complement these efforts, the Ministry of Economy has introduced a sectoral initiative to support the SMEs sector and stimulate its growth to achieve objectives of the 10th Five-Year Development Plan (2021-2025), which is the first operational plan under Oman 2040 Vision.

Many small and medium enterprises (SMEs) will benefit from these measures.

The income tax rate has been reduced from 15 per cent to 12 per

PARTNERSHIP

Sohar Port, Hormuz Marine sign major bunkering agreement



Times News Service

MUSCAT: Sohar Port and Freezone and Hormuz Marine have signed a bunkering agreement which will see the launch of bunkering services at Sohar Port. The agreement comes in response to the growing need for offshore refuelling, allowing vessels to bunker efficiently and speed up global shipping times at the port.

The flexible service from Hormuz Marine will be available 24 hours a day, seven days a week to provide and operate a 8000 MT tanker capable of delivering several grades of marine fuel to ships in port each day, planning to start by mid of September. By signing this agreement, Sohar Port is able to meet the demands of a time-sensitive industry in order to improve the efficiency of the port.

Batti Al Shibli, Harbor Master at Sohar Port and Freezone, said, "We are delighted to welcome Hormuz Marine to the Port of Sohar. Their expertise in providing an essential service will be vital to our future

growth as we look to attract more vessels taking marine services and increase the cargo traffic visiting Sohar. Bunker quality is essential to maintaining efficiency and enabling vessels to meet regulations and tight timeframes. The new service is an incredibly valuable addition to the port's one-stop-shop marine services available to all visiting ships."

Sulaiman Al Hadhrami, CEO of Hormuz Marine, said, "Our experience in managing a crucial element of the marine supply chain will allow the Port of Sohar to increase its level of service for vessels of all sizes. We're able to deliver VLSFO, HFO, MGO and LSMGO at competitive rates to manage the fuel requirements of ships as they unload or pass through Sohar without the need to remain in port. The Port of Sohar is one of Oman's most important industrial gateways and this service will enhance its reputation as an attractive port of call and add to the Sultanate's position as a world renowned shipping location."



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- Set out specific performance standards in key areas.
- Guide and assist Managers in all operational issues involving planning, coordination, adherence to target/work schedule, etc.. to improve sustainability and increase profitability, consumer reach and productivity.
- Evaluate performance of Managers for compliance with approved policies and objectives of the Company and required performance goals and standards.
- Coordinate with the Board of Directors for the evaluation of feasibility of new projects.
- Develop and maintain contacts with stakeholders and competent authorities and major customers to further business interests.
- Manage selection, development, measurement, motivation, cooperation, and termination of team staff.
- Any other responsibilities entrusted by the Board of Directors.

EDUCATION LEVEL – MINIMUM REQUIREMENT

- Bachelor's degree in Agriculture
- MBA or Master Degree in Agri-business or related fields is an added advantage.

WORK EXPERIENCE

Overall experience of at least 20 years in agribusiness of which a minimum of 6 years working experience as a Manager or 4 years as General Manager in crop production in the private sector (mandatory).

SKILLS

- knowledge of fodder, bulb vegetables and grain sustainable production in hot dry climate;
- Cultivation under central pivot irrigation and drip irrigation system over large areas;
- Practical knowledge of mechanized farming.
- Business acumen and commercial orientation
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- Examining and re-engineering operations and procedures
- Develop technical, marketing, and financial plans, analyze, and interpret all related data
- Knowledge of profit and loss, balance sheet and cash flow management and general finance and budgeting.
- Knowledge of corporate governance and general management best practices
- Excellent leadership, project management and people management
- Financial awareness to understand and interpret numbers
- Excellent written & verbal communication / presentation skills
- Excellent written and spoken skills in English.

GENERIC SKILLS

- Strong Character
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- Solid judgement qualities
- Self motivated
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MARKET

MSX index ends higher

National Aluminium Products, up 8.26 per cent, was the top gainer while Al Kamil Power, down 8.18 per cent, was the top loser

MUSCAT: The MSX index closed at 3,965.94 points, up 0.09 per cent from previous close. The Sharia index ended down by 0.37 per cent at 593.53 points. National Aluminium Products, up 8.26 per cent, was the top gainer while Al Kamil Power, down 8.18 per cent, was the top loser. Shares of OIFC was the most active in terms of number of shares traded while Bank Muscat was the most active in terms of turnover.

A total number of 807 trades were executed during the day's trading session, generating turnover of OMR2.84 million, with more than 18.47 million shares changing hands. Out of 49 traded securities, 22 advanced, 9 declined and 18 remained unchanged. At the session close, local investors were net sellers for OMR112,000 while foreign investors were net buyers for OMR88,000 followed by GCC & Arab investors for OMR24,000 worth of shares.

Financial Index closed at 6,304.68 points, up 0.05 per cent. Prices of Oman & Emirates Investment, Global Financial Investments, Vision Insurance, Oman Qatar Insurance, and Muscat Finance were up by 7.25 per cent, 3.03 per cent, 2.56 per cent, 1.95 per cent, and 1.64 per cent respectively. Prices of Al Madina Investments, Bank Niwza, Taageer Finance, and National Life & General Insurance were down by 4.76 per cent, 2.02 per cent, 1.21 per cent, and 0.53 per cent respectively.

