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HM THE SULTAN RECEIVES THANKS CABLE FROM IRAQI PRESIDENT

MUSCAT: His Majesty Sultan Haitham Bin Tarik received a cable of thanks from President Barham Ahmed Salih of the Republic of Iraq in reply to His Majesty's condolences cable on the incident of Ibn Al Khatib Hospital. In the cable, President Barham expressed his utmost thanks for His Majesty's heartfelt sympathy and prayers. He wished His Majesty good health and success, and the Omani people further progress and prosperity. **-ONA**



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TOP THREE INSIDE STORIES

OMAN Majlis to host minister

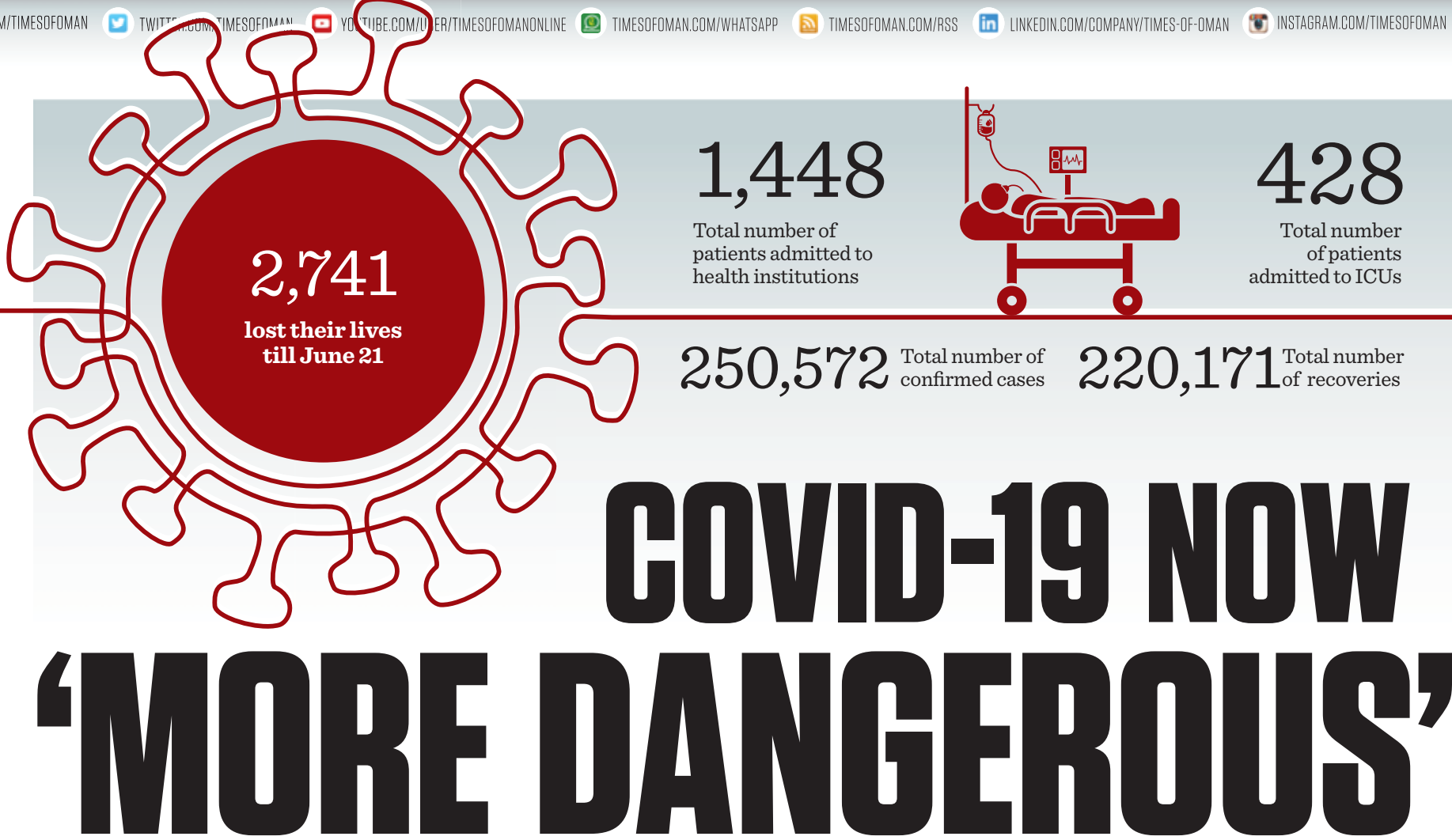
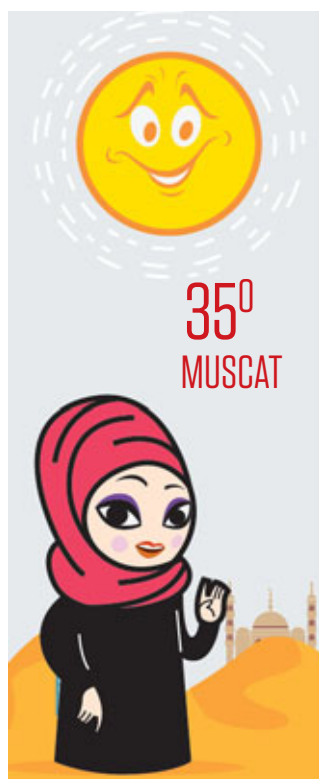
1 Majlis to host Minister of Higher Education, Research and Innovation. **>A2**

WORLD Biden to meet Ghani

2 US President Joe Biden to meet Afghan counterpart later this week. **>A7**

MARKET Bank deposits grow

3 Deposits held with other depository corporations growth 4.1 per cent. **>B1**



COVID-19 patients are occupying most the beds assigned to intensive care units

Times News Service

Muscat: The COVID-19 situation currently in Oman is more dangerous than it has ever been since the start of the pandemic, a specialist in infectious diseases has said.

As many as 2,529 more people tested positive for the coronavirus in Oman on Monday, in addition to 31 new deaths.

This means that 250,572 people have tested positive, while 2,741 have died.

188 people have also been taken to hospital because of COVID-related issues over the past 24 hours. There are currently 1,448 people in hospital, among whom 428 are in intensive care.

COVID-19 patients are occupying most of the beds assigned to intensive care units, which reflects the seriousness of the pandemic in the country, said Dr Zakaria Al Balushi, an infectious diseases consultant at the Royal Hospital.

"There are people in critical condition in the COVID-19 wards at the Royal Hospital, and they need urgent healthcare, similar to the treatment provided to people in ICUs," he said.

"These patients need large amounts of oxygen. This is not just the case in our hospital, but also in health centres all over Oman. The COVID-19 is currently more dangerous than it has been during previous waves."

Al Balushi was speaking to Shabiba FM, the radio station of *Al Shabiba*, the Arabic paper of the *Times of Oman*, when he said hospitals are crowded with large numbers of inpatients. He added that although more beds were being assigned to COVID patients,

making the necessary arrangements to expand their intensive care units are not easy.

"We receive the largest numbers of patients in intensive care, and currently have about 70 beds in the ICUs. We are trying to increase the number of beds," he added.

Numbers to increase

"Unfortunately, what is certain is that in the coming days, the numbers will continue to increase further, and more patients will require admittance into intensive care," explained Al Balushi.

"The Supreme Committee has taken the decision to impose a night movement ban, but it will take time for us to see its effects

on the ground."

He added that the number of people currently in intensive care is very high now.

The numbers of new infections, admissions and deaths released on Monday had been expected by the Ministry of Health as early as a week ago.

"The COVID-19 numbers are very high, and continue to remain high," said Dr Zakaria Al Balushi.

He added that the current wave had made doctors lose the ability to predict the fate of any COVID-19 patient who has not been previously admitted to intensive care.

To help bring down the spread of the disease, Al Balushi asked people to prevent gathering.

MUNICIPAL GUIDELINE

New guidelines for health clubs

Times News Service

MUSCAT: Health clubs and spas in Muscat have to follow a revised set of guidelines issued by the municipality.

Masseurs must remember to pour massage oil into separate cups for different customers, and must wear disposable uniforms that need to be thrown away as soon as they have finished providing their service to a client.

Both bamboo massages and hot stone massages are to be avoided until further notice.

Customers who wish to use the



Jacuzzi facilities inside gyms and health clubs must make prior appointments, which should be made keeping in mind the number of people who can use the tub, while still being able to socially distance.

Tubs must be cleaned and disinfected before being made available to the public at the start of the day. Furthermore, the water in the Jacuzzis must be changed after each use, and the staff at the facility needs to make sure that the ventilation system works well. Similar measures where applicable also need to be taken for saunas. **>A3**



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IN PICTURES: MOVEMENT BAN BEGINS IN OMAN



Pictures from ROP Twitter account



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The Business Year, Oman Vision 2040 unit ink agreement for partnership



SIGNING CEREMONY: The MoU was signed in Muscat between Talal Al Rahbi, Vice Chairman of the unit and TBY's Country Manager for Oman Andrea Tsiachtsiri.

