

OMAN

Total foreign assets rise by 6.1 per cent

MUSCAT: The effective exchange rate index of rial fell by 1.4 per cent to 104.1 points as of the end of July compared to 105.6 points in the same period of 2019. The Sultanate registered an increase in narrow money supply (M1) by 7.8 per cent to reach RO 5.57 billion at the end of July. Total foreign assets of the Central Bank of Oman (CBO) rose 6.1 per cent, reaching RO 6.28 billion compared to the same period of 2019, when it stood at RO 5.92 billion. Meanwhile, broad Money Supply (M2) rose 10 per cent to reach RO 19.06 billion during the period as against RO 17.33 billion the previous year, according to data released by the National Centre for Statistics and Information.

DETAILS ON P11

ASIA

12 killed as bomb hits Afghan police

HERAT: A car bomb on Sunday targeting an Afghan police headquarters in the western province of Ghor killed at least 12 civilians and wounded more than 100, officials said. The attack took place in Feroz Koh, the capital of Ghor, a province that has not seen much violence compared to some other regions of the conflict-racked country. The ministry of interior said the car bomb detonated in front of Ghor police headquarters at about 11:00 am. "The terrorists detonated an explosives-filled car... as a result 12 civilians were killed and more than 100 people were wounded," the interior ministry said.

DETAILS ON P6

INSIDE



RUSSIA GETS INDIA NOD FOR SPUTNIK-V VACCINE TRIALS

P6



PANDEMIC BIGGEST HURDLE FOR ARDEN AFTER 'TECTONIC' ELECTION

P7

WEATHER TODAY

MUSCAT
MAX: 33°C
MIN: 21°C

SALALAH
MAX: 32°C
MIN: 22°C

NIZWA
MAX: 35°C
MIN: 17°C

SUNRISE 06.05 AM

PRAYER TIMINGS

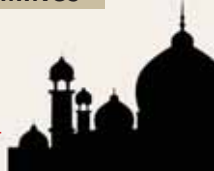
FAJR: 04:50

DHUHR: 11:57

ASR: 15:16

MAGHRIB: 17:44

ISHA: 19:54



Muscat Airport gets top health accrediton

STAFF REPORTER
MUSCAT, OCT 18

Muscat International Airport became the first airport in the Middle East to achieve the Airports Council International (ACI) Airport Health Accreditation, based on a programme designed to assist airports by assessing new health measures and procedures introduced as a result of the COVID-19 pandemic.

This certificate recognises Muscat Airport's commitment to prioritising

health and safety measures in accordance with industry best practices and international health and safety protocols.

"Health and safety have always been top priority for Muscat Airport. In achieving this global health accreditation, Muscat International Airport once again demonstrates its team's commitment in taking appropriate steps to reduce the risk of exposure at our airports," said Saud bin Nasser al Hobeishi, Oman

Airports' Deputy CEO.

"We are delighted to have achieved the ACI Airport Health Accreditation, which demonstrates the company's ongoing commitment to deliver safe and healthy travel experience at all times and in all circumstances. We will remain resilient in the post-COVID-19 environment while prioritising our customers and employee health and forging a new path forward as international air traffic begins to recover. On behalf of

Oman Airports, I would like to thank and congratulate our team at Muscat International Airport and the various security and civil stakeholders for all the hard work they have put in to enable us to achieve this important accreditation and to improve the travel experience at our airport, while maintaining a healthy and safe environment."

The Airport Health Accreditation programme was established to restore confidence in travellers about the

safety of airport facilities and the effectiveness of the precautionary measures implemented to prevent any risk to their health.

This accreditation is a recognition of all the COVID-19 measures that the authorities have been implementing at Muscat International Airport since the onset of the pandemic. It also consolidates the airport's commitment to uphold the best standards of health and safety at all airports in Oman and when serving its customers.

EXPATS CAN BUY UNITS IN HIGH-RISE BUILDINGS

VINOD NAIR
@vinot_nair

The Ministry of Housing and Urban Planning on Sunday announced a major decision which will boost the real estate sector in the Sultanate.

As per the decision No 357/2020 issued by Dr Khalfan bin Said al Shueili, Minister of Housing and Urban Planning, non-Omanis can purchase units in multi-storied commercial and residential buildings under the usufruct system.

"Sunday's decision is part of the move to stimulate investment in the promising real estate sector to achieve specific growth rates which enhance the performance of related activities and achieve sustainable development," the ministry said.

"There was a need to introduce a new product or policy to compensate for the decline that the real estate has been witnessing compared to last year," the under-secretary at the ministry said.

Muscat Governorate identified for the first stage

He stated that this system was introduced according to clear standards and controls consistent with the general policy.

He said that the Governorate of Muscat has been identified for the first stage, and the policy will be studied and reviewed in detail before extending it to other areas.

In the first phase, the decision is applicable to certain locations in Muscat, namely Bausher, Al Amerat, and Al Seeb.

The places which are open for non-Omanis to buy properties are Bausher (1-3), Al Khuwair (2), Ghala Heights (1-2), Wattayah (1-2), and Misfah (2), Amerat, Hashiya (1), Mahajj (Area 1), Madinat al Nahdah (2-5), Seeb (South Mawelah 5), Al Khoudh

(2) and Maabelah South (7).

The percentage of units sold to the expatriates should not exceed 40 per cent of the total number of units in a multi-storey commercial or residential building, and not more than 20 per cent of one particular nationality of the allocated percentage.

The buyer must be not less than 23 years of age, a resident of Oman for over two years at the time of application. The expatriate or his first-degree relative can own only one unit.

The owner can take benefit from the common or shared facilities in the building.

The owner will be allowed to sell the unit only after four years from the date of the purchase, while the property can be transferred to the legal heir in case of death.

The potential buyer can seek finance, including the mortgaging of the usufruct right, from any financial institution.

TURN TO P3



LAND OF COLOURS

The activities of the visual art exhibition under the title 'Land of Colours' organised by the Ministry of Culture, Sports and Youth, represented by the Omani Society for Arts, the collection of four artists from the Governorate of Dhofar, began on Sunday. The event was organised to celebrate Omani Women's Day and their pioneering role in all fields. — ONA

Iran announces end to UN arms embargo

TEHRAN: Iran announced on Sunday that the 10-year arms embargo by the UN Security Council had come to an end.

"As of today (October 18), all restrictions on the arms trade will end ... so that Iran can import and export all necessary military equipment again," the Iranian Foreign Ministry said in a press statement published by local media.

In September, the US declared unilaterally that the UN sanctions against Iran suspended after the international nuclear agreement of 2015 were valid again. The other veto powers in the UN Security

Council and Germany argue that the US cannot force the reinstatement of the sanctions, which is possible in principle, because it has withdrawn from the international nuclear agreement with Iran. The mechanism for returning to sanctions is set out in UN Resolution 2231 from 2015, which made the nuclear agreement international law.

With it, a member state can denounce Iranian rule violations before the Security Council and thus achieve the reinstatement of all UN sanctions within 30 days — without other members being able to prevent this with a veto. **SEE ALSO P5**





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■ THEYAZIN RECEIVES US AMBASSADOR



MUSCAT: His Highness Sayyid Theyazin bin Haitham bin Tarik al Said, Minister of Culture, Sports and Youth received Leslie M Tsou, US Ambassador to the Sultanate, on Sunday. The meeting reviewed the strong bilateral relations binding the Sultanate and the US and discussed existing cooperation in various fields as well as the topics of common concern in the cultural, sports and youth fields and ways of developing them to serve common interests. — ONA

Sultanate marks World Food Day

MUSCAT: The Sultanate, represented by the Ministry of Agriculture, Fisheries and Water Resources, marked World Food Day, which falls on October 16 every year, on Sunday.

The ceremony was held under the auspices of Dr Saud bin Hamoud al Habsi, Minister of Agriculture, Fisheries and Water Resources.

“The COVID-19 pandemic has imposed fundamental changes in the daily life of all peoples of the world. The pandemic has resulted in unprecedented challenges in the health system and a major decline in economic activities, in addition to impact on food production and its supply chains that led to financial losses for food producers and instability in the operations of food processing chains. It also led to scarcity in the provision of some food commodities and price fluctuations in the markets,” the minister said in the speech.

The minister also praised efforts made by the United Nations World Food Program in combating hunger, its distinguished contribution to peace and conflict resolution between peoples, and its pioneering role in preventing the use of hunger as a weapon in conflicts and wars, which culminated in the awarding of this year’s Nobel Peace Prize.

Nora Ourabah Haddad, Food and Agriculture Organization (FAO) Representative in the Sultanate gave a speech in which she stated that FAO marks the World Food Day every year on October 16 since the establishment of the organisation in 1945. “The World Food Day coincides this year with the 75th anniversary of the United Nations and FAO. It is celebrated under the theme ‘Grow, Nourish, Sustain. Together.’”

It is worth noting that the celebration of World Food Day 2020 aims to raise awareness of the theme ‘Grow, Nourish, Sustain. Together’. It also aims directly at highlighting food options that improve health and the food system and maintain habits that support them and appreciate food and its producers. — ONA

Blockchain Solutions & Services Announces a number of vacancies for Omani Nationals



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- Support Specialist [3]
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- Developer [1]

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Last Date to apply 31st October 2020

Majority says no to sending kids to schools: Survey

KABEER YOUSUF
[@kabeeryousef](https://twitter.com/kabeeryousef)

Majority of the parents said no to send their children to schools in an online survey and expressed concern over the safety as the new academic year in the Sultanate starts on November 1 amid no decline in COVID-19 cases.