Industrial Index closed at 5,955.58 points, up 0.53 per cent. Services Index was up by 0.48 per cent before closing at 1,711.00 points. Prices of National Gas, Renaissance Services, OIFC, Oman National Engineering, and Al Jazeera Services were up by 2.94 per cent, 1.79 per cent, 1.61 per cent, 1.10 per cent, and 1.01 per cent respectively. — **United Securities**

MUSCAT STOCK EXCHANGE

SHARE PRICE BULLETIN FOR SUNDAY, AUGUST 29

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															
OM0000001418 RAYSUT CEMENT	43,000	11,638	10	0.270	0.272	0.270	0.271	0.262	0.009	3.435	0.272	0.270	0.272	0.100	54,200,000
OM0000001160 NATIONAL GAS	107,550	15,037	17	0.137	0.141	0.137	0.140	0.136	0.004	2.941	0.140	0.140	0.141	0.100	11,900,000
OM0000000920 VISION INSURANCE	454,469	36,319	24	0.078	0.080	0.078	0.080	0.078	0.002	2.564	0.080	0.078	0.080	0.100	8,000,000
OM0000003224 RENAISSANCE SER	168,000	76,332	4	0.458	0.458	0.454	0.454	0.446	0.008	1.794	0.454	0.454	0.460	0.100	107,330,140
OM0000001590 MUSCAT FINANCE	1,125,195	70,312	42	0.063	0.063	0.062	0.062	0.061	0.001	1.639	0.063	0.063	0.066	0.100	19,043,072
OM0000001535 OMAN INVEST FIN	2,389,701	301,856	95	0.134	0.139	0.134	0.136	0.134	0.002	1.613	0.139	0.129	0.139	0.100	29,860,000
OM0000002168 AL ANWAR CERAMIC	32,999	14,954	6	0.448	0.456	0.448	0.454	0.448	0.006	1.339	0.456	0.448	0.456	0.100	99,880,000
OM0000002226 ALJAZEERA SERVICES	207,815	82,976	21	0.396	0.400	0.396	0.400	0.396	0.004	1.010	0.400	0.396	0.400	0.100	24,481,709
OM0000001749 OMAN CEMENT	73,090	16,660	14	0.228	0.228	0.227	0.228	0.226	0.002	0.885	0.228	0.227	0.228	0.100	75,438,678
OM0000005005 ALMAHA CERAMICS	250,000	115,760	18	0.462	0.464	0.462	0.464	0.460	0.004	0.870	0.464	0.464	0.464	0.100	25,520,000
OM0000001772 ALANWAR INVESTMENT	1,048,000	123,709	21	0.117	0.119	0.117	0.118	0.117	0.001	0.555	0.118	0.119	0.119	0.100	23,600,000
OM0000001533 OMIVEST	10,000	3,140	1	0.314	0.314	0.314	0.314	0.312	0.002	0.641	0.314	0.314	0.318	0.100	253,640,511
OM0000003968 OOREDOO	50,000	19,300	3	0.386	0.386	0.386	0.386	0.384	0.002	0.521	0.386	0.386	0.386	0.100	251,264,473
OM0000001707 OMAN CABLES INDSTR	200	500	1	1.000	1.000	1.000	0.980	0.980	0.000	0.000	1.000	1.000	1.000	0.100	87,906,000
OM0000002176 JAZEERA STEEL PROD	18,765	7,020	3	0.374	0.380	0.374	0.374	0.374	0.000	0.000	0.380	0.374	0.380	0.100	46,711,857
OM0000002200 AHLI BANK	306,000	33,054	4	0.109	0.109	0.108	0.108	0.108	0.000	0.000	0.108	0.102	0.108	0.100	210,565,006
OM0000002440 AL SHARJIA INV	146,727	14,531	17	0.099	0.100	0.099	0.099	0.099	0.000	0.000	0.100	0.099	0.100	0.100	8,510,000
OM0000002786 BANK MUSCAT	2,183,770	961,155	20	0.442	0.446	0.440	0.440	0.440	0.000	0.000	0.440	0.440	0.442	0.100	157,768,808
OM0000003900 AI MAHA MARKETING	2,315	1,713	1	0.740	0.740	0.740	0.780	0.780	0.000	0.000	0.740	0.740	0.752	0.100	53,820,000
OM0000001406 OMAN FLOUR MILLS	24,556	16,645	3	0.680	0.680	0.680	0.680	0.684	-0.004	-0.498	0.680	0.728	0.680	0.100	126,000,000
OM0000003926 OMAN TELECOM	20,329	15,600	13	0.769	0.769	0.764	0.769	0.772	-0.004	-0.518	0.768	0.764	0.768	0.100	576,000,000
Total	21			8,661,974	1,940,910	338									
Parallel Market															
OM0000001319 ALUMINIUM PROD.	1,886,727	246,811	93	0.124	0.133	0.124	0.131	0.121	0.010	8.264	0.133	0.133	0.133	0.100	4,397,860
OM0000001681 OMAN EMIRATES HO.	1,576,519	116,866	81	0.072	0.075	0.072	0.074	0.069	0.005	7.246	0.075	0.075	0.075	0.100	9,018,750
OM0000003125 GLOBAL INV H.	1,369,350	93,706	58	0.067	0.069	0.067	0.068	0.066	0.002	3.030	0.069	0.066	0.070	0.100	13,600,000
OM0000003521 GALFAR ENGINEER	826,084	66,086	36	0.080	0.080	0.079	0.080	0.078	0.002	2.564	0.080	0.080	0.082	0.100	16,238,916
OM0000006979 OMAN QATAR INSUR	27,375	4,311	2	0.158	0.158	0.152	0.157	0.154	0.003	1.948	0.152	0.152	0.158	0.100	15,700,000
OM0000001150 OMAN NAT ENG	104,000	9,618	9	0.093	0.093	0.092	0.092	0.091	0.001	1.099	0.092	0.092	0.096	0.100	11,960,000
OM0000001517 HSCB BANK OMAN	55,000	5,170	1	0.094	0.094	0.094	0.094	0.093	0.001	1.075	0.094	0.093	0.094	0.100	188,029,402
OM0000004768 MADINA TAKAFUL	281,458	29,374	25	0.104	0.105	0.103	0.104	0.103	0.001	0.971	0.105	0.104	0.105	0.100	18,200,000
OM0000001085 DHOFAIR INSURANCE	40,000	7,604	6	0.190	0.192	0.190	0.190	0.190	0.000	0.000	0.190	0.192	0.197	0.100	19,000,000
OM0000001483 NATIONAL BANK OMAN	412,385	77,131	18	0.185	0.189	0.185	0.187	0.187	0.000	0.000	0.189	0.185	0.186	0.100	304,051,969
OM0000002341 OMAN CHLOIRINE	7,013	1,452	5	0.207	0.207	0.207	0.207	0.207	0.000	0.000	0.207	0.195	0.207	0.100	14,097,457
OM0000002374 UNITED FINANCE	901,182	53,170	26	0.059	0.059	0.059	0.059	0.059	0.000	0.000	0.059	0.059	0.060	0.100	20,599,520
OM0000002549 BANK DHOFAIR	317,000	37,406	5	0.119	0.118	0.119	0.119	0.118	0.000	0.000	0.119	0.117	0.118	0.100	353,569,469
OM0000003711 SOHAR POWER	4,220	177	3	0.042	0.042	0.041	0.044	0.044	0.000	0.000	0.041	0.043	0.045	0.100	9,724,440
OM0000004925 ALBATINAH POWER	590,918	29,647	20	0.050	0.051	0.050	0.050	0.050	0.000	0.000	0.051	0.050	0.051	0.100	33,744,372
OM0000004933 AL SUWADI POWER	372,501	19,355	22	0.052	0.052	0.051	0.052	0.052	0.000	0.000	0.052	0.051	0.052	0.100	37,149,139
OM0000005983 PHOENIX POWER	267,166	12,269	14	0.046	0.047	0.045	0.046	0.046	0.000	0.000	0.046	0.045	0.047	0.100	67,270,667
OM0000007407 DHOFAIR GENERATING	70,220	8,848	5	0.126	0.126	0.126	0.126	0.126	0.000	0.000	0.126	0.126	0.130	0.100	28,002,240
OM0000007910 AMAN REAL ESTATE	8,170	735	3	0.090	0.090	0.090	0.090	0.090	0.000	0.000	0.090	0.090	0.090	0.100	18,000,000
OM0000008447 BANK DHOFAIR	421	37	3	0.374	0.374	0.374	0.374	0.376	-0.002	-0.532	0.374	0.374	0.374	0.100	99,110,000
OM0000007043 NATIONAL LIFE INS	150,000	56,100	3	0.374	0.374	0.374	0.374	0.376	-0.002	-0.532	0.374	0.374	0.374	0.100	99,110,000
OM0000003281 TAAGEER FINANCE	32,976	2,689	6	0.082	0.082	0.080	0.082	0.083	-0.001	-1.205	0.082	0.082	0.085	0.100	20,794,380
OM0000004420 BANK NIWZA	53,126	5,154	7	0.095	0.099	0.095	0.097	0.099	-0.002	-2.020	0.097	0.097	0.099	0.100	145,500,000
OM0000001566 OMAN FISHERIES	5,969	460	4	0.077	0.077	0.077	0.077	0.080	-0.003	-3.750	0.077	0.077	0.077	0.100	9,625,000
OM0000003661 VOLTAMP ENERGY	5,741	743	3	0.126	0.130	0.126	0.129	0.135	-0.006	-4.444	0.130	0.123	0.130	0.100	10,500,955
OM0000001962 AL MADINA INV	100,100	6,006	2	0.060	0.064	0.060	0.060	0.063	-0.003	-4.762	0.064	0.061	0.064	0.100	4,200,000
OM0000003083 AL KAMEL POWER	12,000	2,400	4	0.203	0.203	0.202	0.202	0.220	-0.018	-8.182	0.202	0.202	0.202	0.100	19,442,500
Total	27			9,477,621	893,348	461									