The Business Year to include special chapter on Oman Vision 2040 in its eighth edition focusing on the Sultanate as a business destination

Times News Service

MUSCAT: Noted global media group The Business Year, has signed a partnership agreement with the Oman Vision 2040 Implementation and Follow-Up Unit for the creation of a special chapter in TBY's eighth annual publication on the Omani economy. The Business Year has been providing investors, businesses, and governments with first-hand

insights into the world's most dynamic markets for over a decade. The MoU was signed in Muscat between Talal Al Rahbi, Vice Chairman of the unit and TBY's Country Manager for Oman Andrea Tsiachtsiri. The agreement lays the foundations for the preparation of a chapter on Vision 2040 to be included in The Business Year: Oman 2021. Through its research, TBY will shed light on the pillars of Vision 2040 and share exclusive insights from leading political and business figures working to achieve the long-term vision. **Work started** TBY's team in Oman has already started conducting interviews with leaders from all major sectors of the economy, including, finance, energy, agriculture, industry, logistics, ICT, health and education, tourism, and others. With its eighth edition on Oman, TBY aims to promote the country as an important player in the region and a solid investment destination. Furthermore, TBY plans to highlight the steps Oman is taking toward a more sustainable future. In order to do so, in April, the global media

group signed a partnership agreement with the Ministry of Commerce, Industry and Investment Promotion (MoCIIP). **Long-term vision** Andrea Tsiachtsiri, Country Manager for Oman, emphasized the importance of covering Oman's long-term ambitions in parallel to monitoring the year-to-year developments in the sultanate, stating; "The Business Year has been following up on all the changes happening in Oman over the past eight years and now it is time to see how all of these developments align with the long-term vision of where the country is heading. We are excited to be getting the support of the Unit in this endeavour." The edition will reach a targeted global audience through its print edition, and will be available on a range of digital platforms, including Bloomberg Terminal, Dow Jones Factiva, FactSet, and Refinitiv Eikon, not to mention PressReader and Google Books, as well as on the TBY Reader app, available on iOS. The Business Year: Oman will be published in 4Q2021.

MUNICIPALITY

< FROM A1 Guidelines

Health clubs cannot offer cosmetic practices that penetrate skin, facial steaming/massaging, or a Moroccan bath and its equivalent. Home services are also banned.



شركة المطاحن العمانية (ش.م.ع.)
Oman Flour Mills Company S.A.O.G.
P.O. Box 566, P.C. 112, Jibroo, Muscat, Sultanate of Oman

REF: OFM/TD-21/-028
Tender for PSQ Clearing Agent

Oman Flour Mills SAOG, (OFM) invites specialize vendor to participate in our tender for "PSQ Clearing Agent" as per the scope of work and specifications.

Tender Ref no.	OFM/TD-21/-028
Tender subject	PSQ Clearing Agent
Tender fee	RO.25/- (non-refundable)
Start date for tender collection	22.06.2021
Last date for tender collection	27.06.2021
Last date for receiving the technical queries	28.06.2021
Closing date of the tender	30.06.2021
Mode of payment of tender fee	By cash
Email address for communication	tender3@omanflourmills.com
Mode of submission	All bidders are required to submit their proposals addressed to the Chairman of Tender Committee and deposited in the tender box located at the reception of our Atyab Investment building on the 28 June 2021.

- Vendor selection will be based on "best and final offer". OFM is not bound to select the lowest bidder.
- Each bidder must leave a business card with contact details for required communication.
- All tender communication must be addressed to: tender3@omanflourmills.com.
- Notwithstanding the specific terms in the Tender Documents, Tender fee is not refundable
- Bids submittal shall consist of 2 separate sealed envelopes (Technical) & (Commercial), with bidder name on each and tender reference number (OFM/TD-21/-028).



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SEASONAL CROPS OF MASAH VILLAGE

LOCATED ten kilometres away from Mahdhah in Al Buraimi, Masah is one of the agricultural villages known for growing several seasonal crops owing to its elevation above sea level and the topography of the area.

The village, which enjoys a moderate climate throughout the year, is surrounded by mountains from all sides. The two falajs which run throughout the year are used for irrigation of the crops. The village is famous for cultivation of saffron, cumin, broccoli and peanuts among other crops that are grown here.

Khalid bin Said Al Ka'abi, a farmer at the area said that the use of natural fertilisers besides the availability of water and the moderate climate conditions are the reasons for the successful cultivation of crops, mainly peanuts. Citizens and farmers of the area do not encourage the use of



chemical fertilisers, he said. The success of growing peanuts is attributed to the moderate climate, adding that “peanuts is cultivated twice at the area as compared to other areas in the Sultanate”. The reason is that the area enjoys moderate climate, fertile lands along with availability of water throughout the year. The location of the village is also favourable.

Farmers also grow other crops, fruits and vegetables. The date palm trees, mango, fig, grapes and lemon trees are common here.

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Trending ON SOCIAL MEDIA

📖 MOST READ ON FACEBOOK



June now the deadliest month of the pandemic in Oman

A story on June being the deadliest month of the pandemic in Oman reached 30,096 people and had 4,267 engagements on Facebook.

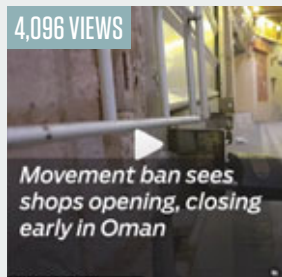
📺 MOST WATCHED VIDEO ON FACEBOOK



Video on vaccination at OCEC

The video on vaccination at OCEC had 13,600 views and reached 35,600 people on Facebook.

📷 MOST VIEWED VIDEO ON INSTAGRAM



Morning Minute video on movement ban

The Morning Minute video on movement ban and shops opening early in Oman had 4,096 views and 166 likes on Instagram.

GCC TRADE COOPERATION COMMITTEE

Trade officials' forum

MUSCAT: The Sultanate, represented by the Ministry of Commerce, Industry and Investment Promotion (MoCIIP) participated on Monday in the preparatory meeting of the GCC Commerce Undersecretaries for the 60th session of the GCC Trade Cooperation Committee.

The Sultanate was represented in the virtual meeting by Dr Saleh

Said Masan, the Ministry's Undersecretary for Commerce and Industry.

The meeting discussed topics related to the commerce sector, and the executive regulations for the GCC Patents Law. It also reviewed the challenges facing GCC states in activating the Gulf Joint Action.

— ONA

FRIENDLY COUNTRIES

Oman, Malta discuss bilateral relations

MUSCAT: Sayyid Badr Hamad Al Busaidi, Foreign Minister, held a session of political talks with Evarist Bartolo, Minister for Foreign and European Affairs in the Republic of Malta on Monday.

The session reviewed the bilateral cooperation in economic, scientific, and cultural areas between the two friendly countries and means of promoting them.

The two sides also exchanged

views on several regional and international issues of common interest.

They touched on the international response in battling COVID-19 pandemic and its new mutations, as well as the international cooperation in providing vaccines which are pivotal in recovering from the pandemic and its health, social and economic impacts.

— ONA

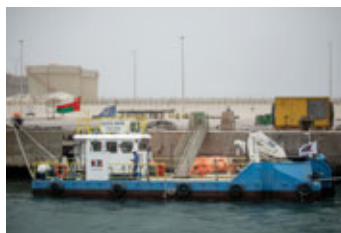
ASYAD GROUP

Duqm Drydock completes ship construction

Times News Service

MUSCAT: Asyad Group, marking another major milestone in Oman's logistics sector, has successfully completed the building of Al Duqm Drydock's first ship.

This feat falls under the integration of maritime logistic services that Asyad provides to its local and international customers and is in line with the National Logistics Strategy 2040 (SOLS 2040) to position Oman as a global logistics hub. Dr Ibrahim Al Nadhairi, Chief Executive Officer of Asyad Shipping and Drydock, explained that the completion of this project, which is considered the first venture of Asyad Drydock in shipbuilding, is a testament to the group's empowerment of national



talent and firm belief in their capabilities, which continues to be the steering force of Asyad's growth.

"This project, professionally implemented, has been a significant opportunity for investing in the development of our Omani talent in various engineering and managerial disciplines, and for providing Oman with a qualified human capital capable of leading and sustaining construction operations in

the field of maritime services and industries," he stated.

Al Nadhairi pointed out that starting to provide shipbuilding services in Al Duqm Drydock is a pivotal milestone for the logistics sector in Oman.

This project embodies the efforts and investments provided by Asyad to raise the competitive edge of logistics and related commercial services and contributes to achieving the pillars of the SOLS 2040 to build a diversified economy.

"The expansion of Asyad Group Drydock Services has been the result of a thorough study aimed at identifying the opportunities offered by the global market. Oman, building on its long shipbuilding history and existing advanced in-

frastructure, is well geared up for leveraging such opportunities and converting them into sustainable economic investments," he said.

"Hence, we look forward to being a new prosperous brand in designing and building ships of all kinds," he added.

"The Hulm AlBehar project delivered to one of the shipping companies operating in Oman was completed within 11,000 man-hours according to the agreed timeline. The built ship is 15 metres long, 7 metres wide and boasts a maximum payload of 25 tonnes, and a bollard pull of 8 tonnes," Haitham Nasser Al Taie, the Chief Operations Officer of Asyad Drydock, said.

Full story @ timesofoman.com/oman

MUSCAT MUNICIPALITY

Advertisement No. 26 /2021

Muscat Municipality invites interested companies to the following biddings :

Serial	Bidding No.	Bidding description	Document Fee	Deadline for obtaining bidding docs.	Deadline for inquires submission	Deadline for Submission
1	RE-Bidding - BB/06/2021	Rental a Site for Selling Snacks at Al-Mahj Walkway in Al-Amerat	25/- OMR	12/07/2021	13/07/2021	21/07/2021
2	BB/12/2021	Building , Management & Operation the coffee shop in Plot Number (830) , Block (Phase 1) at Madinat Al Sultan Qaboos	25/- OMR	12/07/2021	13/07/2021	21/07/2021
3	BB/13/2021	Building, Management & Operation the Coffee Shop located in Plot Number (478) , Block (Phase 3) at Al-Khoud	25/- OMR	12/07/2021	13/07/2021	21/07/2021
4	AB/14/2021	Building , Management & Operation the coffee shop located in Plot Number (808) , Block (Phase 1) at A GHUBRAH NORTH & Holding various recreational activities in the park located on plot No. (785)	600/- OMR	22/08/2021	30/08/2021	19/09/2021

Registered companies with Muscat Municipality which are Specialized in above bids are invited to participate in the biddings as per the following:

1. Pay the specified document fee for the requested bid via bank deposit to Muscat Municipality's Bank account as follows:
Bank Muscat 0423010702710024
2. A copy of the transaction's receipt MUST be send to the following e-mail (MM.PC@mm.gov.om), provided with the company data (name and bid number, company name, commercial registration number of the company, delegate name, office phone number, mobile number and email address approved by the company).
3. The bidding documents will be send to the company via email.
4. 2:00 PM on the above mentioned dates, is the last timing for obtaining Bidding Documents. Any bid's document request received after the specified time will not be considered.