“More than 2,500 comments we received and nearly 10 per cent of them agreed to the idea of opening schools now and whoever said yes is either a teacher or a working parent, according to the data supplied by the respondents. And some school managements also commented yes to the question,” said Sarfaraz Khan, the one who conducted the survey told the *Observer*.

“We are not willing to send our children till the number of cases worldwide reduces and the pandemic is brought under control,” said some parents.

The surveys sought the parents’ preference regarding the physical reopening of the school in November 2020 or January 2021 or April 2021 or after vaccination is made available in Oman.

If the schools open in November, parents were given options to choose from the ongoing online education or a mix of online and on-campus classes on alternate days or only on-campus classes or, theory classes through online platforms and practical classes and examinations in school and the like.

“As long as online classes are



helping the children in learning, I don’t think there’s any urgency in opening the schools soon at the cost of the children’s lives,” Mohammed Shafer, a parent said.

“If the schools want to open in November, they can opt for phased reopening such as senior classes first, middle school thereafter and finally KG and primary classes which is ideal for the schools as well as the children,” another parent said.

“We are all set to welcome students back to school in a safe and secure learning environment to its learners,” said Jamila Ashfaque, Principal of Brilliant Youth Private School (BYPS) a large private school operating from Seeb Wilayat. “We have always been

The survey conducted by the Board of Directors of Indian Schools in Oman sought the parents opinion on the phased opening and hybrid learning classes.

proactive and innovative in our approach to provide the best safety facility to all its students by devising various safety systems and approaches,” the principal of the school which has a perfect mix of students of various nationalities added.

While Alya al Rawahiyah, Neelam Shervani, Dershana Nair, Charmaine Dcunha, and Hanifa De Lord expressed their concerns over beginning schools in Oman in November, Poppy Philips supported the idea of opening schools in November.

“Definitely I will send my daughter to school. Other countries have led the way in this, if parents choose not to send their children then it is entirely up to them but to not allow face to face learning for anyone is wrong. I would send my daughter back in an instance confident that the school will follow procedures and the risk will be minimal,” Poppy Phillips said in the survey.

INVITATION TO TENDER



Sohar Aluminium LLC (SA), PO Box 80, PC- 327, Sohar, Sultanate of Oman hereby invites qualified Suppliers/Contractors for the following tender:

Tender No. :	2020-ENG-SOW-0045
Tender Title :	SAP Hardware Replacement
Scope :	Contractor shall Design, Supply, Installation of SAP Hardware and Software replacement along with licenses as per SA scope of work.
Tender No. :	2020-ENG-SOW-0072
Tender Title :	Fire Detection/Protection Upgrades
Scope :	Contractor shall Design, Supply, Installation of Fire Detection/Protection Upgrades along with approval from ROP/PACDA as per SA scope of work.
Tender No. :	2020-ENG-SOW-0074
Tender Title :	Warehouse 2 - Sun Shed
Scope :	Contractor shall Design, Supply, Installation of an Aluminium powder coated shed along approval from ROP/Civil Defence as per SA scope of work.

Kindly send your email and company profile to: tender@sohar-aluminium.com
For list of active tenders visit: <https://www.sohar-aluminium.com/en/content/tender-listing>

INFORMATION MINISTER LAUDS WOMEN IN MEDIA

MUSCAT: The Ministry of Information organised a ceremony to mark Omani Women's Day on Sunday. The ceremony was presided over by Dr Abdullah bin Nasser al Harrasi, Minister of Information.

In a speech on the occasion, Dr Abdullah said, "Under the leadership of His Majesty Sultan Haitham bin Tarik, we live a renewed renaissance, which is an extension of the renaissance established, with farsighted vision, by the late Sultan Qaboos bin Said."

Dr Abdullah pointed out that renaissance cannot be realised without an effort and that this effort is not made by men alone. Omani women have had strong presence in the field of development. It is with the cooperation of all—men and women—that Oman can flourish and have a prosperous, more pleasant and more brilliant future."

Dr Abdullah commended the great role undertaken by Omani women in the media at all times, especially when they played a praiseworthy role in spreading awareness about means of prevention of coronavirus (COVID-19).

The information ministry's celebration of Omani Women's Day reaffirms public appreciation for women's participation in serving society, developing it and contributing to all projects and efforts made to



Dr Abdullah bin Nasser al Harrasi, Minister of Information, honours women in a ceremony to mark the Omani Women's Day in Muscat on Sunday. — ONA

promote it, said Dr Abdullah.

The minister added that women's role is highly recognised at all levels of nation building, notably in the media.

During the ceremony, the ministry honoured a number of its women

employees and those in private media organisations who enriched the media experience at the domestic front and external arenas.

The ceremony was attended by Ali bin Khalfan al Jabri, Information

Under-Secretary at the Ministry of Information for Information, and Mohammed bin Said al Balushi, Under-Secretary of the Ministry of Information for Radio and Television.

— ONA

MoH celebrates Omani Women's Day

Under the auspices of Her Highness Sayyida Mona bint Fahd al Said, Assistant Vice-Chancellor for International Cooperation at Sultan Qaboos University, the Ministry of Health (MoH) marked the Omani Woman's Day online at the ministry's headquarters on Sunday in the presence of Dr Ahmed bin Mohammed al Saeedi, Minister of Health and Dr Fatma bint Mohammed al Ajmi, MOH Under-Secretary for Administrative, Financial and Planning Affairs.

HH Sayyida Mona said: "We are proud of the medical cadres in general and female health workers in particular during the exceptional circumstances

that we are experiencing."

She said Omani woman was and remains a symbol of sacrifice to build the society.

The minister said October 17 proves the leading role of Omani woman and it is recognition by the late Sultan, Qaboos bin Said, builder of Oman's modern renaissance, for her prominent role in driving the development along with the man since the onset of the blessed renaissance.

He also stressed that Omani woman is the main pillar in the society and the first stone in building the human at home, school, work and the whole society.

CBO honours women employees

MUSCAT: The Central Bank of Oman honoured its Omani female employees on the occasion of Omani Women's Day, which falls on October 17 each year. Umaima bint Ali al Balushiyyah, Manager of Communications and Corporate Relations Department (CCRD), confirmed that CBO pays great attention to women by enabling them to work in all sectors, noting that Omani women comprise over 40 per cent of the total workforce in CBO and commercial, specialised and Islamic banks combined, noting that the percentage of Omani women in CBO alone exceeds 34 per cent. "Omani women have received their fair share of attention, care and empowerment in CBO by assuming leadership roles, such as the Vice-President of Technical Services, Vice-President of Investment and Market Operations and Vice-President of Internal Auditing. This is alongside a number of supervisory, leadership and professional positions", noting that the continuous support provided by CBO's Executive Management to its Omani women employees.

■ MINISTER RECEIVES QATARI, NETHERLANDS ENVOYS



MUSCAT: Dr Saud bin Hamoud al Habsi, Minister of Agriculture, Fisheries and Water Resources received Jassim bin Abdulrahman al Thani, Ambassador of Qatar, in his office on Sunday.

The meeting discussed cooperation between the Sultanate and Qatar in agriculture, fisheries and water resources, as well as means of enhancing relations and joint

cooperation between the two countries.

The minister also received Laetitia van Asch, Ambassador of the Netherlands to discuss developments in agriculture and water sectors. They discussed cooperation in agriculture and water resources, besides discussing means of promoting relations and joint cooperation between the two countries. — ONA

Air passengers reach 3.72 million

MUSCAT: The total number of passengers travelling through airports in the Sultanate (Muscat, Salalah, Suhar and Duqm) at the end of July 2020 reached 3.72 million passengers.

The number of flights landing and departing at the end of July 2020 reached 26,405, according to the latest data released by the National Centre for Statistics and information (NCSI).

The total number of passengers at Muscat International Airport fell by 64.2 per cent to 3.34 million passengers at the end of July 2020, over the same period of the previous year. Meanwhile, the total number of flights

at Muscat International Airport also fell by 59.7 per cent to 27,103 flights at the end of July 2020, from 67,309 flights for the same period of 2019.

The number of international flights at Muscat International Airport was 24,792 at the end of July 2020, a fall of 59.6 per cent over the same period of 2019. The total number of international passengers at the Muscat International Airport fell by 64.4 per cent to 3.10 million passengers. This included 1.50 million passenger arrivals, 1.59 million passenger departures, and 6,435 passenger transits.

Domestic flights at Muscat International Airport declined to 2,311 flights in July against 5,867 flights for the same period of 2019. The arrival and departure of domestic flights fell 60.9 per cent and 60 per cent. The total number of domestic passengers at Muscat International Airport fell by 61.2 per cent to 246,758 passengers at the end of July 2020 against 635,905 passengers for the same period of the previous year. This included 122,536 passenger arrivals and 124,222 passenger departures, the NCSI report showed.

— ONA

No down payment for buying flats



There will not be any down payment for loans to buy flats in multistorey buildings. This announcement is for the existing units only and for lease for 50 years with an option for renewal

SALEEM AL BALUSHI

Deputy DG, Ministry of Housing

KABEER YOUSUF

@kabeeryousef

The decision to offer flats for sale in select areas of Muscat to non-Omanis has been welcomed by expats in the Sultanate. Perpetual succession, resale and availability of bank loans from any bank with no down payment have been lauded by people from various walks of life. An official said the Ministry of Housing would clarify on continuation of residency permit for buyers later.