KPMG REPORT

Digitally-enabled businesses engineered for profitable growth

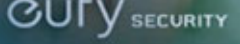
NEW DELHI: New digital technologies like artificial intelligence, cognitive deep learning, autonomous machines and big data analytics are today enabling companies to make the leap to smart, data-driven flexible, agile and connected operations, KPMG

in India has said.

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VIRTUAL SESSION

ICAI Muscat chapter holds session on ‘Oman Smart Cities Progress since 2017’

MUSCAT: ICAI Muscat chapter conducted a virtual session on ‘Oman Smart Cities Progress since 2017’ recently. The event was attended by members and guests of the ICAI Muscat chapter and the College of Banking and Financial Studies (CBFS).

Laila Abdullah Al Hadhrami, Senior Executive – Digital transformation in the E-transformation team of the Ministry of Transport Communication and IT, was the keynote speaker. Laila started with the note that the concept of smart cities is more about the happiness of people in these cities and briefed the history of smart city projects in Oman. She added that phase one of the project was launched in 2017 with the introduction of ‘smart city platform’ and the second phase ‘Smart Governorates and cities’ has started in 2021.

The development of smart cities needs the support of various stakeholders like the government,



private sector, academia, SMEs and individuals.

The event started with a welcome address by CA Ravi Deora, Chairman of Muscat Chapter of ICAI. CA Deora mentioned that Oman is actively working on planning the implementation of Smart Cities through the Oman Smart City platform since 2017.

Dr Amer Al Rawas, chief guest of the event, highlighted the readiness of Oman concerning the

smart cities concept and stressed the importance of rolling out the 5G network across the Sultanate to speed up the smart city developments. He also highlighted that development should be environmentally friendly and aimed at improving the happiness index. He also pointed out the challenges like funding of the projects and the possible funding models which are used in various parts of the world.

FINANCIAL RESULT

Google Play app store revenue up over \$11 billion in 2019

CALIFORNIA: Alphabet Inc's Google generated \$11.2 billion in revenue from its mobile app store in 2019, according to a court filing unsealed on Saturday, offering a clear view into the service's financial results for the first time.

Attorneys general for Utah and 36 other US states or districts suing Google over alleged antitrust violations with the app store also said in the newly unredacted filing that the business in 2019 had \$8.5 billion in gross profit and \$7 billion in operating income, for an operating margin of over 62 per cent, a media reported.