Submitted offers must be accompanied with a bond mentioned in the tender document valid for a period not less than (90) days issued by any local bank in Oman addressed to Muscat Municipality. Bidding that do not meet the required bond **will not be accepted**.

Documents must be enclosed in a plain envelope sealed with red wax (without any company information), box's locations are As follows:

Bidding at The Serial	The box's location
1 , 2 , 3	Muscat Municipality Ruwi Building (Main Entrance), located on Capital Market Street
4 , 5	Third floor at Directorate General of Quantity Surveying and Contracts in Muscat Municipality, Head Office, Darsait

NOTES:

- 1- Companies which are not registered in Muscat Municipality or their registration has been expired shall register through the municipality's website (www.mm.gov.om). For technical support, please contact Muscat Municipality through email (crm@mm.gov.om).
- 2- If the bidders have any inquiries regarding the scope of the work, they have to send their inquiries through the following e-mail (MM.PC@mm.gov.om)
- 3- 10:00 AM on the above submission mentioned dates, is the last timing for receiving bids. Offers submitted after the above mentioned date & time shall not be accepted for any reason.
- 4- Muscat Municipality has the right to accept or reject any offer without assigning any reason.

Website: www.mm.gov.om



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Italy keep slate clean, Wales sneak through; Turkey eliminated

With two wins already under their belt, Italy coach Robert Mancini rested several key players

ROME: Italy underlined their status as one of the teams to beat in this tournament after their second-string eleven beat Wales in Rome.

With two wins already under their belt, Italy coach Robert Mancini rested several key players including **Ciro Immobile** and **Lorenzo Insigne** – but the Italians continued their fine start to this tournament. They also extended their extraordinary clean sheet record to 11 straight games, stretching back to October 2020.

The only goal of this game came in the 39th minute, a free-kick routine off the training ground as **Marco Verratti** cleverly picked out **Matteo Pessina**, who diverted it beyond the wrongfooted Wales keeper **Danny Ward**.

A second half red card for Wales and former RB Leipzig de-



ITALY VS WALES: The only goal of this game came in the 39th minute, a free-kick routine off the training ground.

fender **Ethan Ampadu**, who at 20 becomes the youngest player to be shown a straight red in a European Championship, saw Wales' chance ebb away further – and **Gareth Bale** spurned a fine opportunity to salvage a draw.

But with four points, Wales finish second in Group A and are likely to play **Finland**, **Russia** or **Denmark** in Amsterdam on June 26. Switzerland finish third in the group but remain likely to progress following their win in Baku.

Swiss roll over Turkey in Baku

Switzerland must hope that other results go their way in the next few days, but appear likely to join Italy and Wales in the last 16 following a rousing 3-1 win over Turkey, who go home having lost all three games and scored just one goal – a consolation in Baku.

Knowing only a win would do, Switzerland got up and running with a screamer from former Eintracht Frankfurt striker **Haris**

Seferovic, who lashed in from distance. **Xherdan Shaqiri** added another fine goal to double the Swiss lead and, despite a beautiful strike by **Irfan Kahveci** for Turkey, Shaqiri added his second and Switzerland's third to secure the points.

Turkey bow out of the tournament having produced three poor performances in a group from which they were expected to progress – but Switzerland are still alive. **DW**



Billy Gilmour tests positive for COVID-19, to miss game against Croatia

GLASGOW: Billy Gilmour has been ruled out of Scotland's final Euro 2020 group game against Croatia after testing positive for COVID-19, the Scottish Football Association (SFA) stated on Monday.

The Scottish Football Association (SFA) has confirmed that the midfielder will sit out the meeting with Croatia at Hampden Park on Tuesday night after the latest round of medical checks in the national team camp and will now be forced to go into quarantine after contracting COVID-19. "The Scottish FA can confirm that a member of the Scotland national team playing squad, Billy Gilmour, has tested positive for Covid-19," the official SFA statement reads.

"Having liaised with Public Health England since the positive test was recorded, Billy will now self-isolate for 10 days and therefore miss tomorrow's UEFA Euro 2020 Group D match against Croatia at Hampden."

The 20-year-old made his full international debut against England in the Group D clash on Friday and produced a brilliant man-of-the-match performance as Scotland earned a goalless draw at Wembley. The Football Association has confirmed all members of England's squad, along with the wider support team, returned negative results after Sunday's latest round of UEFA-organised PCR testing. **ANI**

GT OPEN

Podium finish and GT Open series lead for Al-Zubair, Soucek

SPA FRANCORCHAMPS: Oman's Al-Faisal Al-Zubair and Spanish team-mate Andy Soucek finished the second of the GT Open races at Belgium's Spa-Francorchamps circuit in third position and retained their lead in the 2021 International GT Open points' standings after two rounds.

Coupled with their victory at the first race on Saturday afternoon, the Lechner Racing Team Porsche 911 GT3 R duo now hold a single point advantage over the Vincenzo Sospirri Racing Lamborghini crew of **Frederick Schandorff**/**Michele Beretta** in the title race with the second VSR Lamborghini duo of **Yuki Nemoto** and **Baptise Moulin** in third.

With the FIA handicap system penalising a winning team with 10 seconds for the pit stop in a subsequent race and five seconds for second place, finishing third overall was all the more impressive for the Lechner Racing team that had won the opening race on Saturday.

Beretta and **Schandorff** won the second race by 14.067 seconds from their team-mates with



POLE POSITION: Coupled with their victory at the first race, the Lechner Racing Team Porsche 911 GT3 R duo now hold a single point advantage over the Vincenzo Sospirri Racing Lamborghini crew.

Soucek and Al-Zubair 16.872 seconds adrift at the chequered flag, despite the handicap. Poland's **Patryk Krupinski** and Austrian team-mate **Christian Klien** finished fourth in the JP Motorsport McLaren.

"This was an amazing race weekend, coming out with a win, a third place and leading the championship," said Al-Zubair. "We definitely could not have asked for more. The first race we were so happy to get our first win in the GP

Open, for myself, Andy and Lechner Racing. It was a big step."

The one-hour second race was also held in warm and sunny conditions and Al-Zubair lined up in sixth place on the grid behind **Adam Carroll's Audi R8**, **Loris**

Spinelli (Mercedes AMG), **Robbie Foley** (Aston Martin), **Michele Beretta** (Lamborghini) and **Yuki Nemoto** (Lamborghini).

Al-Zubair slipped behind **Jens Reno Moller's Honda NSX** on the opening lap but regained his sixth position during the first 13 minutes of the race, as **Carroll** continued to lead from **Spinelli** and **Foley**. Al-Zubair held fifth as the race reached its mid point and he pitted after 11 laps for Soucek to take over for the final stint having slipped to seventh.

Once the front-runners had all pitted and switched drivers, **Frederick Schandorff** held the lead from **Baptiste Moulin** and **Michael Dinan** with Soucek in sixth place heading into the final 23 minutes.

Soucek began to close in on his rivals and moved up to third place in the final quarter of the race and retained his position to the finish to cap an excellent weekend for the Lechner Racing Porsche.

"Coming in with the handicap in the pit stop, which gave us an extra 10 seconds in the race, I think the job was really amazing,"

added Al-Zubair. "The car felt good in the first stint. I lost a position to the Honda and then had a good move around and started catching the Lamborghini. We switched to Andy and he put on some better tyres and had a good stint to go up to third place. We are very happy with it. It seems like the whole team is working well together."

Al-Zubair replaced Soucek for qualifying duties for Sunday's slightly shorter second race. Saturday's victory had given the Lechner Racing duo a six-point series lead over the **Schandorff/Beretta Lamborghini** and an eight-point advantage over the **McLaren** of **Brendan Iribe** and **Ol-lie Millroy**.

The Omani qualified the Lechner Porsche in sixth with a best lap of 2min 18.240sec, with pole position falling to the Audi R8 of the British duo of **Shaun Balf**e and **Adam Carroll** with a tour of 2min 16.598sec. Al-Zubair's Pro category rivals qualified in third, fourth and fifth behind the Mercedes AMG of **Alexander Molseev** and **Loris Spinelli**.

SOUTH AFRICA VS WEST INDIES

Rabada, Dussen's fightback puts South Africa on top

GROS ISLET : A remarkable 70-run, eighth-wicket stand between **Rassie van der Dussen** and **Kagiso Rabada** on Sunday put South Africa in the driving seat on Day Three of the second and final Test against West Indies here at the Daren Sammy Cricket Ground.

At stumps on Day Three, West Indies' score reads 15/0 and the hosts still need 309 runs to win the match. For West Indies, **Kieran Powell** (9*) and **Kraig Brathwaite** (5*) are unbeaten at the crease. Van der Dussen returned unbeaten for 75 off 142 balls - his sixth Test half-century - after the batting unit collapsed after lunch was taken early. Rabada's 40 off 48 was a career-best score for the 26-year-old number nine batsman.

The day began with the loss of the entire first session due to a wet outfield caused by overnight and morning rain with the visitors due to come in to bat. They lost the top and middle orders in quick succession, languishing on 54/6 after 20 overs when **Keshav Maharaj** jumped into the frying pan with **Van der Dussen**. They squeezed 19 runs from 38 balls for the seventh



wicket before Maharaj fell victim to **Jayden Seales** for six.