"There will not be any down payment for loans to buy flats in multistorey buildings. This



announcement is for the existing units only and for lease for 50 years with an option for renewal", Saleem bin Hassan al Balushi, Deputy Director-General of Real Estate Development at the Ministry of Housing, told the *Observer*.

"These houses are offered to those who already have residency permit and a visa. There have been many queries about this new rule and a lot will be clarified soon via twitter account of the ministry of Housing," Al Balushi added. However, some raised the concerns on availing residency permits to continue living in these flats as the announcement was not very clear on this point.

"The main concern is on residency

permit after buying the flat here", said Azra Aleem, who has been living here for more than 40 years.

"For those who live in the Sultanate for many years, buying a house on loan is not a bad thing but continuity is a grey area which needs to be clarified," others said.

As per a ministerial decision of 2012, expatriates in Oman were allowed to buy properties only in Integrated Tourism Projects.

The present decision to allow ownership of properties for non-Omanis outside ITCs will have a major impact as expatriates officially constitute around 41 per cent of the total population, with a sizable number of potential buyers.

Expats can buy units in high-rise buildings

FROM PAGE 1

The conditions include that the building should have a minimum of four floors or above, the number of rooms in each residential unit should have be minimum two, including facilities such as toilets and a kitchen.

The real estate units should be situated far from the existing residential neighbourhoods to preserve the privacy of the community

and in line with the demographic composition.

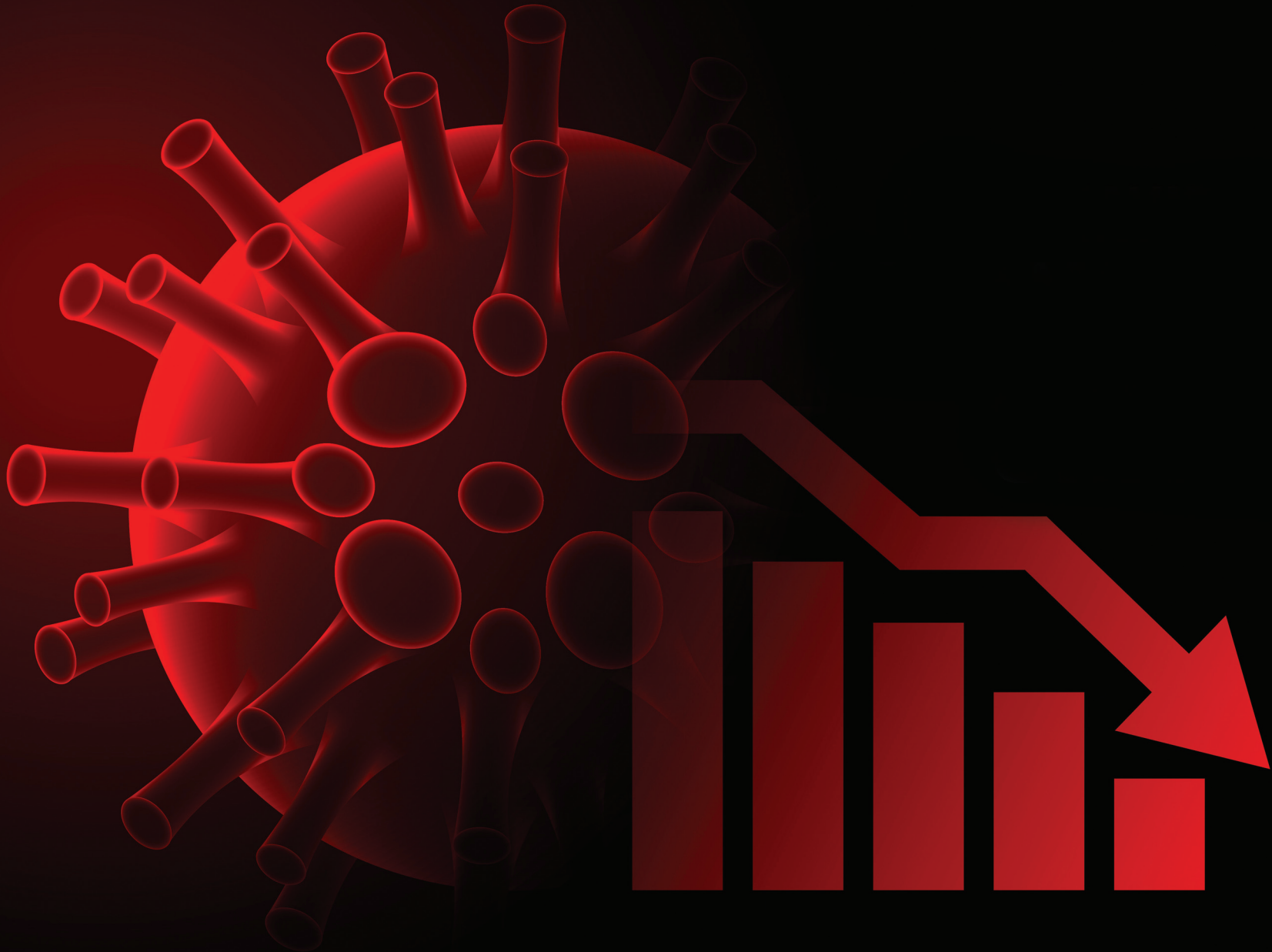
The building should be not less than four years from the date of completion of work and only fully completed projects can be put for sale.

Both the seller and the buyer will pay three per cent, each of the unit's total value as a registration fee.

The usufruct agreement is valid for 50 years, which can be renewed, but

should not exceed 99 years.

Speaking to the *Observer* earlier, a top official from a real estate company, Aqar, said: "The decision to allow expatriates to own properties outside ITCs is one of the much-awaited in the construction sector. We expect our type of properties to be included in this decision and it will also benefit the construction sector."



TINY VIRUS HOLDS THE PURSE STRINGS

SAMUEL KUTTY
@samkuttyp

If you ask anyone how the coronavirus changed lives, answers vary from financial losses and job cuts to different lifestyle and working. For children, it is a challenging time as schools are closed and classes held online.

Although the pandemic has appended our lives in many ways, the fact is that the unseen microbe has made some obvious changes, especially in spending.

A recent Facebook post read, "At first my savings occurred naturally as there was less opportunity to leave the house and do activities, but seeing how much I was able to save made me realise that I had been spending my money much more carelessly than I was aware. Now I have a plan to save and get myself ahead."

Some of those savings can be attributed to the fact that people stayed home and didn't do things like going abroad to spend annual vacation, stay in hotels or dine out.

Tariq al Lawati says he could save a substantial amount in just two months as his annual tour plan was cancelled due to the pandemic.

"Every year, my family of five would go to different foreign destinations to spend summer holidays spending a good amount of money. This year, due to the pandemic, we stayed home, that too without much expenditure", said Tariq.

Consumers have recognised, albeit belatedly, that current shopping patterns were not based on critical need but driven by a market economy and often fed by an aggressive advertising machine.

Edwin Gomez has a different tale when he speaks about what the pandemic helped him develop money saving skills.

"Against our normal shopping habit, we have learned to go to the grocery store not everyday, but once a week, which means meal planning and shopping with an essential list," he said.

While Arun Srivastava said he saved money not only on several fronts including travel and food but also on his grooming.

"I was spending a lot of money on weekend travel and food. Once the pandemic hit, I had to start cooking for myself and travel coming to a complete halt," he said.

But Mubarak al Wahaibi said his utility bills have gone up in the recent months due to staying home.

"My bills for electricity and water have almost doubled as we spend more time indoors unlike before the outbreak of the pandemic. All are at home now", he said.

According to experts, the main objective for families during this time of pandemic is to preserve cash flow flexibility, regardless of whether somebody has extra finances or they are directly impacted.

"A lot of the money that well-off people aren't spending right now is money that lower-paid people would normally receive as income. What is good for a wallet is don't overspend on anything even if they are essentials. But if you still find yourself frequently ordering takeout, try cutting back and cooking more meals at home," advises Dr Rohit Sharma, a financial expert.

IF THERE IS ANY UPSIDE
TO COVID-19, IT MAY
BE PEOPLE NOW
SPEND MONEY ONLY
ON ESSENTIAL THINGS

In brief

■ NICOSIA

TURKISH
CYPRIOTS VOTE
AMID TENSIONS

Turkish Cypriots in the divided island's north were heading to the polls in the run-off for president on Sunday, in a race between the pro-unification incumbent and the prime minister, who advocates a two-state solution. Around 200,000 people are eligible to choose between independent incumbent Mustafa Akinci and Prime Minister Ersin Tatar from the conservative National Unity Party (UBP), after both failed to gain an absolute majority in the first round last week. Akinci received 29.8 per cent of the votes in the first round, according to state broadcaster BRT, while Tatar received 32.3 per cent. — dpa

■ WASHINGTON

TRUMP GAFFE
DEMOTES
MACRON

President Donald Trump likes to make fun of his rival Joe Biden's verbal lapses but on Saturday he made his own goof as he took a pot shot at French President Emmanuel Macron and effectively demoted him. Trump's error downgrading Macron to prime minister came as he spoke at a campaign rally in Michigan, one of a flurry of stops he is making in the final three weeks of the presidential race as he trails Democrat Biden in the polls. — AFP

■ BERLIN

GERMANS SATISFIED
WITH VIRUS
MANAGEMENT

Over two thirds of Germans say they are mostly satisfied with the federal government's management of the coronavirus pandemic, according to a survey conducted by the opinion research institute Kantar on behalf of the *Bild* and *Sonntag* newspaper. — dpa

Iran: UN arms embargo
on Tehran has been lifted

TEHRAN: Iran said a long-standing UN embargo on arms sales to and from the Islamic republic expired on Sunday in line with a 2015 landmark nuclear deal with world powers from which Washington has withdrawn.