The figures include sales of apps, in-app purchase and app store ads. Google told Reuters the data “are being used to mischaracterise our business in a meritless lawsuit”. The company and its accusers said in a separate

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Indian Male B. Com, MBA having 14 yrs Exp in Accounts/Finance & Admin, upto finalisation, OODO, ERP, Tally & Online Softwares. Oman D/L, Noc/Release Available. Can join immediately.

Email: mq_199820@yahoo.co.in
GSM: 99279626

FINANCE MANAGER

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

Contact Number # 78556829

Senior Management

Indian Male, 45 Yrs. MBA Marketing, having 20+ years experience (7 yrs Gulf) looking for suitable Senior Management position in Purchase, Contracts, Supply Chain Management. Oman DL & NOC available.

Contact No. 9728393

Experience HSE (Omani)

Bachelor's degree from applied science of nazwa & Iosh, NEBOSH holder. 5 years experience in HSE

Contact +96897006343
Email: abdulaziz.9222@hotmail.com

Purchasing and Marketing

Indian Male, 26 Years old, B Com Graduate having 4+ years of Oman experience in Purchasing and Sales role in an excellent grade Construction and Trading Company with fine market knowledge is looking for suitable openings. Valid D/L, NOC available.

Contact: 90158051
junaidsalaahi@gmail.com

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

JOB WANTED

ACCOUNTS/FINANCE

Indian Female, CA, with 3 Years experience in Audit & Taxation (PwC India) seeking suitable placement. Contact 92304530. Email abhisheksebastian@icloud.com

Senior Accountant, B.Com with MBA Finance, with 16 years experience in Construction accounts (13 years in Oman & 3 years in India) seek immediate placement. NOC available. Contact 78581435 or email: career.4727@gmail.com

Indian male B.Com with 12+ yrs of experience in Accounts upto finalisation, is looking for a suitable placement. Oman D/L & NOC available. Contact 95089869. Email annchanda@gmail.com

Indian Male, eight years of experience in finance, Looking for suitable job. Contact 90471280

Indian nationality having 11 years experience including 6 years experience in Oman in Accountant searching for job. Contact 96318665 Email: ahmedzulphikar@gmail.com

Indian male. B. COM with M. Com & PGDCA, tally (advanced level) & ERP, +visual basic programming with over 12 years working in Oman looking for Senior Accountant position. Contact +968 71551938

Looking for Senior Accountant job.

Having driving license also. Contact 79202007

Accountant having 15 years experience in Accounts and can handle up to finalization seeking suitable placement. Contact 99262495

ADMIN/HR

Indian Female currently in Muscat having experience in office administration, Logistics management, Customer relation and data entry seeking suitable jobs Contact 79639093. Email: gokulah1993@gmail.com

Indian, excellent English, Masters, Arabic speaker, 18years professional Oman experience in EPC, Media, Healthcare, Aviation. Contact 99283938

Indian male, MBA, BCOM having 7 yrs Gulf & 4 yrs India experience in HR / ADMIN & Purchaser looking for suitable placement. Contact 97914340, 95388417. Email: sampathrajkv@gmail.com

EDUCATION

Indian male, over 15 years of experience in GFP teaching (IT and basic Math) and Administration, seeking placement. NOC available. Contact 93309085

ENGINEER

Electrical Engineer, 8 years experience in projects, O&G, O&M, Management, valid Visa and D/L. Contact 97778314

HSE adviser

iosh certified with 4 years experience. Contact 94070019. Email: mubashirosmen89@gmail.com

MEP Mechanical Engineer

with 2 years exp. Contact 79027224

B. Tech Civil Engineer

25 yrs plus exp (18 yrs Oman) Buildings Multi-storeyed Commercial / Residential Complex, Infrastructure Waterline, Oil/Gas, Refinery - Valid Omani D/L, NOC is available - seeking suitable placement. Contact 92671539. Email: pvmmani_2006@yahoo.com

B.E Civil Engineer

having 14 yrs Experience in construction of building & Roads with Consultants and Contractor. NOC available immediate joining. Contact 94011294. Email: adnanluky@gmail.com

Female, Btech in computer science and engineering, worked as Software Developer, adequate knowledge in Angular, HTML, MS SQL, MS EXCEL, ASP.NET, seeking suitable job. On residence visa. Contact 94002988

BE Civil engineer,

12 years gulf experience with valid visa 2 years. Seeking consultant & contracting job. Contact 92351318

Electrical Engineer

with 10 years experience in UG cables, overhead lines, and primary substations. Valid D/L & NOC available. # 98223842

Indian male B. Tech Civil Engineer

with one year experience and holding Oman D/L is looking for a suitable opening. Contact 78066342

IT

IT, Network & ERP. IT

profession MCA, MBA - IT project management with 15 yrs of GCC experience looking for suitable openings. valid NOC and D/L available. Contact 99828022. Email: afdcruz21@gmail.com

DRIVER

Looking for driving job with NOC. Contact 97095200

Looking light driver job. Contact 95936003

Experienced L/Driver,

Speaks English/Arabic. Contact 79250786

Looking for light driver job.

Contact 96588445

MANAGER

34+ (27 years in Oman) MED. Experience in Production, Fabrication, Modification & Development, Coating. Seeking senior managerial positions in Sohar. Available to join immediately. Contact 99314899

MEDICAL

A Senior general physician with valid MOH licence, data flow, prometric, ACLS BLS certificates looking for a suitable placement in Muscat area. NOC available from current employer. Contact Whatsapp 91465358

PURCHASE/PROCUREMENT

14 Yrs GCC EXP

Procurement professional (Indian) looking for suitable position, Experienced in MNC, Construction, Trading, Contracting, Consulting etc. Contact 971 528126909, Email: jenef11@gmail.com

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

SALES/MARKETING

Indian male

experience in Sales and Marketing for 12 years with D/L looking for suitable placement. Contact 71790238

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INDUCTION TECHNOLOGY FOR AN IMPROVED KITCHEN EXPERIENCE

The best kitchen updates don't just enhance the beauty of your space. They allow you to simplify your life, make better choices, and improve your relationship with your kitchen. And who knows? They may even make you a better cook! To that end, you may want to consider trading in your gas or electric cooktop for an induction model. If you've been keeping up with the Joneses and haven't considered induction technology, that's not surprising.