Rabada, batting at a strike rate of 83.33 alleviated the pressure from Van der Dussen and did well to see off the worst of the West Indian attack. Together, they moved South Africa to a more satisfactory 174 all out, setting the hosts a daunting target of 324 to win - they have yet to reach the 200 run mark in this series.

Kemar Roach (4/52) and **Kyle**

Mayers (3/24) were the picks of the Windies' bowlers, sharing seven wickets between them and laying waste to South Africa's top five. **Jason Holder** (1/24) and captain **Kraig Brathwaite** (1/10), were the other wicket-takers, Holder getting the big wicket of **Quinton de Kock** without scoring.

Brief Scores: South Africa 298 and 174; West Indies 149 and 15/0 (**Kieran Powell** 9*, **Kraig Brathwaite** 5*). **ANI**

WORLD TEST CHAMPIONSHIP



Rain plays spoilsport, Day Four washed off in Southampton

SOUTHAMPTON: Rain played spoilsport once again as Day Four of the ongoing World Test Championship (WTC) final between India and New Zealand was abandoned without a ball being bowled on Monday.

"Update: Play on Day 4 abandoned due to rain. We thank our fans who turned up and kept the tempo high. See you again, tomorrow," BCCI tweeted. Day 1 of the ongoing final was also abandoned due to rain while Day 2 saw early stumps being called due to bad light. A call on using

the Reserve Day will be taken on the fifth afternoon.

Earlier, former England skipper **Kevin Pietersen** advocated to not stage an "incredibly important cricket game" in the United Kingdom (UK) following constant interruptions caused by rain in the ongoing WTC final. "It pains me to say it, but a ONE OFF & incredibly important cricket game should NOT be played in the UK," Pietersen tweeted.

Jamieson was New Zealand's hero on the third day as he claimed his fifth five-wicket

haul in just eight Tests to help the Black Caps seize the initiative in the WTC final.

The 26-year-old **Jamieson**, who only made his Test debut against India in February 2020, secured the all-important wicket of **Virat Kohli** to prevent the skipper from adding to his overnight score of 44.

He also dismissed the dangerous **Rishabh Pant** (4) before taking the wickets of **Ishant Sharma** and **Jasprit Bumrah** in successive balls as India slumped to 217 all out from 92.1 overs. **ANI**

OMAN CRUDE PRICE RISES

The price of Oman oil has increased, with prices for delivery by August 2021 reaching \$71.91, said Dubai Mercantile Exchange (DME). The DME statement said that the price of Oman oil increased by 95 cents from the price of Friday, which was \$70.96. - **ONA**

MARKET
BUSINESS & FINANCE



MSX INDEX ENDS LOWER

The MSX index closed at 4,022.87 points, down 0.84 per cent from the previous close. The Sharia Index ended down 1.12 per cent at 574.80 points. Muscat Insurance, up 10.00 per cent, was the top gainer while Oman Chlorine, down 10.00 per cent, was the top loser.

Total deposits held by banks in Oman grow 4.1%

The nominal GDP, as per the preliminary data released by NCSI, showed a decline of 15.3 per cent during the fourth quarter of 2020 over the same period of 2019



CBO STATEMENT: Total private sector deposits increased by 6.8 per cent to OMR17.3 billion, the CBO said in a statement. - **File picture**

Times News Service

MUSCAT: The total deposits held with other depository corporations (ODCs) registered a year-on-year (Y-o-Y) growth of 4.1 per cent to reach OMR24.9 billion at the end of April 2021, data issued by the Central Bank of Oman (CBO) shows.

Total private sector deposits increased by 6.8 per cent to OMR17.3 billion, the CBO said in a statement.

The nominal gross domestic product (GDP), as per the preliminary data released by National Centre for Statistics and Information (NCSI), showed a decline of 15.3 per cent during the fourth quarter of 2020 over the same period of 2019.

The contraction was driven by a decline in output of both the hydrocarbon sector by 23.4 per cent and the non-hydrocarbon sector by 10.5 per cent. The Omani oil average price during April 2021 at \$52.4 per barrel was lower by 15.5 per cent than that in April 2020. The average daily oil production at 952,800 barrels during April 2021 is a decline of 7 per cent.

The Sultanate's Consumer Price Index (CPI) showed a year-on-year deflation of 0.4 per cent during April 2021.

The ODCs consist of conventional and Islamic banks in Oman.

The total outstanding credit extended by ODCs grew by 3.0

per cent to OMR27.2 billion at the end of April 2021, while credit to the private sector demonstrated a relatively moderate growth of 1.2 per cent year-on-year to reach OMR23.3 billion.

The shares of the non-financial corporate sector and the household sector (mainly under personal loans) in the total private sector credit stood at 46.7 per cent and 45.1 per cent, respectively, at end-April 2021. The share of financial corporations was 4.8 per cent and other sectors received the remaining 3.4 per cent of the total private sector credit as of end-April 2021.

In terms of the sector-wise composition of private sector deposits, the share of households deposits stood at 50.9 per cent, followed by non-financial corporations at 32.4 per cent, financial corporations at 14.2 per cent and the other sectors at 2.5 per cent.

The combined balance sheet of conventional banks showed year-on-year growth of 1.5 per cent in total outstanding credit as of end-April 2021.

Credit to the private sector declined by 0.4 per cent to reach OMR19.1 billion while their overall investments in securities went up by 40.6 per cent to OMR4.8 billion by end-April 2021.

Investment in Government Development Bonds (GDBs) increased by 27.3 per cent compared to the same period last year to OMR2.2 billion while their investments in foreign securities de-

clined by 9.9 per cent to OMR0.88 billion at the end of April 2021.

Aggregate deposits held with the conventional banks increased by 2.3 per cent year-on-year to OMR20.9 billion by the end-April 2021. Government deposits with conventional banks witnessed a decrease of 8.9 per cent at OMR4.4 billion, likewise, deposits of public enterprises declined by 2.2 per cent to OMR1.3 billion. Private sector deposits, which accounted for 70.6 per cent of total deposits with conventional banks, increased by 6.1 per cent as of April 2021 to reach OMR14.7 billion.

Islamic banking entities provided financing of OMR4.5 billion at the end of April 2021, recording a growth of 11.2 per cent over that a year ago. Total deposits held with Islamic banks and windows increased by 14.7 per cent to OMR4.1 billion. The total assets of Islamic Banks and Windows increased by 11.6 per cent on a year-on-year basis to OMR5.5 billion and constituted about 14.6 per cent of the banking system's assets by end-April 2021.

Among the indicators of monetary aggregates, broad money supply M2 by the end-April 2021 grew by 5.8 per cent to reach OMR20 billion. This increase was the outcome of a 4.1 per cent expansion in narrow money (M1) and a 6.6 per cent increase in quasi-money (Rial Omani saving and time deposits, certificates of deposit issued by banks, margin deposits and foreign currency denominated deposits).

FIRST FIVE MONTHS OF 2021

Oman Housing Bank sanctions 673 loans worth OMR29.2mn

MUSCAT: Oman Housing Bank said that 673 loans having a lump sum value of about OMR29.2 million were subsidised by the government in the first five months of 2021.

Pace of approval

In a statement to Oman News Agency, Adnan Haider Darwish, CEO of Oman Housing Bank, said that the bank will accelerate the pace of approval of subsidised housing loans over the next few months, despite the situation with the current COVID-19 pandemic. This reflects the bank's commitment to developing the housing sector in the Sultanate in line with preset plans, said Adnan Haider Darwish.



Decent housing

The bank's management focuses on realising the visions of the government, led by His Maj-

esty Sultan Haitham bin Tarik, aimed at providing decent housing for Omani citizens, Adnan explained. - **ONA**

TENDER ANNOUNCEMENT

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

Tender No.	Tender title	Institutions eligible to bid and registered with the Tender Board	Last date for tender purchase online	Bid submission date
03/2021 Re-floated	Providing cleaning services to the Labour Department building in Musandam Governorate	-----	Monday 05/07/2021 2:00 pm	Tuesday 13/07/2021 10 a.m.

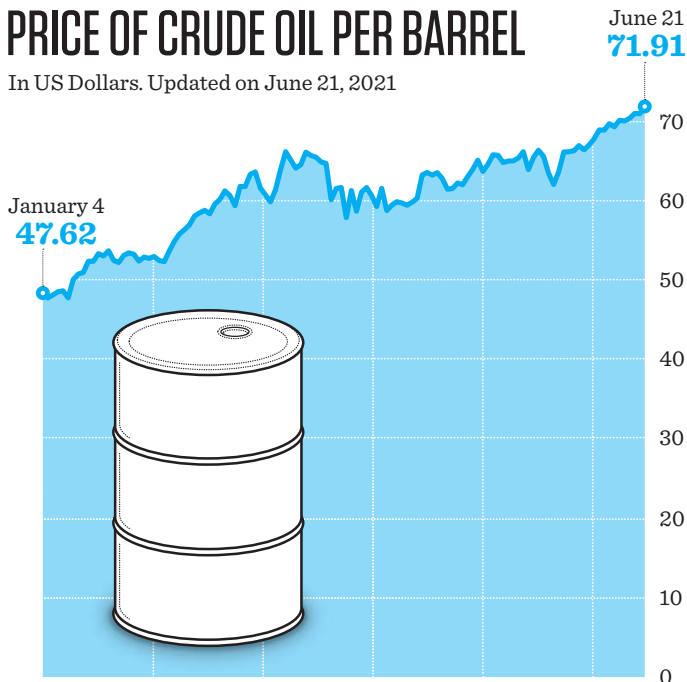
- Specialized establishments may obtain the tender's documents online through the following link, starting from Tuesday 22/06/2021 at 07:30 am: <https://etendering.tenderboard.gov.om>
- Each bid shall enclose a bank guarantee for 1% of the total bid value issued by a local bank addressed to the Ministry of Labour and valid for 90 days from the date of bid submission.
- Bids shall be submitted online along with a copy of the bank guarantee, provided that the original bank guarantee shall be submitted upon request by the Ministry.
- Bids shall be opened at 11:00 am on Tuesday 13/07/2021.