Tehran, which could now purchase weapons from Russia, China and elsewhere, has hailed the development as a diplomatic victory over its arch enemy the United States, which had tried to maintain an indefinite freeze on arms sales.

"As of today, all restrictions on the transfer of arms, related activities and financial services to and from the Islamic Republic of Iran... are all automatically terminated," the foreign ministry said in a statement.

The embargo on the sale of conventional arms to Iran was due to start expiring progressively from Sunday, October 18, under the terms of the UN resolution that blessed the 2015 nuclear deal between the Islamic republic and world powers.

"As of today, the Islamic Republic may procure any necessary arms and equipment from any source without any legal restrictions, and solely based on its defensive needs,"



the ministry added in the statement sent out on Twitter.

It insisted that under the terms of the deal, struck with the United States, China, Britain, France, Germany and Russia, "the lifting of arms restrictions and the travel ban were designed to be automatic with no other action required."

US President Donald Trump withdrew his country from the nuclear deal in 2018 and has unilaterally begun reimposing sanctions on Iran.

But Washington suffered a

setback in August when it failed to win support from the United Nations Security Council to indefinitely extend the arms embargo.

It was "a momentous day for the international community," the Iranian ministry said on Sunday, adding the world had stood with Tehran "in defiance of the US regime's efforts".

But it stressed that "unconventional arms, weapons of mass destruction and a buying spree of conventional arms have no place in Iran's defence doctrine". — AFP

End of the party: Paris
empties under curfew

PARIS: Shortly before the clock struck 9 pm on Saturday, restaurant shutters in Paris came down and people dashed home to beat a strict new curfew to battle the coronavirus outbreak.

Police patrolled streets which would ordinarily be bustling with party-goers to enforce the new anti-mingling measure as the country notched up a record of more than 32,000 positive COVID-19 tests in 24 hours, with 1,868 people in intensive care.

Densely-populated Paris has been an infection hotspot, with bars already shuttered since October 6 although restaurants and other establishments that serve food were allowed to stay open.

Alcohol sales are prohibited from 10 pm and face masks are compulsory in public both indoors and outside.

But there has been concern over people, especially youngsters, flouting face coverings and social distancing rules to

gather in groups on restaurant terraces and in other public places.

This prompted the government to announce a 9 pm to 6 am curfew for Paris and a dozen other French cities — some 20 million inhabitants in all — and impose a limit of six on home gatherings blamed for a large proportion of new infections.

The curfew will remain in place for at least four weeks.

At 10 pm on Saturday, the streets of the City of Light were eerily empty apart from a few stragglers risking a 135-euro (\$158) fine unless they can provide a certificate to show they have good reason to be out and about.

"I'm coming back from the hospital Curie where my daughter is being operated on. They gave me this proof," one man tells a group of police officers, presenting a piece of paper.

— AFP

The Ministry of Agriculture,
Fisheries Wealth and Water Resources
Tenders Notice

The Ministry of Agriculture, Fisheries Wealth and Water Resources
Announces the following Tenders :-

Tender No.	Description	Tender documents price (R.O)	Class	Last date for collection of documents	Last date for Submission of documents
531/2020-52	Unmanned Aerial Vehicles (UAVs) for Spray Applications for the Integrated Management of Red Palm Weevil Programme	25/-	Specialized	Wednesday 4/11/2020	Tuesday 24/11/2020
532/2020-53	Remote Sensing Device for the Integrated Management of Red Palm Weevil Programme	25/-	Specialized	Wednesday 4/11/2020	Tuesday 24/11/2020

- Interested Companies registered with Tender Board (in the above mentioned Grade) may obtain Tender documents from the E-Tendering website: <https://etendering.tenderboard.gov.om> against non-refundable payment as mentioned above for each set of document.
- The value of the document will be paid & submitted on line on given website.
- The Tenderer should enclose scan copy of Bank Guarantee issued by any bank in the Sultanate of Oman (as required in the tender), and addressed to the Ministry of Agriculture, Fisheries Wealth and Water Resources.
- All correspondence pertaining to the tender inquiry must be online at e-tendering System.
- All correspondence pertaining to the e-tendering System technical support must be directed to the following helpdesk email address and phone number: +968 24166670 or etenderhd@ita.gov.om
- Note: Bid Submission will be online only. Scan Copy of Tender Bond needs to be attached in system.

TENDERS COMMITTEE
Ministry of Agriculture, Fisheries Wealth and Water Resources

Muscat Municipality
Announcement No. 49/2020

Muscat Municipality invites interested companies to the following bidding :

Serial	Bidding No.	Bidding Description	Document Fee	Deadline for inquires Submission	Deadline for obtaining Bidding Docs.	Deadline for Submission
1	Re- Bidding AB/9/2019	Promoting & Selling of the book "Cities for People"	OMR 30/-	8/11/2020	17/11/2020	18/11/2020

Registered companies with Muscat Municipality are invited to participate in the above bidding as the following:

- Pay the specified document fee for the requested bid via bank deposit to MM's Bank account (0423010702710024) Bank Muscat.
- A copy of the transaction's receipt MUST be sent to the following e-mail (MM.PC@mm.gov.om), provided with the company data (name and bid number, delegate name, phone number, mobile number, email address approved by company).
- The tender form will be provided to the company via email.
- Submitted offers must be accompanied with a bond mentioned in the tender form valid for a period not less than (120) 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). In a box located in Third floor at Directorate General of Quantity Surveying and Contracts in Muscat Municipality, Head Office, Darsait.

NOTES:

- Companies which not registered in MM 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 (cm@mm.gov.om).
- 10:00 AM** on the above mentioned date, is the last timing for receiving bids. Offers submitted after the above mentioned date & Time shall not be accepted for any reason.
- Muscat Municipality has the right to accept or reject any offer without assigning any reason.

Website: www.mm.gov.om

TENDERS ANNOUNCEMENT

THE MAZOOON ELECTRICITY COMPANY (MZEC) INVITES THE FOLLOWING TENDERS:

Tender No	Description	Last Date of Purchasing	Last Date for Submission	DCRP Grade	Type of Participation	Tender Price R.O
26/MZEC/2020	PRIMARY SUBSTATIONS MAINTENANCE SERVICES IN AL DAKHILIYAH GOVERNORATE <i>THE SITE VISIT WILL BE ON 25/10/2020 AT 9:00 AM IN NIZWA OFFICE</i>	22/10/2020	10/11/2020	B	LOCAL	380
27/MZEC/2020	PRIMARY SUBSTATIONS MAINTENANCE SERVICES AT SOUTH BATINAH GOVERNORATE <i>THE SITE VISIT WILL BE ON 26/10/2020 AT 9:00 AM IN RUSTAQ OFFICE</i>	22/10/2020	10/11/2020	B	LOCAL	305
28/MZEC/2020	PRIMARY SUBSTATIONS MAINTENANCE SERVICES IN NORTH SHARQIYAH GOVERNORATE <i>THE SITE VISIT WILL BE ON 27/10/2020 AT 9:00 AM IN MZEC IBRA OFFICE</i>	22/10/2020	10/11/2020	B	LOCAL	240
29/MZEC/2020	PRIMARY SUBSTATIONS MAINTENANCE SERVICES IN SOUTH SHARQIAH GOVERNORATE <i>THE SITE VISIT WILL BE ON 28/10/2020 AT 9:00 AM IN MZEC SUR OFFICE</i>	22/10/2020	10/11/2020	B	LOCAL	300

- Interested companies registered with DCRP and Tender Board and having a valid Registrations may obtain tenders documents through scm.tenders@mzec.co.om.
- Value of each tender document copy is non-refundable.
- Due to covid-19 all offers shall be submitted via the following email mzec-offerssubmission@MZEC.co.om.
- The tenderer should enclose a bank guarantee issued by any bank in the sultanate of Oman for the value of 1% of tender price valid (90) days as a bid bond and addressed to the chairperson of the (Internal Tender Committee) of Mazoon Electricity Company S.A.O.C and any offer is not including the bond will be rejected immediately.
- The completed tenders should be send the offers before 10:00 am on the assigned closing date for submission of the tender.
- The priority of the awarding will be given to those bidders who assure recruitment of the maximum numbers of Omani staff and utilizing Omani products.
- The related parties only are invited to attend the tender opening meeting based on the assigned date.
- All Clarifications are to be sent to the email address: MZEC-Clarification@mzec.co.om and the Last date for receiving vendor's clarifications for tenders on 28/10/2020.**
- Mazoon Electricity Company S.A.O.C. is not bound to accept the lowest tender.

(WE LIGHT...WE CARE)

Tenders & Contracts Section : (+968) 25371366 / 25371067 / 25371070

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mzec.nama.om





Philippines to investigate virus outbreaks among seafarers

MANILA: The Philippines is investigating COVID-19 (coronavirus) outbreaks on ships that changed crews in Manila, after several sick crew members have arrived in Australia recently.