"Outdated misconceptions about the cost and reliability of induction cooking have prevented many households from making the switch," says Peter Weedfald, senior vice president of Sales and Marketing, Sharp Electronics Marketing Company of America. "However, induction technology offers quicker heating and boiling than gas or electric counterparts, more precise temperature control, easier cleanup, enhanced safety, and key eco-friendly perks."

To help demystify induction cooking, Weedfald is offering some insights into how the technology works and how it can benefit your kitchen:



MAGNETIC TECHNOLOGY
Induction cooking skips the need to heat a burner, increasing the overall heating efficiency. Instead, it automatically detects when magnetic cookware is placed on the cooking zone. An electromagnetic field located below the cooktop transfers current (heat) directly to the cookware. The good news? You probably already own magnetic cookware. Many stainless steel, enamel-coated iron, and cast iron pots and pans are magnetic, and some manufacturers have added steel or iron plates to the bottom of ceramic, copper, aluminum, and other pans. If you put a magnet to the bottom of your cookware and it sticks, it's magnetic and will work on induction. Concerned that one of

your faithful pans won't work? You can purchase an induction transfer plate, which is a simple steel disk that transfers heat to your non-magnetic cookware.

PRECISE COOKING
Some induction cooktops offer a wide range of temperature settings from low to high, as well as timers, for super-precise heating and overall faster boiling.

ECO-FRIENDLY DESIGN
Induction cooking can help you reduce your carbon footprint at home. With induction, up to 90% of the energy consumed is transferred to food, compared to approximately 74% for traditional electric systems and 40% for gas, according to the Electric Power Research Institute.

CLEANER INDOOR AIR
A study conducted for Southern California by the Environmental Health Perspectives found that residential natural gas cooking burners can emit air pollutants, including nitrogen dioxide, carbon monoxide, and formaldehyde. Unlike gas stoves, induction cooktops don't release the airborne pollutants associated with burning natural gas.

SAFETY FIRST
Induction cooking carries less risk of burns and fires. Only the area the cookware occupies is transferring heat, not the surrounding area. Plus, the cooking zone stays cool even when turned on and is only activated when magnetic cookware is placed on top of it.

SLEEK DESIGN
Induction cooktops have a sleek glass-ceramic surface that not only looks great in any style kitchen but makes cleanup as simple as wiping down the surface.

COST
Upgrading to an induction cooktop was once expensive. But like with most innovations, not only has the technology substantially improved over time, the prices have dropped. - Statpoint





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ROUND-UP

Double your joy with brand-new Mitsubishi Montero Sport

This new promotion helps you double your savings on your brand-new Montero Sport by not only providing cashback rewards but also a VAT back, together with a host of other attractive benefits

MUSCAT: Kickstart your adventures with the luxurious and advanced Mitsubishi Montero Sport, now available with a host of benefits from General Automotive Company (GAC), the official distributor of Mitsubishi vehicles in Oman, as part of their recently launched 'Double Your Joy' promotion. This new promotion helps you double your savings on your brand-new Montero Sport by not only providing cashback rewards but also a VAT back, together with a host of other attractive benefits. Commenting on the Montero Sport, Manoj Ranade, General Manager of GAC, "The Montero Sport is arguably one of the most well-rounded SUVs available on the market today. Not only does it inherit the Pajero's renowned



off-road capability, reliability, and durability, but fuses that to sedan-like elegance and comfort together with the latest in automotive technology and features. Moreover, you get it all at an affordable price, with EMIs starting from as low as 136

under our current promotion." For the duration of the two-month promotion, which ends on 14 October 2021, Customers purchasing the Montero Sport will receive a cashback of OMR 2,500 together with a 5% VAT back. In

addition, it will also come with one-year free insurance and registration, a trade-in bonus of OMR500, and a six-year unlimited mileage warranty and roadside assistance. The 2021 Montero Sport adopts a more powerful yet refined exterior design. Mitsubishi's signature Dynamic Shield front view design concept has been further evolved from its predecessor on the new Montero Sport to secure better visibility. It also emphasises the sense of wideness with the headlights continuing from the front grille and the combination lamps at the bumper corners. The higher bonnet of the vehicle exhibits a deeper front face, while a more solid, powerful chrome part design projects a more refined, sophisticated appearance.

The Montero Sport's bold exterior is complemented with a refreshed interior that delivers high quality and comfort, together with advanced functionality. The entire floor console has been refreshed for the new model and soft padded interior door handles enhance the overall interior look with quality and comfort. The Montero Sport is also brimming with technology, thanks to several advanced and convenient new features. These include the easy-to-read 8-inch colour digital dash as well as Mitsubishi's 8-inch Smartphone-Link Display Audio (SDA) system. In addition to the Montero Sport, the offer is available on every model within Mitsubishi's range and will run until 14 October.