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

labour_OMAN

PRICE OF CRUDE OIL PER BARREL

In US Dollars. Updated on June 21, 2021



Source: Oman News Agency | Trading Economics

novaqram

MILESTONE

DME Oman oil actual delivery volume reaches 2.5bn barrels

Times News Service

MUSCAT: Dubai Mercantile Exchange (DME) has passed a new milestone with 2.5 billion barrels of Oman crude oil delivered since its inception in 2007.

The increased interest in DME over the past couple of years and the trust earned from major national oil companies (NOCs) has contributed to the success of the exchange which is, today, the only transparent platform capable

of bridging the most significant global crude oil corridor between the Middle East and Asia.

Raid Al Salami, Managing Director, DME said: "The growth of DME underlines the great market appetite for risk management and hedging solutions, especially after 2018, when major NOCs included DME Oman as a major component into their crude oil pricing formula and made it possible for customers to fully hedge their exposure."

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MARKET

MSX index ends lower

Muscat Insurance, up 10.00 per cent, was the top gainer while Oman Chlorine, down 10.00 per cent, was the top loser

MUSCAT: The MSX index closed at 4,022.87 points, down 0.84 per cent from the previous close. The Sharia Index ended down 1.12 per cent at 574.80 points. Muscat Insurance, up 10.00 per cent, was the top gainer while Oman Chlorine, down 10.00 per cent, was the top loser.

Shares of United Finance were the most active in terms of the number of shares traded while Al Anwar Ceramic was the most active in terms of turnover.

A total number of 640 trades were executed during the day's trading session, generating a turnover of OMR2 million, with more than 12.6 million shares changing hands. Out of 49 traded stocks, 6 advanced, 24 declined and 19 remained unchanged.

At the session close, domestic investors were net buyers for OMR179,000 while GCC and Arab investors were net sellers for OMR165,000 followed by for-

eight investors for OMR14,000 worth of shares.

Financial Index closed at 6,377.19 points, down 0.99 per cent. Muscat Insurance, Oman & Qatar Insurance and Al Anwar Investment were up 10.00 per cent, 1.50 per cent and 0.93 per cent respectively. Dhofar Insurance, Arabia Falcon Insurance, United Finance, Al Omaniya Financials Services and Oman & Emirates Holding were down 7.39 per cent, 4.92 per cent, 3.33 per cent, 3.20 per cent and 3.13 per cent respectively.

Industrial Index closed at 5,801.38 points, down 1.19 per cent. Galfar Engineering and Al Anwar Ceramic were up 1.23 per cent and 0.43 per cent respectively.

Services Index was down by 0.53 per cent before closing at 1,699.35 points. Dhofar Generating is the gainer by 0.71 per cent. —

United Securities

OMAN STOCKS

MUSCAT STOCK EXCHANGE

INDICES

Index	High	Low	Value	Prev. Value	Diff	Diff%
MSX 30 INDEX	4,056.61	4,022.57	4,022.87	4,056.90	-34.02	-0.84
FINANCIAL INDEX	6,439.37	6,377.19	6,377.19	6,441.19	-64.00	-0.99
Industry Index	5,868.50	5,756.77	5,801.39	5,871.21	-69.83	-1.19
Services Index	1,708.42	1,699.36	1,699.36	1,708.42	-9.06	-0.53
MSX Shariah Index	580.80	574.29	574.81	581.39	-6.58	-1.13
MSX TR INDEX	4,871.13	4,830.24	4,830.61	4,871.47	-40.86	-0.84

Trading Summary

Volume	Turnover	Trades	Market Cap	Up	Down	Equal	Sec. Traded
12,665,979	2,075,972	640	21,423,807,328	6	24	19	49

SHARE PRICE BULLETIN FOR MONDAY, JUNE 21

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
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REGULAR MARKET

OM000001772	ALANWAR INVESTMENT	256,670	27,986	16	0.108	0.111	0.107	0.109	0.108	0.001	0.928	0.107	0.108	0.109	21,800,000
OM000002168	AL ANWAR CERAMIC	1,081,850	498,670	46	0.480	0.486	0.480	0.482	0.480	0.002	0.435	0.484	0.484	0.484	101,640,000
OM000001087	OMSCAT UNITED INSUR	71,000	26,978	4	0.380	0.389	0.379	0.380	0.380	0.000	0.000	0.378	0.373	0.380	38,000,000
OM000001160	NATIONAL GAS	172,507	25,658	15	0.149	0.149	0.148	0.149	0.149	0.000	0.000	0.148	0.148	0.149	12,665,000
OM000003026	OMAN TELECOM	42,869	33,444	8	0.780	0.784	0.780	0.780	0.780	0.000	0.000	0.784	0.784	0.796	1,585,000,000
OM000000505	ALMAHA CERAMICS	17,590	6,192	7	0.352	0.352	0.352	0.352	0.352	0.000	0.000	0.352	0.351	0.354	1,100,000,000
OM000000226	ALJAZEERA SERVICES	38,750	16,523	12	0.426	0.430	0.420	0.426	0.430	-0.004	-0.930	0.430	0.430	0.440	1,260,000
OM000000296	BANK MUSCAT	317,276	130,306	28	0.412	0.412	0.410	0.410	0.414	-0.004	-0.968	0.412	0.412	0.420	1,465,534,665
OM000000240	AL SHARQIA INV.	537,275	53,728	19	0.100	0.100	0.100	0.100	0.101	-0.001	-0.990	0.100	0.100	0.102	9,000,000
OM000000820	VISION INSURANCE	143,100	11,242	7	0.079	0.079	0.078	0.079	0.080	-0.001	-1.250	0.078	0.078	0.079	7,900,000
OM000001590	MUSCAT FINANCE	468,780	27,836	23	0.061	0.061	0.058	0.059	0.060	-0.001	-1.667	0.059	0.059	0.059	1,121,633
OM000000148	RAYSUT CEMENT	256,000	74,529	25	0.292	0.292	0.290	0.291	0.296	-0.005	-1.689	0.290	0.288	0.292	58,200,000
OM0000002176	JAZEERA STEEL PROD.	525,680	200,946	23	0.384	0.384	0.382	0.382	0.380	-0.008	-2.051	0.382	0.382	0.400	47,711,021
OM000000420	RENAISSANCE SER.	394,443	160,715	20	0.410	0.410	0.400	0.408	0.418	-0.010	-2.392	0.404	0.404	0.430	1,465,534,665
OM0000001525	OMAN INVST & FIN.	161,271	17,616	21	0.110	0.111	0.108	0.109	0.112	-0.003	-2.679	0.109	0.109	0.109	25,833,000
OM0000001749	OMAN CEMENT	54,737	13,709	12	0.257	0.257	0.250	0.250	0.257	-0.007	-2.724	0.250	0.250	0.252	82,718,178
OM0000003388	SOHAR INT. BANK	86,792	8,367	5	0.096	0.096	0.096	0.096	0.096	-0.003	-3.030	0.097	0.096	0.097	23,715,447
OM0000002077	AL OMANIYA FIN.	865,555	104,957	14	0.122	0.122	0.121	0.121	0.125	-0.004	-3.200	0.122	0.122	0.123	35,324,156
OM0000001707	OMAN CABLES INDSTR	30,000	31,400	5	1.000	1.070	1.000	1.045	1.090	-0.045	-4.128	1.070	1.070	1.000	93,736,500
Total		5,521,946	1,470,701	310											