Transportation Assistant Secretary for Communication Goddess Libiran said on Sunday that the department's security administration is organising a panel for an inter-agency investigation.

The probe comes after at least nine infections were recorded among crews of the Vega Dream and the Patricia Oldendorff that recently arrived from the Philippines in the state of Western Australia.

Transportation Assistant Secretary Narciso Vingson said in a statement that stricter protocols in crew-change hubs may be put in place, depending on the result of the probe.

Vingson said the infections may have occurred before the government standardized testing in a new facility it opened in Manila's port last month for arriving and departing Filipino seafarers. Before that, manning agencies were

“operating on their own and maybe lacking in monitoring,” Vingson said.

The Philippines supplies about a quarter of the world's merchant marine workforce.

The Western Australian state government last week raised concern over outbreaks aboard bulk carriers and asked the federal government for assistance to ensure no more infected crews arrive from Manila.

Some Filipino seafarers who have tested negative before boarding the vessels have tested positive upon arrival in WA ports.

On Saturday, Western Australia reported two new COVID-19 diagnoses of crew members on separate bulk carriers from the Philippines.

Vessels had been diverting to the Philippines to facilitate crew adjustments after the pandemic closed borders and restricted flights.

The transportation department on Saturday announced the activation of crew change hub at the Port of Cebu in central Philippines for arriving and departing seafarers.

— dpa

Russia receives approval for Sputnik-V trials in India

NEW DELHI/MOSCOW: The Russian Direct Investment Fund (RDIF) and Dr Reddy's Laboratories Ltd have received renewed approval to conduct late-stage clinical trials in India of the Russian COVID-19 vaccine, the sovereign wealth fund said on Saturday.

Large-scale trials of the Sputnik-V vaccine in India were first announced and then knocked back by Indian regulators, who said the scale of Phase I and II trials conducted in Russia earlier this year was too small, requesting that they be repeated.

Following a new agreement, India will now carry out an adaptive phase II and III human clinical trial involving 1,500 participants, RDIF, which is marketing the vaccine abroad, said on Saturday. Under the deal, Dr Reddy's will conduct the clinical trials and, subject to approval, distribute the finished vaccine in India. RDIF will supply 100 million doses to Dr Reddy's.

Russia, the first country to grant regulatory approval for a novel coronavirus vaccine, is also conducting Phase III trials of Sputnik-V in Belarus, Venezuela and the United Arab Emirates. RDIF has reached agreements with Indian manufacturers to produce 300 million doses of the shot.

A Phase III trial involving 40,000 participants is currently underway in Moscow, with 16,000 people



India will now carry out an adaptive phase II and III human clinical trial involving 1,500 participants. — Reuters

having already received the first dose of the two-shot vaccine.

Interim results are expected to be published in early November.

Indian regulators have agreed to incorporate data, provided by Russia on a weekly basis, from the Moscow trial, a source close to the deal told Reuters.

Russia has also reached an

agreement with the biotechnology department of India's Science and Technology Ministry to use its laboratories as a base for the Indian clinical trial, the source said.

The Indian government had begun identifying about 300 million people who would be given the vaccine first when it is ready.

The Times of India said that

frontline health and sanitation workers, police officials and elderly people with co-morbidities will get the vaccine on priority.

The plan, which is still in the draft stage, aims to cover 23 per cent of the population in the first phase. The final plan is likely to be ready by end October-November, the report said.

— Reuters

■ THAI PROTESTS PERSIST



Pro-democracy protesters learn hand gestures and signs to communicate with one another in Bangkok on Sunday, as they continue for the fourth consecutive day to defy an emergency decree banning gatherings. — AFP

Singapore's face scan plan sparks privacy fears

SINGAPORE: Singapore will become the world's first country to use facial verification in its national ID scheme, but privacy advocates are alarmed by what they say is an intrusive system vulnerable to abuse.

From next year, millions of people living in the city-state will be able to access government agencies, banking services and other amenities with a quick face scan.

This biometric check will do away with the need to remember a password or security dongle when performing many everyday tasks, its creators say.

It is part of the financial hub's drive to harness technology, from ramping up the use of electronic payments to research on driverless transport.

“We want to be innovative in applying technology for the benefit of our citizens and businesses,” Kwok Quek Sin, who works on digital identification at Singapore's technology agency GovTech, said.

Facial verification has already been adopted in various forms

around the world, with Apple and Google implementing the technology for tasks like unlocking phones and making payments.

Governments have also deployed it at airports for security checks on travellers.

But Singapore's rollout is one of the most ambitious yet, and the first to attach facial verification to a national identification database.

The technology captures a series of photos of a person's face in various lights.

These images are matched with other data already available to the government such as national identity cards, passports and employment passes.

Safeguards ensure the process is secure, said Lee Sea Lin of digital consultancy Toppan Ecquaria, which is working with GovTech to implement the technology.

“We want to have assurance that the person behind the device is a real person... and that it is not an image or a video,” Lee said. — AFP

SHORT TAKES

SHANGHAI

Biosecurity law to prevent infectious diseases

China's top legislative body passed a new biosecurity law aimed at preventing and managing infectious diseases, state news agency Xinhua reported.

The National People's Congress Standing Committee voted to adopt the law, according to Xinhua, and it would come into effect on April 15, 2021.

The law would establish systems for biosecurity risk prevention and control, including risk monitoring and early warning, risk investigation and assessment, and information sharing.

It would also have provisions to prevent and respond to specific biose-



curity risks, including major emerging infectious diseases, epidemic and sudden outbreaks, and biotechnology research, development and application, reported Xinhua. —Reuters

HANOI

Barracks hit by landslide; 22 missing

A landslide early on Sunday left at least 22 military personnel missing in Vietnam's central province of Quang Tri, the government said, in what could be the largest military loss in peacetime as the country battles the worst flooding in years.

Intense rainfall since early October has caused floods and mudslides that have killed more than 70 people in central Vietnam, with more heavy rain expected over the next few days.

The landslide hit the barracks of a unit of Vietnam's 4th Military Region, the government said in a



statement on its website, days after another landslide killed 13 people, mostly soldiers, in the neighbouring province of Thua Thien Hue. —Reuters

HERAT

12 killed as car bomb targeting Afghan police

A car bomb Sunday targeting an Afghan police headquarters in the western province of Ghor killed at least 12 civilians and wounded more than 100, officials said.

The attack took place in Feroz Koh, the capital of Ghor, a province that has not seen much violence compared to some other regions of the conflict-racked country.

The ministry of interior said the car bomb detonated in front of Ghor police headquarters at about 11:00 am.

“The terrorists detonated an explosives-filled car... as a result 12



civilians were killed and more than 100 people were wounded,” the interior ministry said.

Juma Gul Yakooobi, a Ghor health official, said victims also included members of security forces. —AFP

She rolls up her sleeves in Duqm

As Duqm has been currently undergoing several major infrastructure development projects, its future is undoubtedly promising. All those projects will certainly enrich the national economy and promote the Special Economic Zone at Duqm as a key investment and tourist destination in Oman. With all the different opportunities of investment and development on offer for investors, the area will be totally revamped to be another world-class unique attraction in the Sultanate.

What is actually thrilling is the remarkable contribution of young male and female Omanis who are playing a major role in developing Duqm. Being in that remote part of the country, which is over 550 km from Muscat is by itself a challenge! Yet, Omanis working there are sacrificing the luxuries of life just for the sake of being part of the change taking place in Duqm; it's behind their unlimited thrill and interest.

Having Omani women rolling up their sleeves in Duqm marks a sense of pride for all. Salute to all those women for leaving no stone unturned to play their role along with the government in the mission of building Duqm. It is wonderful how they are harmoniously complementing with their men counterpart and working in different fields and positions as organs of the



Abdulaziz Al Jahdhami
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IT IS WONDERFUL HOW WOMEN ARE HARMONIOUSLY COMPLEMENTING WITH THEIR MEN COUNTERPART AND WORKING IN DIFFERENT FIELDS AND POSITIONS

same body. All are competing towards achieving a common objective; serving the nation and people of Duqm. They spare no effort to bring their best in delivering and achieving their missions.

In view of the significant role played by the people of Oman in the nation-building process, late Sultan Qaboos said: "The success of the human experience is the result of constant endeavour, commitment, will and a sense of responsibility. No nation can realise its goals unless its people work together to build its future and develop its potential. We are confident that all of you — both men and women — will play your part in developing and building up this Omani enterprise, reinforcing its roots and raising its structure".

Believing in Omani women as an essential partner in developing Oman, His Majesty Sultan Haitham bin Tarik remarked, "Citizens' partnership in molding the country's present and future is a basic pillar of national action where we hope that women will enjoy their rights as guaranteed by law, and that they will work in different fields along with men, in serving their country and society. We reiterate our continuous patronage of these national fundamentals, which cannot be compromised".

Duqm stands as just a case in a point, mirroring the hard work and dedication of Omani women

as well as their competency not only to contribute, but to lead such outstanding development plans and one-of-a kind projects too.

This proves how much competent and reliable Omani women are whenever and wherever are required. They have proven their abilities and willingness to stand always firm and confident in every role they play in shaping the prosperous future of Oman.