TU & UV SERIES

Panasonic launches newest range of air conditioners in the Sultanate

MUSCAT: Panasonic has launched its latest TU & UV series air conditioners designed for a comfort cooling experience during the summer in Oman and the region. With strong specifications that can withstand an operating temperature ranging up to 54°C - 55°C coupled with elegant design and durable specifications, the air conditioners are ideal for the region. In addition to providing powerful and fast cooling, the TU series offers energy-saving with twin cool compressors enabling customers to save on electricity bills. Panasonic's TU series is equipped with a twin-cool inverter compressor, which makes this model energy-efficient and allows savings on electricity bills for customers ensuring consistent cooling throughout the summer. The new TU series is equipped with the highest quality features, including a powerful mode to realise faster cooling, PM 2.5 filter and to enhance the indoor



air quality by removing airborne particles up to 2.5 microns in size and thus enabling dust-free and cleaner air. The compressors are protected with Eco & Tough rustproof coating, moreover, the blue fin coating

to condenser and evaporators also ensure the durability to customers. Meanwhile, the UV series promises comfortable cooling at home with the unique "I feel mode", where an additional temperature sensor in the remote control pro-

vides live monitoring of the surrounding temperature to auto-adjusts the temperature setting more precisely. The UV Series is quick to operate via Turbo Cooling and brings cool air to every corner with its 4Way Swing, which provides 360-degree airflow. With a tropical compressor that can operate at temperatures up to 55°C ambient cooling, the UV Series is the best choice for year-round use in Oman. Dipendu Goon, General Manager, CMD, Panasonic Middle East and Africa, commented, "Panasonic has been using advanced technologies to improve air quality for over 60 years and reinforces its commitment by providing unique technologies to the region. Our Omani customers, who live in one of the countries where round-the-clock cooling is required due to the hot climate, will appreciate the added value that the TU and UV models offer in terms of energy savings and durability."

ENHANCING HUMAN CAPITAL

Z-Corp organises human resources forum

MUSCAT: The Zubair Corporation recently organised a human resources forum aimed at exchanging innovative ideas focused on enhancing human capital, as well as introducing future projects and programmes in support of the corporation's human resources. The forum was attended by all the heads of human resources of the Zubair Group companies, alongside several members of the Corporation's senior management. The forum also witnessed the launch of the 'Himma' programme, which seeks to empower Omani competencies within. The Zubair Corporation and its subsidiaries. This programme is considered as one of the main pillars of the corporation's strategy in managing and developing human resources in all group companies. Commenting on the forum, Hiral Omar Al Siyabi, Head of Corporate Services at The Zubair Corporation, said, "The organisation of this forum stems from the recommendations approved by the Omani talent empowerment team within the Corporation. It is



also aimed at enhancing cooperation between the human resources departments within the various group companies to implement a unified strategy. "The forum was an opportunity to learn about the current situation across different sectors in the group, discuss development opportunities and encourage collaboration. The cooperation and sharing of ideas will contribute towards jointly facing the existing challenges and enrich a system of joint work among all parties involved." The forum highlighted the train-

ing and qualification programmes for the management of human resources working in the group and the establishment of a system of programmes that meet the needs of the national competencies. This also included means to develop national competencies to qualify them to take up future leadership positions and processes for an optimal investment of the corporation's human capital, in order to achieve the institution's vision and strategy for the next stage. The forum concluded with a discussion session that included questions and suggestions from

the participants. This was intended to enrich cooperation between the human resources departments of the different Zubair Group companies, as well as the mechanism for implementing the recommendations issued by the Omani talent empowerment team in different work environments. The Human Resources Department of The Zubair Corporation is constantly working on designing and launching specialised initiatives and programmes aimed at developing human capital in the group companies.

OMAN INVESTMENT & FINANCE CO.

Khedmah expands its branch network bringing services closer to customers

MUSCAT: Committed to expand the reach of its services, Oman Investment & Finance Co. (Khedmah), has recently opened three new branches in the Wilayats of Ibri Alaraqi, Liwa and Al Buraimi. Furthermore, the company has launched a new self-service kiosk in Al Muzn mall in the Wilayat of Al Seeb. With the addition of the new branches and the kiosk, Khedmah network now boasts 68 branches and 54 kiosks across the Sultanate along with electronic channels such as the popular Khedmah phone app and the website that allow clients to leverage the company's innovative services. The new branches were designed as per the best practices in the industry and equipped with latest technologies known in the market. This resonates with the integrated services the company provides to its clients in order to meet their expectations and fulfil their needs. Through these branches, kiosks and other platforms, beneficiaries can pay electricity, water, telecommunications bills, and the Public Authority for Social Insurance dues, in addition to recharging their phone, prepaid electricity and entertainment subscription. Speaking on the network expansion, Mohammed bin Obaid Al Guthi, Regional Manager of Khedmah Branches in Majan Region, said, "We are delighted to announce the opening of the new branches and the launch of the self-service kiosk. This milestone comes in line with our strategy for this year which focuses on renovating and relocating a number of Khedmah branches to more strategic and accessible locations. Furthermore, we are focused on launching many self-service kiosks in highly populated areas to keep pace with market developments, competition factors and modern development."



"At OIFC, we constantly strive to target various segments of society around the Sultanate and provide them with high end and easily accessible services. The company will continue its sterling efforts to give more to the people of Oman," he added. Additionally, the new branches have qualified workforce trained to fulfill customers' needs with the highest service standards. Over the past period, Khedmah's branches and digital channels saw a strategic development in terms of expansion and new innovative services. These achievements came as a result of extensive studies conducted by the company on the locations of branches, market developments, and the level of customer satisfaction with the services delivered. This allowed OIFC to acquire insights and determine what is desired by consumers, and thus provide tailor-made services to them that meet their aspirations. OIFC is one of the leading Investment and Services Company and specialises in billing, collection & debt factoring for electricity, water and telecom services in Oman. The company's various branches and e-payment channels allow customers to easily pay their electricity, water and telecommunications bills, recharge phone, electricity prepaid meter bills as well as making payment to the Public Authority for Social Insurance (PASI). Through its various branches across the Sultanate, the company also provides customer support related to these services.