Parallel Market

OM0000001806	MUSCAT INSURANCE	8,184	3,781	1	0.462	0.462	0.462	0.462	0.420	0.042	10.000	0.462	0.000	0.000	5,093,571
OM0000006979	OMAN QATAR INSUR.	888,196	119,528	27	0.134	0.142	0.133	0.135	0.133	0.002	1.504	0.134	0.130	0.134	13,500,000
OM0000003521	GALFAR ENGINEER.	327,303	26,833	31	0.082	0.082	0.081	0.082	0.081	0.001	1.235	0.082	0.082	0.082	16,644,889
OM0000007407	DHOFAR GENERATING	113,500	15,993	9	0.142	0.142	0.140	0.141	0.140	0.001	0.714	0.140	0.130	0.140	3,335,840
OM0000001132	OMAN NAT. ENG.	30,000	2,740	2	0.092	0.092	0.091	0.091	0.091	0.000	0.000	0.091	0.090	0.091	11,830,000
OM0000001178	MUSCAT GASES	5,000	895	1	0.179	0.179	0.179	0.175	0.175	0.000	0.000	0.179	0.175	0.180	5,250,000
OM0000001897	MAJAN COLLEGE	143	21	1	0.145	0.145	0.145	0.147	0.147	0.000	0.000	0.145	0.147	0.161	1,230,000
OM0000001962	AL MADINA INV.	505,769	12,644	18	0.025	0.025	0.025	0.025	0.025	0.000	0.000	0.025	0.024	0.025	1,178,785
OM0000002297	GULF MUSHROOM P.	1,000	2	1	0.251	0.251	0.251	0.251	0.251	0.000	0.000	0.251	0.251	0.251	10,442,923
OM0000002549	BANK DHOFAR	204,340	25,134	6	0.123	0.123	0.123	0.123	0.123	0.000	0.000	0.123	0.123	0.123	3,985,551,227
OM0000003083	AL KAMEL POWER	5,000	1,200	1	0.240	0.240	0.240	0.249	0.249	0.000	0.000	0.240	0.225	0.240	2,396,250
OM0000003711	SOHAR POWER	160	7	2	0.044	0.044	0.044	0.045	0.045	0.000	0.000	0.044	0.044	0.049	3,945,450
OM0000004735	SEMBOOR SALALAH	48,900	4,108	10	0.084	0.084	0.084	0.084	0.084	0.000	0.000	0.084	0.084	0.085	80,184,044
OM0000005963	PHOENIX POWER	147,963	7,251	10	0.049	0.050	0.049	0.049	0.049	0.000	0.000	0.050	0.046	0.050	71,667,472
OM0000007910	AMAN REAL ESTATE	2,000	190	1	0.095	0.095	0.095	0.095	0.095	0.000	0.000	0.095	0.095	0.095	1,190,000,000
OM0000008447	OMAN REIT FUND	27,000	3,367	1	0.091	0.091	0.091	0.091	0.091	0.000	0.000	0.091	0.090	0.091	55,563,064
OM0000003661	VOLTAMP ENERGY	178,890	20,059	11	0.140	0.141	0.140	0.140	0.141	-0.001	-0.709	0.141	0.142	0.147	11,396,385
OM0000001319	ALUMINIUM PROD.	249,152	33,386	12	0.134	0.134	0.134	0.134	0.135	-0.001	-0.741	0.134	0.134	0.139	4,498,574
OM0000004420	BANK NIZWA	117,747	11,304	8	0.096	0.096	0.096	0.096	0.097	-0.001	-1.031	0.096	0.095	0.096	1,444,000,000
OM0000004768	MADINA TAKAFUL	658,642	65,321	53	0.100	0.100	0.099	0.099	0.101	-0.002	-1.980	0.099	0.098	0.099	1,732,000
OM0000001517	HSCB BANK OMAN	19,000	1,976	2	0.104	0.104	0.104	0.104	0.107	-0.003	-2.804	0.104	0.103	0.107	208,032,530
OM0000001681	OMAN EMIRATES HO.	7,074	439	1	0.062	0.062	0.062	0.062	0.064	-0.002	-3.125	0.062	0.062	0.064	7,556,250
OM0000002374	UNITED FINANCE	3,205,906	191,098	104	0.060	0.060	0.060	0.060	0.060	0.000	0.000	0.060	0.058	0.058	20,250,376
OM0000007290	ARABIA FALCON INS.	10,000	1,160	1	0.116	0.116	0.116	0.116	0.122	-0.006	-4.918	0.116	0.116	0.126	1,182,993
OM0000001095	DHOFAR INSURANCE	27,960	4,561	3	0.166	0.166	0.160	0.163	0.176	-0.013	-7.886	0.165	0.165	0.175	16,300,000
OM0000002580	OMAN EDU TRAINING	216,269	43,282	6	0.211	0.211	0.200	0.200	0.220	-0.020	-9.091	0.200	0.200	0.242	14,000,000
OM0000002641	OMAN CHLORINE	6,845	1,438	2	0.207	0.207	0.207	0.207	0.230	-0.023	-10.000	0.207	0.210	0.207	14,997,457
Total		7,122,033	602,860	326											

EQUITY MARKETS

Asian stocks drop as Fed shift reverberates

TOKYO: Asian stocks dropped on Monday as investors mulled the implications of a surprise hawkish shift last week by the US Federal Reserve, while the Treasury yield curve flattened further with 30-year yields dropping below 2 per cent.

Japan's Nikkei led declines with a 3.3 per cent drop and dipped below 28,000 for the first time in a

month, while MSCI's broadest index of Asia-Pacific shares outside Japan fell 1 per cent in early trading, Reuters reported.

Chinese blue chips opened 0.4 per cent lower, and Australia's benchmark slid 1.8 per cent.

Benchmark 10-year US Treasury yields fell to the lowest since early March at 1.4110 per cent,

while those on 30-year bonds slid as low as 1.9990 per cent for the first time in more than four months. The yield curve - measured by the spread between two- and 30-year yields - was the flattest since early February.

The US dollar hovered near the 10-week high touched on Friday versus major peers. -BNA



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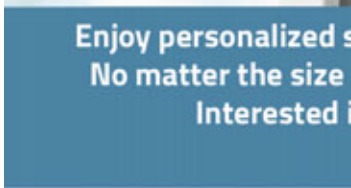
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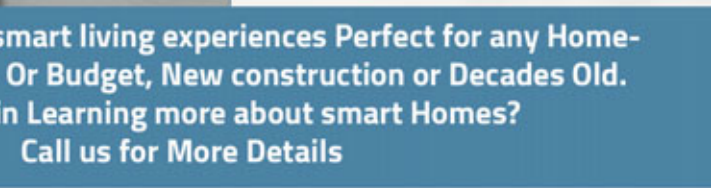
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HOMEOWNERSHIP MADE EASIER

Al Mouj Muscat launches new direct financing plan

MUSCAT: A new direct financing plan has launched at Al Mouj Muscat where only 20 per cent is needed as a down payment on new, completed homes with the remaining 80 per cent settled over five years.

Called Tayseer, this affordable and flexible post-handover payment plan is available directly and exclusively from Al Mouj Muscat until the end of 2021. It has been introduced to make financing ownership of a home straightforward and is ideal for anyone wanting to make the move away from renting or for buyers looking for a valuable investment.

Nasser bin Masoud Al Sheibani, CEO of Al Mouj Muscat says, "Our award-winning community offers an incredible lifestyle for families and individuals alike. With Tayseer, homeownership is now within reach. This flexible finance plan illustrates how Al Mouj Mus-



cat continues to respond to buyer aspirations and market demand. Not only do we create exceptional homes, but we are making it possible for buyers and investors to secure a dream home in this luxurious, vibrant destination."

The plan simplifies the buying process as buyers can arrange the payment plan directly through Al Mouj Muscat, rather than arranging finance via a bank. With no legal fees, owners can settle the remainder of the purchase price sooner

than five years without penalties.

Tayseer is expected to attract strong interest from investors as properties in Al Mouj Muscat continue to command a premium, either as rental properties or a re-sale. The plan is available on ready-to-move-into properties from garden-facing townhouses to ocean

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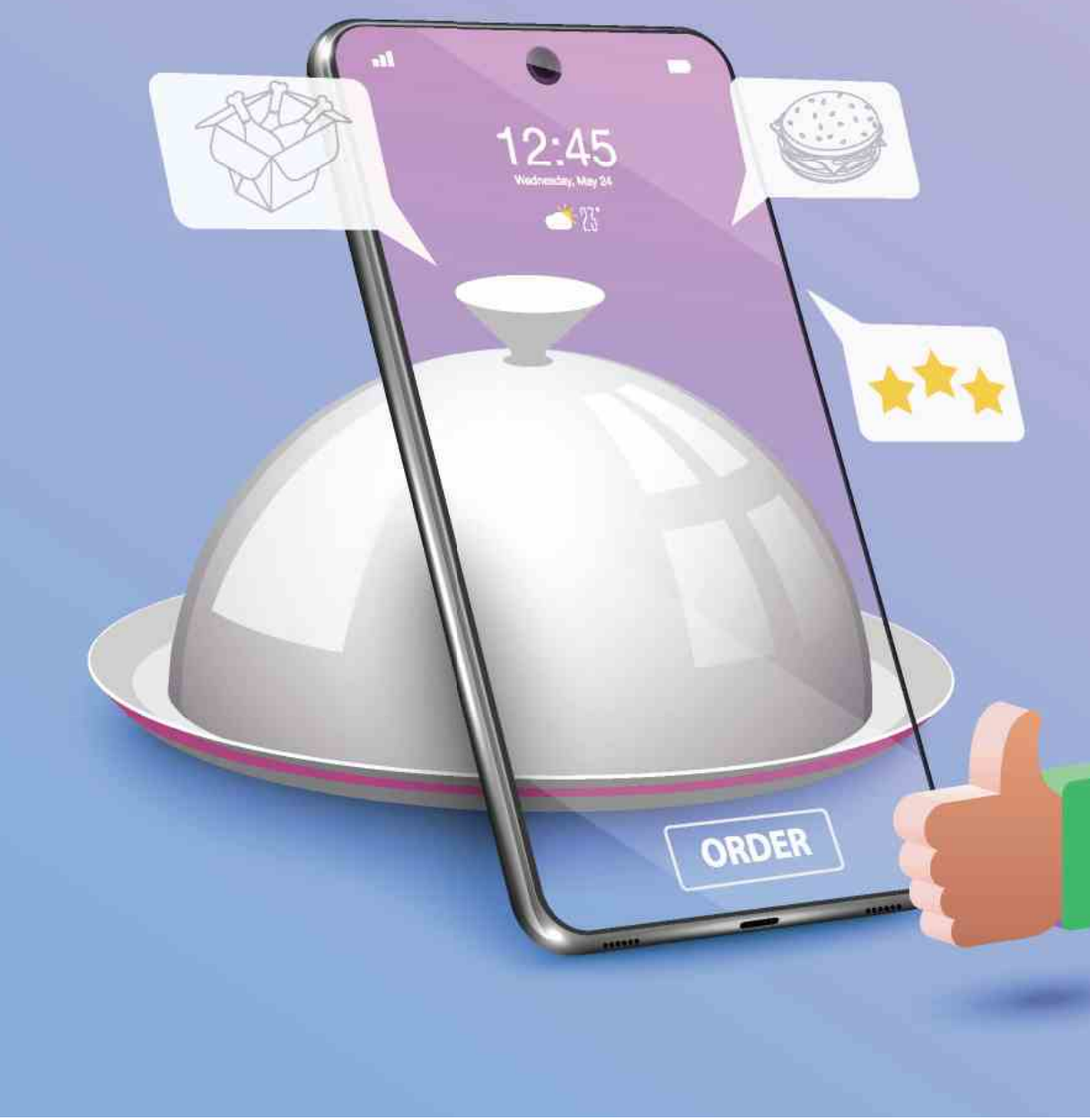
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EURO 2020



KARIM BENZEMA STILL HAS MY CONFIDENCE, SAYS DESCHAMPS AFTER DRAW AGAINST HUNGARY

BUDAPEST: France head coach Didier Deschamps insists Karim Benzema still has his confidence after his team's draw with Hungary at the Puskas Arena on Saturday in ongoing Euro 2020. Benzema is still in search of that first goal since being recalled to the France squad after a six-year exile as he continues to struggle to find openings in the final third. "Benzema has a lot of experience and he will have no doubts about himself", Goal quoted Didier Deschamps as saying in the post-match press conference.