Reflecting on her experience of working in Duqm, one of the Omani female employees, who commutes to Duqm on weekly basis, stated, "Being a female working in Duqm is a blessing unlike how others regard it as a challenge. The working environment in Duqm is very inspiring and colleagues are very supportive. Despite the challenges we face in Duqm, I pride myself for being one of the first Omani women working in the Special Economic Zone at Duqm and witnessing the different phases of growth in Duqm. In return, this helped me develop my personal and professional expertise to contribute to the process of building Duqm".

Evidences of successful Omani women are obviously many. Thanks to late Sultan Qaboos who reposed trust on Omani women since the early days of his reign as he called upon Omanis to shoulder the responsibility of the nation-building process with the government.

CRIPPLED BY POLIO

Pakistan impedes global polio victory after Africa triumph

ZIA KHAN

The biggest regret in Rauf Khan's life is that he did not open the door when polio vaccinators knocked. The 40-year-old father of five in the north-western Pakistani city of Peshawar blames himself for the miseries of his youngest daughter who has been crippled by polio.

"I was shocked almost to death when I learned my child will never walk," Khan said about 20-month-old Nida Rauf, who was diagnosed with the disease in last December.

Nida is bed-ridden with no chance of recovery. Khan's family had missed out on periodic vaccination because they have been travelling between their hometown in the country's erstwhile tribal regions and Peshawar where they now live.

Nearly 300,000 health workers undertake UN-funded door-to-door campaigns routinely to give polio vaccines to every child under five as part of global efforts to stamp out the disease.

Pakistan, is one of the last two countries where polio still exists, along with neighbouring Afghanistan, after eradication from the African

continent this year. The South Asian nation with a population of around 220 million was once at the brink of eradicating the disease in 2017 when only eight new infections were registered during the entire year.

The decline was hailed as

The momentum we had in previous years was broken by driving the focus away due to the transition

SAFDAR RANA
Doctor

achievement compared to 306 new cases in 2014, the year when the country began a series of military offensives against militants. Militants linked to the Taliban have killed more than 80 health workers and security forces guarding them since 2012, calling the vaccination a Western conspiracy to sterilise people.

"This has been the biggest hurdle," said Doctor Safdar Rana, who spearheads Pakistan's battle against the disease, ahead of World Polio Day on Saturday.

Rana and his team of experts are worried about a resurgence that happened in 2019 when 147 new infections were reported, prompting the World Health Organisation (WHO) to advise Pakistan to declare a health emergency.

The UN health agency warned Pakistan at the end of the last year that polio could become an epidemic again.

Things got worse this year when the outbreak of coronavirus pandemic forced Pakistan to suspend vaccination campaigns for several months.

Nearly 80 new cases have been reported in the first nine months of this year and there are fears numbers could go beyond 2019 figures when the consolidated yearly data is compiled.

The resurgence was part because of opposition by clerics and part due to a political transition that took place in 2018 when a new government took the office, Rana said.

"The momentum we had in previous years was broken by driving the focus away due to the transition," Rana said in an interview at his office in the capital Islamabad.

As coronavirus' spread has subsided somewhat in Pakistan, the door-to-door vaccination campaigns were resumed from September, targeting nearly 40 million kids, Rana said. — dpa

COVID LIMITS

Pandemic biggest hurdle for Ardern after 'tectonic' election

PRAVEEN MENON

Jacinda Ardern's landslide election win gives her a mandate for the transformational change she has been promising New Zealand for three years, but the COVID-19 pandemic may limit what she can actually do.

The prime minister's signature achievement in all but eliminating the new coronavirus from the Pacific island nation through strict lockdowns propelled her to victory on Saturday. But this approach may also hinder the recovery New Zealanders are hoping for and the progressive policies Ardern champions.

The general election was "tectonic," and with this mandate, Ardern "needs to deliver," said Richard Shaw, professor of politics at Massey University. Up early on Sunday, hours after delivering the biggest win in half a century for her centre-left Labour Party, Ardern was dealing with the pandemic again as a new infection sprang up, ending a two-week coronavirus-free run.

New Zealand had been free of community cases for more than 100 days until new infections emerged in Auckland in August. The new case is unlikely to spread further, health officials said, but it highlighted the risk the nation of 5 million faces as it pours its efforts into keeping the raging pandemic off its shores.

Ardern has assigned NZ\$62 billion (\$41 billion) to COVID-19 recovery this year, most of it on wage subsidies to avoid massive job losses. She deployed



New Zealand Prime Minister Jacinda Ardern speaks at the Labour Party election night event as she claims victory in the general election, in Auckland. — Reuters

LOCKDOWNS HAVE CRIPPLED THE TOURISM-CENTRED ECONOMY AND HOBBOLED HER EFFORTS TO TACKLE HOMELESSNESS AND INEQUALITY

business loans and rent freezes, and eased some tax requirements. But with no plans for major tax reform and revenue shrinking from tourism and immigration, two of New Zealand's top money generators, there are questions over how the government can achieve its social and economic goals.

"There is not a huge pot of money available outside of the COVID response," said Brad Olsen, senior economist at Wellington-based economic consultancy firm Infometrics. "So you do wonder what

issues have to take priority and how they can achieve transformational change while also ramping up the COVID-19 response," he said.

With net core crown debt forecast at NZ\$201 billion (\$133 billion), or 55 per cent of gross domestic product by 2024 — up from less than 20 per cent before the pandemic — Ardern's borrowing options are shrinking. New Zealand governments of all stripes have traditionally sought to keep debt below 20 per cent of GDP.

— Reuters

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AL HARTHY TRIUMPHS IN GT OPEN DEBUT WITH PRO-AM VICTORY AND PODIUM

MUSCAT: Ahmad al Harthy and Tom Canning made an absolutely dream debut in the International GT Open at Spa-Francorchamps in Belgium on Saturday, 17th October, with a truly sensational Pro-Am victory for Oman Racing and a richly deserved top three finish overall in race one of the weekend.

Bearing in mind Al Harthy has been away from the race track since March due to the impact of the global COVID-19 pandemic, with his last race actually taking place a full 12 months ago, the Omani's performance really was nothing short of remarkable.

Taking the second stint of the 70-minute race, Al Harthy joined the track in fifth overall and third in Pro-Am following the mid-race pit stop – Canning having qualified a superb second fastest overall and on the class pole – and went on to deliver a star drive in the No 97 Aston Martin Vantage GT3.

“What an amazing result”, said an ecstatic Al Harthy, “I’m so proud of everybody, the guys at TF Sport who run the car and the amazing job Tom [Canning] did in qualifying and the hard work so many people have put in behind the scenes to enable us to be here this weekend at Spa. I want to say a massive thank you to everyone who has done so much to make this happen.

“It really was a great race, Tom had a very solid stint in his first-ever GT3 race and when I got in the car the focus was to put our head down, concentrate as hard as we could and race well. It felt so good to be back and I’m so proud we were able to be this competitive



after so long away. To take the Pro-Am win, and a double podium, with such a smooth, clean race is, honestly, amazing.”

Canning took driving duties for the race one qualifying session on Saturday morning and delivered an absolutely sensational performance. Third fastest overall when the session was red-

flagged with just under 10 minutes remaining, after the resumption the Briton pumped in quicker and quicker times.

Ultimately ending the session second overall with a lap of 2m14.783 seconds (187.0 km/h), just 0.178 seconds shy of the outright pole position on his maiden qualifying run

in a GT3 car, Canning did secure a memorable Pro-Am class pole.

Starting the afternoon's 70-minute counter in the No 97 Aston Martin Vantage GT3, Canning's first race at GT3 level, he was edged back to third into La Source and after being held wide on the exit the lost momentum dropped him to fifth overall and third

in Pro-Am.

With around 40 minutes remaining, the mandatory driver change pit-stops started but Canning stayed on track and moved up into third overall as a result. He eventually pitted at the end of lap 18 to hand over the Aston Martin to Al Harthy.

Joining the race with around half an

hour on the clock, the Oman Ministry of Culture, Sports and Youth, National Bank of Oman, Omantel and Barr Al Jissah supported driver held third in Pro-Am and fifth place overall.

Smartly passing the Ferrari F488 of Angelo Negro on lap 19 to climb into fourth and second in Pro-Am, Al Harthy quickly closed down the gap to class leader Brendan Iribe and on lap 22 he produced a beautiful pass around the outside into the Bus Stop to brilliantly take the Pro-Am lead.

Running in third overall, Al Harthy managed to keep advancing 'Pro' driver Henrique Chaves at bay until lap 24 when the McLaren was able to move past. The focus though, of course, was Pro-Am and with just over 10 minutes to go the Oman Racing car led the class by almost seven seconds.

As the laps counted down, the Pro battle ahead between the second-placed Bentley of Yannick Mettler and Chaves' McLaren delayed both and Al Harthy closed back in – just a few tenths of a second splitting them. On the penultimate lap of the race the Omani passed Chaves for third overall into the Bus Stop and he held it to the flag on lap 30 to cap a sensational debut in the championship.

“This weekend is such an important one for Oman Racing, it's been the perfect opportunity to work with Tom for the first time before we race in the Asian Le Mans Series in January”, added Al Harthy, “All our focus now is on race two here at Spa, it will be a harder race for sure but we'll try and do the very best we can. International GT Open is a great championship, I'm really enjoying it.”



Narine's bowling action cleared by IPL committee

West Indies spinner Sunil Narine has been taken off the warning list for suspected bowling action in the Indian Premier League, the tournament's organisers said on Sunday. The Kolkata Knight Riders off-spinner was reported for suspected chucking during a game on October 10 and another report would have resulted in a bowling ban from this season's tournament.