SUV

Toyota Fortuner stands out with its sleek styling, impressive capability



MUSCAT: Toyota Fortuner stands out with its sleek styling, impressive capability and the engineering prowess that goes beyond expectations. The legendary powerhouse is the perfect four wheel drive SUV to take you places both on-road and off-road too. The Fortuner makes its bold presence felt with its stylish appearance. On the inside, its detailed and thoughtful appointments make every drive in it comfortable and exciting too. The Fortuner is available with Petrol Engines that include a 2.7 Litre Four Cylinder Engine producing 164 HP & 25.0 Kg-m of Torque. The 4.0 Litre V6 Engine churns-out 235

HP along with 38.3 Kg-m of Torque. The 6-speed Automatic Transmission, available as a standard option, provides thrilling acceleration. The Fortuner is equipped with Comprehensive Safety Systems to protect its occupants. These include Anti-lock Braking System (ABS) that prevents the tyres from locking during braking. The Fortuner is equipped with SRS Driver Airbag, SRS Front Passenger Airbag, Side Airbag, Curtain Airbag and SRS Knee Airbag (driver only). In terms of seatbelts, a three-point Emergency Locking Retractor (ELR) seatbelts are equipped. When impact is experienced during a collision, the Seatbelt Locks

to restrain the passenger. Other reassuring safety features include the Vehicle Stability Control (VSC) and the Tyre Pressure Monitoring System (TPMS). Rugged and adroit, the Fortuner also is known for its high standards on the inside. Premium Leather Seats, Leather and Wood finished Steering Wheel with Paddle Shifts, Cool Glove Box, Cruise Control and a whole bunch of other goodies augment its interior ambience. Toyota Fortuner has a powerful Air Conditioner. Other innovative touches include a Navigation System. The Rear View Camera ensures peace of mind when Reverse Parking.

ROUND-UP

Bank Muscat’s Floosi account improves financial inclusion

The special account, which is meant for youth in the 15-17 age group, is getting excellent customer response

MUSCAT: Bank Muscat’s Floosi account, which was launched earlier this year, in line with its commitment to improving financial inclusion across the Sultanate continues to receive excellent response from its customers.

The new account was launched in line with the bank’s vision of “Serving you better, everyday” and after extensive market research in response to customer

feedback requesting an account that can help the youth learn personal finance skills. Targeted at youth in the 15-17 age group, it is becoming highly popular with both Omanis and expatriates.

The Floosi account helps young people to make savings a regular habit in their lives. The linked debit card comes with a daily limit of OMR 50 per transaction and a monthly cumulative limit of OMR



200 for Point of Sale (PoS), e-commerce transactions and ATM withdrawals. Youth in the 15-17 year age group may apply for a Floosi

account by visiting their nearest branch along with their parent (or legal guardian) and submitting their application and copies of im-

portant documents like their National ID card (for Omani citizens) or Resident Card and Passport (for expatriates). The parent / guardian must sign the form and will be the authorised signatory.

Floosi accounts can be converted into Shababi accounts when they turn 18, following which young people can operate the account independently.

The new Floosi account comes with some great offers, special events, and opportunities for young customers to win attractive prizes. A great advantage of the Floosi account is that young customers are not penalised for not maintaining a minimum balance.

However, the bank tries to encourage good saving habits and rewards Floosi customers by entering them into Al Mazyona monthly

draws when a minimum monthly account balance of OMR 50 is maintained. Every month, 100 prizes of OMR 100 each are given to the lucky winners of this draw.

Bank Muscat has been delighted with the feedback from parents who are happy that this new account is of great help to their children in learning the importance of sound personal finance management. The bank’s flagship Al Mazyona savings scheme has succeeded in instilling strong saving habits among people in Oman over the last three decades.

The scheme will offer OMR 11 million to 7,470 winners throughout 2021. Bank Muscat continues to work to improve financial inclusion in Oman by introducing a number of innovative financial products and services.

SMART LIFE

4 reasons why Huawei Watch 3|3 Pro is Oman’s favourite smartwatch this year

MUSCAT: Huawei recently announced the launch of the Huawei Watch 3 and Watch 3 Pro which bring convenient and smart life experiences that are underpinned by enhanced interaction, independent connectivity and all-scenario interconnectivity. If you are on the lookout for grabbing a new smartwatch in Oman, then you must surely have the new Huawei Watch 3 Pro in your radar and here is exactly why.



Launched together at the same time with the Huawei nova 8 are Huawei Watch 3 | 3 Pro. Huawei has collaborated with many local, regional and international entities to release their apps into the Huawei Watch 3 | 3 Pro such as Emirates, one of the world’s leading international airlines, talabat, one of the leading food delivery apps in the region, and Petal Maps that provides convenient navigation directly in the smartwatch.

100+ workout modes to cater all types of users

The Huawei Watch 3 Pro offers upgraded sports monitoring feature, providing over 100 workout modes including 17 professional workout modes, 12 outdoor workouts (running, walking, mountain climbing, hiking, cross-country running, cycling, open water swimming, triathlon, skiing, snowboarding, cross-country skiing, and golf driving range) and 7 indoor workouts (walking, running, cycling, pool swimming, free training, elliptical machine, and rowing machine).

In a nutshell, if you are looking for a new smartwatch that truly crosses all the boundaries set by other smartwatches in the market, then the new Huawei Watch 3 Pro is the way to go easily making it the top pick for 2021 smartwatches in Oman right now.

Elegant smartwatch with the longest-lasting battery life

Mobile phones undoubtedly have brought more convenience to everyday life. The Huawei Watch 3 Pro features an ultra-long battery life, supporting five-day battery life in smart mode and provides 21 days in ultra-long battery life mode.

The Huawei Watch 3 Pro strikes a balance between smartwatch and traditional watch aesthetics. The polished stainless steel watch body is adorned with a pane of ultra-curved 3D glass and a large display, culminating an elegant design for the smart timepiece series.

The Huawei Watch 3 Pro is the first Huawei smartwatch to come with a 3D rotating crown that offers tactile feedback.

Thanks to the high-precision finger movement recognition, us-

ers can zoom in and out of images and slide across the menu options accurately with full ease.