"He has done very good things, but he has lacked a goal. He knows people want him to score, but he knows it is just about that. He is a striker that needs to score but the essential thing is that he has confidence and that he knows he has mine."

Deschamps also defended Benjamin Pavard, who was caught out of position when Fiola ran through to score. "He was in difficulty? That's your analysis," the 55-year-old

added. "He was important in the offensive phases. He participated so much in the offensive phase, it cost him a lot defensively, but he was still in control."

Les Bleus missed the chance to book their Round of 16 berth in the Euro 2020 as they were held to a 1-1 draw against Hungary. Didier Deschamps' men currently have four points after two games, which should be enough to make the last 16 as they finish their group stage against Portugal on Wednesday, a repeat of the 2016 European Championship final.

Deschamps also gave an update on Dembele who was withdrawn early in the second half against Hungary due to an injury. "He's been hit on the tendon, behind the knee, it will be necessary to check," he said. "He continued for a bit, he wanted to cross and felt a fairly significant discomfort."

"I brought him off. It will be necessary to keep an eye on it," the French coach said.



ROUND-UP

Ahli Islamic to offer cash prize worth OMR100,000 for one lucky winner

The bank will announce the winner of the cash prize OMR100,000 of the 2021 Qitaf second quarterly draw live on its official social media pages

MUSCAT: Ahli Islamic invites its customers to chase their dreams by encouraging them to save and invest more and participate in 2021 Qitaf quarterly draws. The bank will announce the winner of the cash prize OMR100,000 of the second quarterly draw live stream on its official social media pages. Commenting upon the upcoming draw, Yousuf bin Salim Al Rawahi, Deputy General Manager and Head of Ahli Islamic said, “The bank has always tried to increase the categories of customers



who can benefit in our 2021 Qitaf draws and double their chances to win. The Islamic Qitaf prize scheme not only supports and encourages a saving culture in the Sultanate but also helps people to invest their capital in profitable

assets, in accordance with Islamic Mudaraba principles.” Being one of the most preferred Islamic windows in Oman, Ahli Islamic continues to offer innovative and attractive programs to reward its customers, encouraging

them to adopt the best financial practices and achieve their long-term goals. The Islamic window rewards the customers for their commitment by making quarterly, monthly, weekly and special event draws.

“The bank is committed to helping customers in achieving their goals by providing valuable offers and services while giving them opportunities to save and grow their funds with maximum comfort. We have an innovative

portfolio of products and services that meet customer's needs. We aim to enhance the financial stability of our loyal customers and this is in line with our principles of the customer-first approach,” Al Rawahi added. This year the bank plans to reward an increased number of customers with prizes of more than OMR1,250,000 spread across its various branches through the Qitaf scheme. The customers are automatically eligible to enter the draws the bank holds throughout the year if they maintain an average minimum balance of OMR50 to OMR100. However, the minimum eligibility criteria for the quarterly draw is OMR1,000. The Qitaf cash prize is decided through a draw system, subject to a criterion set by the bank. In addition to the grand quarterly prize draw in which the bank rewards four lucky winners with a total prize of OMR400,000 (OMR100,000 each), Ahli Islamic also conducts monthly draws within eight months of the year and offers cash prizes totalling OMR160,000, distributed equally among eight winners (OMR20,000 each). For more details related to the Qitaf prize scheme, please visit the bank's website and follow its official social media pages.

RAMADAN PROMOTION

Oman Oasis delights customers with exciting prizes from 5-gallon promotion

MUSCAT: Oman Oasis has been revered as the nation's leading water brand and has been a preferred choice amongst consumers in the Sultanate. Its unwavering commitment to producing high-quality bottled water is complemented with promotions, contests and rewards that instil excitement amongst its customers. Produced and distributed by Oasis Water Company, Oman Oasis recently announced the winners of its Ramadan and Eid promotion. The first draw which took place on June 1 saw as many as 111 lucky winners. Spread across three draws, the total number of 310 prizes to be won from the 5 gallon promotion. The second and third draws are scheduled to be held on July 1 and August 2, respectively. Among the 310 prizes to be won are ten - 22 carat 8 grams gold coins, twenty - 22 carat 4 grams gold coins, two hundred - 10 Oman Oasis 5 Gallon water coupons and eighty - Lulu gift vouchers worth OMR10. The key prizes from the first draw which were gold coins saw a total of eleven winners. Anto Xavier, Prakash Dhanwani, Manoj Mahanta and Jomana Alzubaidi rejoiced on winning 8-gram 22 Carat gold coins each, while seven more winners walked away with the 4-gram 22-carat gold coins each. The fortunate winners were Victor Coutinho, Jancy Mol, Sundara-



vadivelu, Merwyn Sophia, Memana Augustine, Manoj Narayanan and Nijamudeen Abdul Jabbar. Under the 5 Gallon Ramadan and Eid promotion, which is applicable on all Oman Oasis and Oman Oasis Sifr products, customers are entitled to receive 1 raffle coupon on a minimum purchase of OMR20. Customers can opt to purchase a coupon book worth OMR 20 or choose between the exciting OMR20 and OMR50 offers. Following the purchase, the

raffle coupon number has to be registered at www.omanoasis.com/eid2021 in order to enter the raffle draw and be eligible to win from the 310 exciting prizes to be given away. The offer started on May 1, will go on until July 31 giving customers ample time to register and win. Oman Oasis has conducted several raffle draws in the past which has received an overwhelming response from the consumers. Having a customer-centric approach

to all its promotions, campaigns and contests, Oman Oasis has successfully created a long-lasting bond with its customers and earned their loyalty. Its strong understanding of the local community, decades of experience in the industry, and several international product quality certifications like the IBWA membership, NSF, ABWA, and WQA, have helped Oman Oasis to increase its market share and become a pioneer in its industry.

FAMILY-SIZE LARGE SUV

Ford Expedition: Always unstoppable

MUSCAT: Now extract maximum experiences from every drive in the reliable and dependable Ford Expedition SUV. The family-size large SUV offers more reasons to leave nothing behind as you head out to explore some of the finest experiences. Powered by a 3.5-litre EcoBoost engine with standard Auto Start-Stop plus a class-exclusive new 10-speed automatic transmission, the Expedition offers best-in-class fuel economy and power, with up to 400 horsepower and 650Nm torque available. An available electronic limited-slip differential on models with Intelligent 4WD enables improved off-road capability by sending power where it's needed. The Expedition offers more driver-assist technologies than any other full-size SUV. In addition, an all-new high-strength, aluminium-alloy body and redesigned high-strength steel frame form the foundation for Expedition's rugged off-road and strong towing capabilities. More than 40 features and driver-assist technologies in the Expedition help make the jour-



ney as enjoyable as the destination. These include class-exclusive enhanced active park assist to easily pull in and out of parking spots, as well as available 360-degree camera technology to help customers see more around their Expedition for easier parking. Its collision avoidance detection system helps drivers avoid other vehicles or pedestrians, while the

available Blind Spot Information System helps monitor blind spots outside the driver's immediate view. In addition, Expedition offers available new connectivity technologies and convenience features, including - Wireless charging, SYNC 3, Power in every row. With four 12-volt power points, six USB chargers and a 220-volt power outlet that lets passengers stay

charged and connected; Advanced cargo manager with an adjustable shelf, and Panoramic Vista Roof. The Ford Expedition also offers the best towing capability of any full-size SUV, together with features such as Pro Trailer Backup Assist, which makes backing up a trailer as easy as turning a knob. Plus, an available hands-free lift-gate makes loading cargo easy. The Expedition has a roomy, flexible interior. With seating for up to eight people and their gear, this full-size SUV makes modern family adventures more comfortable during short and long trips alike. The Expedition is the first full-size utility to feature a sliding second-row seat with tip-and-slide functionality, providing easy access to the third row without the need to first remove a child safety seat. Once in the third row, even adults will appreciate more legroom and reclining seats. Those interested in experiencing the Ford Expedition can visit their nearest Ford showroom. In Oman, Ford vehicles are brought to you by Arabian Car Marketing Co.

QUALITY STANDARD

Mandatory hallmarking of gold: It is a win-win deal for buyers, sellers

SUCCESSIVE government have brought many laws to ensure that the rights of consumers are non-negotiable. The hallmark of the Consumer Protection Act, 1986 passed by the Indian Parliament is to legally ensure cent per cent value for money for the buyers of any articles of consumption. It is against this backdrop one should see the hallmarking for gold and gold articles made mandatory by the government last year. The law came into force on June 16 in India.