Torino report second coronavirus case ahead of match

Torino have revealed another positive coronavirus case in their squad ahead of Sunday's Serie A game with visiting Cagliari. Routine tests had revealed a positive footballer and two staff members on Saturday, which had sent the Turin squad in isolation. The coronavirus protocol allows teams to train and play games as they stay together at their camp or hotels for the duration of the quarantine.

Ibrahimovic double pulls AC Milan top, 10-man Juve held at Crotone



AC Milan's Zlatan Ibrahimovic in action with Inter Milan's Stefan de Vrij. – Reuters

MILAN: Zlatan Ibrahimovic struck twice in his first match back from coronavirus on Saturday as AC Milan beat city rivals Inter Milan 2-1 to take top spot in Serie A ahead of Atalanta who slumped 4-1 at Napoli.

But champions Juventus, playing without quarantined Cristiano Ronaldo, were held 1-1 at promoted Crotone whose first top-flight point this season moved the southerners off the bottom of the table.

"I was so hungry and it showed," said Ibrahimovic who bagged his second double in as many league matches.

"They locked the wrong animal at home for two weeks.

"It's not easy mentally to always be at home coming off a very high pace, the body is shaking because it wants to

work, it wants to play.

"I lost my sense of taste a little bit, but I had a swab every three days and nobody was going to stop me playing the derby.

"This derby was very important, AC Milan hadn't won for four years."

The 39-year-old stamped his mark on the game early, having also scored back in February only for Inter to win 4-2.

He missed a 13th-minute penalty but turned in the rebound, with a perfect Rafael Leao cross setting up the Swede for the second three minutes later.

Romelu Lukaku pulled a goal back after half an hour but Antonio Conte's Inter were struggling with six players out to COVID-19.

Milan won their opening four

matches for the first time since the 1995-1996 season when they won the title under Fabio Capello.

And Stefano Pioli's side are top of the table with maximum 12 points, three ahead of Atalanta who fell to third-placed Napoli, who are equal on eight points with Juventus.

CHIESA SEES RED ON DEBUT

Juventus coach Andrea Pirlo blamed his new-look team's inexperience as they finished a second game with ten men.

The champions were without Ronaldo and Paulo Dybala with new signing Federico Chiesa sent off on his debut.

It was a second stalemate in four games for the nine-time reigning champions despite being awarded a 3-0 win after Napoli's no-show in

Turin. Crotone took the lead after 12 minutes when Nigerian Simy got a penalty past Gianluigi Buffon, making his 650th Serie A appearance between the posts.

Chiesa, 22, set up Alvaro Morata for the equaliser nine minutes later, but the 22-year-old was harshly sent off for a late tackle on Luca Cigarin.

Morato missed two chances for the winner as a header rattled the post with the Spaniard having a goal ruled offside after a VAR review.

"We are a young team, we need time to gain experience," said Pirlo.

In Naples, Hirving Lozano struck twice as Napoli powered back days after they were deducted a point for not travelling to Turin last time.

But Gennaro Gattuso's side picked up where they left off before the

coronavirus row, with a third win in as many league games they have played.

"I've heard say that we didn't want to go (to Turin), it's not true," said Gattuso.

"I'm more angry than anyone that we weren't allowed to go."

Napoli maintained they had to remain in isolation on local health authority instructions.

"Juventus are a team under construction," continued Gattuso. "I had the feeling that we could play that match like we did today."

OSIMHEN TAKES A STAND

Slovenia forward Josip Ilcic returned for highly-fancied Atalanta after nearly three months out with personal problems.

But Mexican forward Lozano scored two quick-fire goals in the first

half, his second so far this season.

Matteo Politano blasted in a third after half an hour with Victor Osimhen scoring his first Napoli goal just before the break after another defensive blunder.

Osimhen held up a t-shirt after his debut goal on which was written "End Police Brutality in Nigeria" as protests against law enforcement violence continue in his home country.

Substitute Sam Lammers pulled a goal back with 20 minutes to go, but Atalanta drop into second place.

"This defeat as a wake-up call," said Gasperini ahead of starting their Champions League against Danish club Midtjylland on Wednesday.

Lazio, without suspended striker Ciro Immobile, fell to a 3-0 defeat at Sampdoria. — **AFP**

Koeman complains about 'lack of respect' from Getafe player after defeat

MADRID: Barcelona coach Ronald Koeman claimed that Getafe player Allan Nyom had insulted him during the 1-0 defeat by the Madrid side on Saturday after speaking to opposite number Jose Bordalas about the winger's behaviour.

The Dutch coach was seen arguing with Bordalas at the end of the match and explained in the post-match news conference that Cameroon international Nyom had mocked him.

"I told him (Bordalas) that his number 12 (Nyom) had shown me a lack of respect, he had said two or three very ugly things to me which I won't repeat. He insulted me," Koeman said.

"I told Bordalas that he needs to speak to his player, because we cannot tolerate that type of behaviour in



FC Barcelona coach Ronald Koeman with Ansu Fati during the match. – Reuters

Jaime Mata's second-half penalty inflicted a first defeat of the season on Barca after four matches, and Koeman suggested he thought the crucial spot-kick, given for a foul by Frenkie de Jong on Djene Dakonam, was soft

modern football." Bordalas said he did not think his player had insulted Koeman.

"I'm here to talk about football, not about controversy. I haven't spoken to the boy, I will tomorrow, but I doubt that Nyom would do that, I know him well," said the Getafe coach.

"He's very competitive, but he's a very respectful person. I don't allow bad behaviour among my players but I doubt that Nyom insulted him."

Jaime Mata's second-half penalty inflicted a first defeat of the season on Barca after four matches, and Koeman suggested he thought the crucial spot-kick, given for a foul by Frenkie de Jong on Djene Dakonam, was soft.

"I don't know if it was a penalty,

it looked like they were looking for it and we fell into the trap. I don't know if we had VAR or not today," he said.

"I don't like to talk about referees, but if you watch the match and see how many fouls they made and how many cards were given out, then you can make your own mind up."

Getafe, who have a well-earned reputation as one of the most unforgiving sides to play against in La Liga, made 20 fouls to Barcelona's nine during the game, receiving four yellow cards to the visitors' three.

"We knew this was a very difficult ground to come to but we tried to create passages of play and move the ball around quickly and they kept disrupting that with fouls," Koeman added. — **Reuters**



DHAWAN HITS FIRST IPL TON TO KEEP DELHI TOP OF THE TABLE

DUBAI: Shikhar Dhawan hit his first Indian Premier League century on Saturday as Delhi Capitals beat Chennai Super Kings to go back top of the table.

South African veteran AB de Villiers produced another blistering batting display meanwhile to take Royal Challengers Bangalore to victory over Rajasthan Royals and keep them in the playoff race.

India opener Dhawan batted through the Delhi innings as they chased Chennai's 179-4 in which Faf du Plessis made 58 and Ambati Rayudu an unbeaten 45.

Dhawan made 101 off 57 balls with 14 fours and one six but his partners Shreyas Iyer (23) and Marcus Stoinis (24) hit the boundaries that kept Delhi in the hunt. The surprise IPL contenders needed 15 off the last over and it was spin bowler Axar Patel who blasted three sixes to secure the win with a ball to spare.

"It feels very special," said the 34-year-old.

"At the start of the season also I was hitting the ball well but I wasn't converting those 20s into 50s. Once you do that, you take that confidence into the next game."

Delhi now lead reigning champions Mumbai Indians by two points while M.S. Dhoni's three-time winners Chennai have only three wins from nine games and are slumbering in sixth place in the eight-team league. Mumbai play King's XI Punjab on Sunday.

In the opening game of the day, De Villiers hit an unbeaten 55 off 22 balls taking Bangalore from the verge of defeat — needing 35 off 12 balls — to a stunning seven-wicket victory that kept Virat Kohli's side in fourth place and the final playoff spot.

The 36-year-old's latest power-hitting left both sides in awe. He hit



Dhawan made 101 off 57 balls with 14 fours and one six but his partners Shreyas Iyer (23) and Marcus Stoinis (24) hit the boundaries that kept Delhi in the hunt. The surprise IPL contenders needed 15 off the last over and it was spin bowler Axar Patel who blasted three sixes to secure the win with a ball to spare.

three straight sixes off the penultimate over by Jaydev Unadkat and overtook the target 177-6 with another six off Jofra Archer with two balls to spare. Bangalore made 179 for three with Kohli also making 43.

"I said to a few of the Rajasthan boys, I know you lost but sometimes it doesn't matter which side you're on, you can only go wow," said de Villiers' South African teammate Chris Morris.

India coach Ravi Shastri said this week that de Villiers should come out of his international retirement. After a 55 off 24 balls in a win over Mumbai and a devastating 73 off 33 balls against Kolkata, de Villiers now has the IPL's best strike rate and only Sanju Samson is up with his 19 sixes.

De Villiers said he was always "very nervous" going into such a run chase. "I try to hide it. I get very stressed. I'm proud of my performances. Want to perform for my team, have an impact to win games."

Bangalore coach Simon Katich called de Villiers a "freak" but knows he will need more sixes from the South African if the team are to win their first IPL title. — AFP

Kohli lauds 'most impactful' de Villiers after IPL masterclass

MUMBAI: Virat Kohli labelled AB de Villiers as the "most impactful player" in the Indian Premier League (IPL) after the South African batsman's belligerent half-century helped Bangalore pull off an unlikely victory against Rajasthan Royals on Saturday.