The Huawei Watch 3 Pro is made of an aerospace-grade titanium fused with sapphire glass lens that guarantees durability. This smartwatch is not only aesthetically pleasing, but also capable of withstanding harsh weather conditions and the test of time, offering an incredible level of protection at any given moment. It debuts with a more expansive selection of watch faces that provide options for users to personalise their smartwatch. With a wide range of innovative and interesting themes including technology, gaming, DIY and short videos.

All-day health monitoring

The Huawei Watch 3 Pro is a pro-

fessional fitness monitoring assistant, offering over 100 workout modes, skin temperature detection with the new high-precision temperature sensor, fall detection and SOS alert. Coupled with health monitoring features such as heart rate monitoring, 24 hour SpO2 monitoring, sleep and pressure, the smartwatch comprehensive feature set allows you to stay up to date on your health condition.

Thanks to its super device capabilities providing a truly intelligent experience across all types of scenarios, Huawei Watch 3 | 3 Pro users can connect directly from the convenience of their smartwatches to several smart applications. The Huawei Watch 3 Pro also supports Smart Hand Gesture Control, which intelligently senses various hand gestures.

FOR EMPLOYEE WELFARE

Sohar International’s COVID-19 vaccination drive extended to welfare associations

MUSCAT: With innovation being a key driver of Sohar International’s success, the bank has also implemented unique ways to help the community especially in times of crisis.

Demonstrating strong corporate values and ethics, Sohar International has not only been at the forefront of employee welfare but has gone the extra mile to extend support to others in the community. Complementing the extensive efforts of our esteemed government and having completed the vaccination drive for employees and their families, Sohar International extended this vaccination drive to include local welfare associations such as the Association for the Disabled in Sohar and Oman Cancer Association, as well as other strategic partners like those in the



press and media.

“The pandemic affected the lives of countless people, but with the prudent initiatives taken by the government and the aggressive vaccination drive, we see a significant decline in the COVID-19 cases in the country. As a socially responsible financial institution, it becomes our duty to ensure

that we complement the government’s efforts in this direction by extending the vaccines to others in the community. Supporting associations dedicated to the welfare of the people helps us to meaningfully contribute to the nation’s broad objectives of ensuring health and better living for all. In addition, we cannot undermine the efforts of

those who are on the field and have been dedicated to making sure that business carries on as usual. We have therefore also extended our vaccine drive to cover key strategic partners and honor them for their efforts. Through well-planned and thoughtfully designed initiatives like these, we have been able to establish a closer bond with the overall society we operate in,” said Ahmed Al Musalmi, Chief Executive Officer, Sohar International.

“Sohar International will continue to remain committed to putting the well-being of its employees first, while simultaneously supporting the untiring efforts of the Oman government in its drive to safeguard its people and stop the spread of the virus. We believe that a healthy workforce is the key to the progress of a nation.”

INSTANT FINANCING SERVICE

Alizz Islamic Bank expands its IFIN instant financing service to MSE



MUSCAT: Alizz Islamic Bank has extended the ‘IFIN’ services for instant financing to Mustafa Sultan Electronics (MSE). Alizz Islamic Bank and IFIN had previously partnered to launch the ‘IFIN’ services in all the Danube Home branches in Oman.

This expansion comes as a result of the peak of the interest of customers to avail this hassle free and instant financing service to them.

Mustafa Sultan Electronics offers customers a variety of consumer electronics, medical and industrial equipment, consumer and industrial lighting, communications equipment, information technology, office equipment, defence equipment, restaurants, money exchange, insurance, real estate, entertainment, air conditioning, logistics and other products.

The ‘IFIN’ service is a unique instant finance service in Oman and was launched by Alizz Islamic Bank earlier this year, enabling it to become possible for customers to obtain financing for goods within 10 minutes only. This service allows customers to instantly take home their desired goods such as furniture, luxuries, accessories, health and household appliances from the store having them financed for up to 120 months without the need of visiting any bank branch.

The process of availing of finance has been simplified into a simple 10-minute process at the store’s checkout counter, where the customer will go through an online verification process and sign the finance contract following an immediate approval.

IFIN is based on the Islamic concept of Goods Murabaha, where the bank purchases the goods desired by the customer from the authorised dealer and sells the same to the customer

at an agreed price that is paid in instalments. It offers complete transparency as the customer knows the bank’s profit margin and instalment plan at the time of signing the contract.

This arrangement allows for immediate possession and ownership of the goods by the customer who never pays more than the agreed amount.

Customers with a monthly income of OMR 350 and residents with a monthly income of OMR 800 are eligible for the financing service with a maximum limit of OMR 15,000. In addition to this facility, 100% financing of the value of the goods is also available. This facility is also available for working individuals and self-employed people.

Alizz Islamic Bank and IFIN partnered with Danube Home to launch this unique instant finance product in the Sultanate, as IFIN is the first company to provide this Sharia-compliant FinTech solution in the world.

Mohammed Al Ghassani, Assistant General Manager, Chief Consumer Banking Officer at Alizz Islamic Bank said, “Alizz Islamic Bank takes pride in making the lives of its customers easy and flexible through the financing products and services it provides. The bank has been focusing heavily on enhancing its product portfolio to cater to the requirement of customers. Alizz Islamic Bank is also committed to achieving its goal of becoming the leading provider of Islamic financial banking services in the Sultanate by providing the best services and innovative banking solutions. The main strategic focus of the bank is to provide exceptional and high-quality customer experience through continuous improvement of its services by employing the latest digital technologies.”

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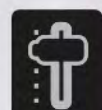
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*@Easy monthly installments are calculated based on 20% down payment for 6 year loan tenure for the respective CHANGAN basic model inclusive of 5% VAT. Subject to credit approvals from Banks. Images shown are for illustrative purpose only and actual may vary as per the model variant. To know more, please visit the Changan Showroom.

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