It goes without saying that the mandatory mandate to hallmark gold and gold articles may put an end to the practice of cheating consumers by scruple fewer sellers pushing inferior quality products to buyers under the subterfuge of lower prices. Hence, the law should be treated as a watershed moment in ensuring consumers' right for buyers of gold articles as now they have insurance against being duped by sellers. The government, under the Consumer Protection Act, is duty-bound to legally protect the interest of buyers. By making hallmarking compulsory, the government now ensures the best interest of buyers of gold and gold articles as the law protect their rights with a legal mechanism in case of some traders trying to cheat them. To put things in perspective, jewellers mix metals like zinc, silver etc with gold to ensure the durability of the ornaments since gold as a metal is fragile and is susceptible to breaking. Based on the quantity of other metals present in the gold, the Bureau of India Standards (BIS) categorises the gold into 18 carats, 22 carats etc with each category denotes the purity of gold. To ensure 22-carat purity, the law stipulates that each gram of ornament should have 91.6% gold. For 18 carat the norm is 75% and for 14 carats the mandatory gold content is 58.5%. Though these quality stands were there for quite some time, these best practices were not practised widely. It is to ensure that these standards stipulated by BIS are observed without fail that the government is now making hallmarking compulsory. To provide hallmarking certificates the government has authorised numerous private agencies to test for purity and give certificates. Every hallmarked article should have the BIS hallmark label along with the purity of gold mentioned. Besides, names of the hallmarking agency and jewellery are also compulsory. Because of this labelling, in case of any foul play, the law enforce-



ment agencies can trace the culprits easily. In the future, besides BIS hallmarking, the articles will carry a six-digit unique identification number (HUID). By making hallmarking mandatory, the consumers stand to benefit at three levels. The first and foremost is that consumers can rest assured about the purity of gold they buy. The second benefit is the higher resale or exchange value of gold articles since no one can reduce the prices of hallmarked gold citing low quality as an alibi. Legal protection to buyers of gold and gold articles is the third benefit. As chairman of Malabar Gold and Diamonds, I can talk volumes about how consumers were being duped by some jewellers by pushing low-quality gold articles. To ensure that our customers get 100 per cent value for the money, we have been selling only BIS hallmarked gold, for the past 21 years. Such a principled stand helped us to grow in business in leaps and bounds in the past. Currently, only 30% of jewellers are selling BIS hallmarked gold. More, there are instances of jewellers cheating customers by selling duplicate hallmarked certificate aided and abetted by illegal certification agencies. Therefore, the government should regularly inspect all the agents involved in the hall-marking process to prevent any circumvention of the law. There are complaints from certain quarters that there are not sufficient numbers of agencies to certify the purity of gold. This is not correct. In fact, there are 965 hallmarking centres in the country and incidentally, most of them are not functioning to their full capacity now. If their services were utilised then there will not be any issues in getting hallmarking certificates. Hallmarking will also put an end to the widespread practice of smuggling gold into the country through illegal means.

The article is written by M. P. Ahammed Chairman, Malabar Gold & Diamonds

ROUND-UP

INFINITI Oman’s loyalty programme offers host of benefits for customers

The programme aims to attract and retain a larger pool of customers and to maintain the current customer base by building a closer bond

MUSCAT: INFINITI Oman, from the house of Suhail Bahwan Automobiles, has launched a loyalty programme that offers a host of benefits for its customers.

The programme aims to attract and retain a larger pool of customers and to maintain the current customer base by building a closer bond. The objective is also to influence and increase brand loyalty while building a healthy relationship with its customers.

A senior spokesperson at INFINITI Oman said, “The INFINITI owner loyalty program offers individuals who currently own an INFINITI vehicle many special benefits. We are happy to design this program and express our deep appreciation and gratitude to our customers for their brand loyalty.”

Customers who own an INFINITI in their respective names can qualify for this programme. Leased vehicle owners, fleet owners, LPO customers, ministry vehicles, ministry vehicles registered



on individual’s names cannot qualify for the loyalty programme.

The loyalty programme has been categorised into Diamond and Platinum segments. The qualification criteria for the Diamond segment is 2-3 INFINITI vehicles. The qualification criteria for the Platinum segment is four and more INFINITI vehicles.

Any existing INFINITI customer is eligible for the loyalty programme. An existing INFINITI vehicle (applicable for vehicles sold through Suhail Bahwan Automobiles) owner

buying his second or more INFINITI vehicle is also eligible.

The benefits of a loyalty programme are plenty. The loyalty bonus on the trade-in price of the INFINITI vehicle is OMR 300 for the Diamond category and OMR 400 for the Platinum category. A special 20 per cent discount on labour cost on vehicle service is available for both categories. A 55 per cent special discount for spare parts and accessories is available for the Diamond category and 60 per cent for the Platinum category.

The interest rate of 1.25 per cent less than the existing rate for the Diamond category and 1.50 per cent for the Platinum category if offered under the programme. As part of a special accessories package, window tinting is offered for the Diamond category, window tinting and paint protection for the Platinum category.

SBA is largely committed to supporting INFINITI Oman’s growth in the Sultanate through a major emphasis on customer satisfaction and by providing world-class after-sales

services in Oman. With a national network of more than 40 showrooms, service centres and parts outlets, SBA has further built upon its legacy of trust, excellent customer service and providing value for money to each of its customers.

INFINITI Motor Company Ltd. is headquartered in Hong Kong with representations in 50 markets around the world. The INFINITI brand was launched in 1989. Its range of premium automobiles is currently built in manufacturing facilities in Japan, the

United States, United Kingdom and China.

INFINITI design studios are located in Atsugi-Shi near Yokohama, London, San Diego and Beijing.

INFINITI is in the middle of a major product offensive.

The brand has been widely acclaimed for its daring design and innovative driver-assistance technologies. From the 2016 season, INFINITI is a technical partner of the Renault Sport Formula One team, contributing its expertise in hybrid performance.

PRIZE ACCOUNT

Maisarah Islamic Banking holds weekly and monthly draws of Prize Account

MUSCAT: As part of its expansive selection of comprehensive Islamic banking solutions, and to promote the culture of saving among customers nationwide, Maisarah Islamic Banking Services recently conducted weekly and monthly draws, announcing the winners of attractive cash prizes under its flagship Prize Account.

The Prize Account is a personal savings account that is based on the Islamic concept of Mudaraba. In addition to the expected profit of up to 2.5 per cent per annum (subject to the weightages applicable for each month), the account allows customers to win cash prizes distributed from the shareholders’ funds.

Commenting on the draws, Nasser Said Al Bahantah, Maisarah’s Chief Retail Banking Officer, said, “Each OMR 100 gives customers the chance to win cash prizes as per terms and conditions of the scheme. Winners are randomly selected by an automated system in line with the approved procedures for the prize draw.”

“We encourage our customers to save for unanticipated expenses, use their savings wisely, and always be prepared for unexpected situations. Hence, we introduced this scheme to cater to their needs and requirements. It is an incredible way to put aside funds and save for the future. As we pledge to offer Maisarah’s customers a prominent banking experience through a diverse selection of innovative Islamic products and outstanding services, we are providing saving facilities and we reward customers for it,” Al Bahantah elaborated.



“

We encourage our customers to save for unanticipated expenses, use their savings wisely, and always be prepared for unexpected situations. Hence, we introduced this scheme to cater to their needs and requirements

Nasser Said Al Bahantah
Maisarah’s Chief Retail Banking Officer

As per the prize scheme - valid through 31 December 2021, weekly prizes of OMR 100 each are granted to three winners from each branch, with a total number of 30 winners every week. There are also exclusive prizes for children in the monthly draws where one winner per branch is awarded OMR 100, with a total number of 10 winners every month. For Standard and Affluent Banking customers, there are monthly prizes of OMR 500 each for one winner per branch, with a total number of 10 winners every month. Meanwhile, Priority Banking Customers have the chance to win OMR 2,000 each for one customer from every branch, with a total number of 10 winners every month.

There are also Mid-year Grand

Prizes where three lucky winners from across the Maisarah branch network will win OMR 1,000 in the children category, OMR 5,000 in the Standard and Affluent Banking category, and OMR 10,000 in the Priority Banking category. Moreover, in the Year-end Mega Prizes, three lucky winners from across the Maisarah branch network will win OMR 2,000 in the children category, OMR 10,000 in the Standard and Affluent Banking category, and OMR 100,000 in the Priority Banking category.

Moreover, there are special prizes per branch where one winner per branch is granted OMR 1,000 during the Omani Women’s Day draw in October 2021. The scheme also marks the Omani National Day with exclusive National Day Prizes

of OMR 1,000 each for five winners per branch, with a total number of 50 winners in November 2021.

Showing impressive growth since the launch of its operations in 2013, the Islamic window of BankDhofar has demonstrated a high degree of product innovation with an expansive range of Sharia-compliant financial solutions that cater to the needs of its retail and corporate customers in different parts of Oman. As part of its future growth plan, Maisarah will continue to distinguish itself by focusing on outstanding service quality, developing and launching new innovative products, and investing in technology to provide the best customer experience through its expanding network of branches, ATM and CDM facilities.

NATIONAL BANK OF OMAN



More than 1,400 registered for NBO’s Innovation Incubator

MUSCAT: National Bank of Oman (NBO) has received more than 1,400 applications for its tech event of the year, Innovation Incubator. The initiative, a collaboration with the SME Development Authority, Oman Academy for SMEs, and Paradigm Consulting, will take 30 IT students and fresh graduates through a tailored three-month programme delivered by specially trained NBO employees.

In that time, they will be challenged to come up with ideas for a FinTech start-up and those that are successful will get the chance to pitch to potential investors.

Innovation Incubator is part of

the NBO’s active corporate social responsibility (CSR) programme. Through it, the bank continues to fulfil its long-standing commitment to the Sultanate’s young people with initiatives Outward Bound Oman and NBO’s Scholarship programme, offering merit-based scholarships to create opportunities for and empower young people from low-income families. By continuing to foster partnerships between the private and public sectors through a range of educational and youth-led programmes, the bank is fulfilling its goals to empower local talent and position Oman as a future-ready economy.

Eid Offer

25 REFILL COUPONS

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