Kohli had dubbed him 'superman' after de Villiers smashed 73 not out from 33 balls to set up the side's 82-run romp against Kolkata Knight Riders in an earlier match.

On Saturday the right-handed batsman, who retired from international cricket in 2018, hit an unbeaten 55 off just 22 balls to help his side chase down a 178-run target for a seven-wicket win against Steve Smith-led Rajasthan. "AB always bats by situation," Royal Challengers Bangalore captain Kohli said during the presentation.

"AB is always someone who's ready to look at the team situation and adapt his game accordingly. We've seen him do this time and again. "In my eyes he's the most impactful match-winner in the IPL. To

be able to chase 50-plus in four overs and to finish off the way he did ... it's purely because of the presence of that man in the middle we feel like we are never out of the game."

Few would have put their money on a Bangalore victory when they needed 53 off the last 20 balls but de Villiers smashed Jaydev Unadkat for three consecutive sixes at the start of the 19th over to bring the equation in their grasp. "I'm very, very nervous and erratic (in chases) and all sorts of funny stuff (in my head). I try to hide it," de Villiers, 36, said with a laugh. "I get very stressed like any player does before playing. "I'm proud of my performances, I want to perform for the team and have any impact in us winning games. I want to show the owners I'm here for a good reason.

"I try and impose myself out there and show that I'm present, show them I'm going to stick to my game plans and if you don't get me out then I'm going to be a threat."

— Reuters



Private firms, businesses in Oman urged to go cashless

DIGITAL PAYMENT CHANNELS: The move is part of a wider strategy being spearheaded by the country's apex bank to support the roll-out of modern digital payment infrastructure and fintech services in line with Oman's Vision 2040 objectives

CONRAD PRABHU
@conradprabhu

The Central Bank of Oman (CBO) is championing efforts to support the wide-scale adoption of electronic payment channels by private sector institutions and businesses in the Sultanate.

The move is part of a wider strategy being spearheaded by the country's apex bank, in collaboration with various government stakeholder institutions, to support the roll-out of modern digital payment infrastructure and fintech services in line with Oman's Vision 2040 objectives.

According to CBO's Executive President, Taher Salim al Amri, the drive to push the private sector to go cashless in its financial dealings builds on a similar effort currently



We are also in discussion with the Ministry of Commerce, Industry and Investment Promotion to encourage e-payments by private sector companies and business entities

TAHER SALIM AL AMRI
CBO Executive President

under way in the government and public sectors. The move calls for all ministries, government agencies and public sector institutions to pay staff salaries electronically with effect from early 2021.

Citing a circular issued by the Ministry of Finance in this regard, Al Amri said: "Based on the recent announcement, all government



agencies will navigate away from manual processes in the processing of salaries from January 1, 2021 — a step facilitated by the Central Bank and supported strongly by the Ministry of Finance and the banking sector. This will be a seamless process that will avoid errors and other risk in the process."

Speaking at a fintech forum held in the city recently, the Executive President also noted that plans are

afloat to encourage the private sector to switch to digital payments.

"We are also in discussion with the Ministry of Commerce, Industry and Investment Promotion to encourage e-payments by private sector companies and business entities," he stated.

Significantly, the government sector alone accounts for 55 per cent of all electronic payments recorded in the Sultanate, said Al Amri. "We are

working with government entities to improve efficiencies of their payments and effectively enable them to manage payment related risks," he noted.

The Finance Ministry's Circular 20/2020 issued late last month calls upon all government bodies to complete the process — no later than December 31, 2020 — of putting in place procedures for the payment of staff salaries electronically. In effect, current conventional methods

of salary payment should come to a complete halt before the end of this year, and replaced with digital payment methods starting from January 1, 2021, according to the circular.

The Central Bank, said Al Amri, is currently upgrading the existing payment infrastructure to increase the scale and efficiency of the Sultanate's payment architecture.

The wholesale payment system, namely, the Real Time Gross Settlement System (RTGS), is in an advanced stage of upgrade and will be up and running 24x7 by the first half of 2021. This will make Oman the first country in the Arab Gulf region to operate the RTGS 24x7, he said.

Additionally, the Central Bank is also in the process of integrating the national RTGS with the GCC RTGS, besides exploring the prospects of integrating it with the Arab regional payment system — a move that would make regional payments "much more affordable", he said.

"The positive outcomes of CBO's initiatives are reflected in the exponential growth in mobile payments and the huge surge in point-of-sale and ecommerce transactions, (alongside) a fall in ATM transactions for payments from 58 per cent in 2017 to 27 per cent in 2020," Al Amri added.

Progress on port and expressway developments reviewed



MUSCAT: Eng Said bin Hamoud al Maawali, Minister of Transport, Communications and Information Technology, yesterday toured the alignment of Phase 2 of the Al Sharqiyah Expressway Project, as well as the proposed site of a new port in Sur Industrial City.

Al Maawali was given an update on the status of the remaining 40 km stretch of the project, which runs through the wilayats of Al Kamil W'al Wafi and Sur. Officials connected with the project delivery also gave their assessment of the progress made thus far, delays in its implementation, and the timeframe for its completion.

Recently, the ministry opened a 206-km section to traffic, out of a total length of 246 km.

Al Maawali later visited Sur Industrial City for a tour of the site of a proposed port facility. He was briefed by specialists from the Public Establishment for Industrial Estates (Madayn) on the location and components of the proposed port and its associated services. The minister was accompanied by Hilal bin Hamad al Hassani, CEO of Madayn. — ONA

US budget deficit hit record \$3.132 tn during fiscal 2020

WASHINGTON: The US budget deficit hit a record \$3.132 trillion during fiscal 2020, more than triple the 2019 shortfall due to massive coronavirus rescue spending, the US Treasury said.

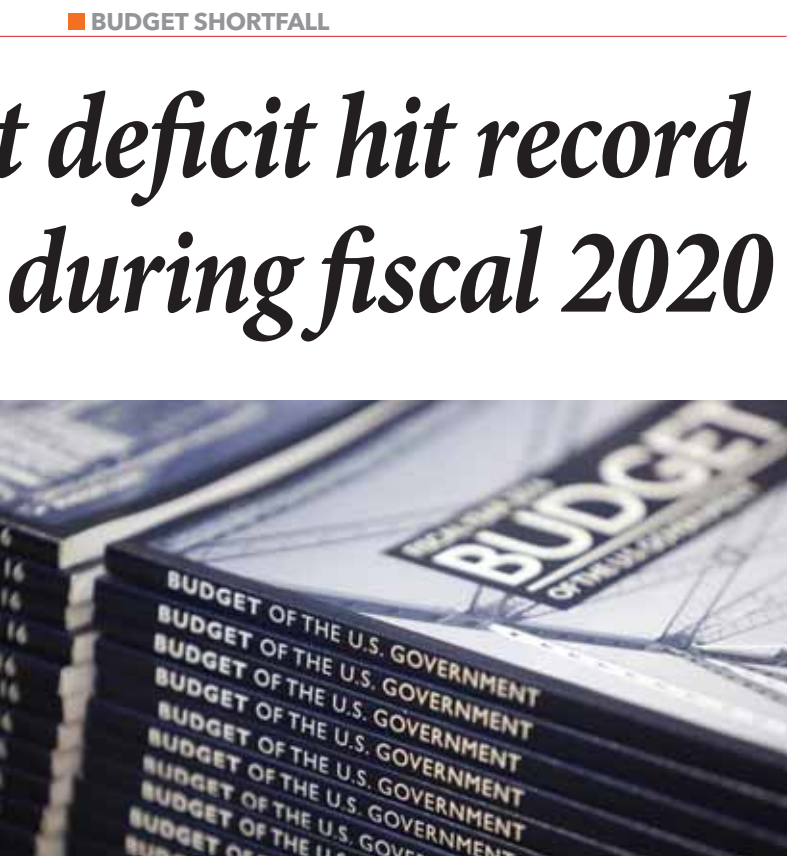
The deficit more than doubled the previous record of \$1.416 trillion in fiscal 2009, when the United States was battling a financial crisis.

At the start of the 2020 fiscal year ended September 30, the US government had been forecast to rack up a \$1 trillion deficit before coronavirus lockdowns began in March, shutting down large portions of the travel, retail and small business sectors of the economy.

Outlays for fiscal 2020 jumped \$2.105 trillion from 2019 to a total of \$6.55 trillion, with the increase made up almost entirely from coronavirus aid programmes: increased healthcare costs, stimulus checks and unemployment compensation, along with the cost of small business and corporate rescue programmes approved by Congress.

As a result of programmes that kept paychecks flowing to laid off workers through September, receipts for the full year fell only about 1 per cent or \$43 billion from fiscal 2019, totalling \$3.42 trillion.

The final fiscal 2020 deficit numbers come as the Trump administration and Congress have



President Donald Trump's budget is seen printed at the Government Publishing Office in Washington, in this file photo. — Reuters

Outlays for fiscal 2020 jumped \$2.105 trillion from 2019 to a total of \$6.55 trillion, with the increase made up almost entirely from coronavirus aid programmes

been unable to agree on a new round of coronavirus stimulus, with many Senate Republicans calling for fiscal restraint in another package.

A joint statement from the US Treasury and the White House Office of Management and Budget emphasised an "incredible comeback"



6.1 per cent rise in CBO foreign assets

MUSCAT: The effective exchange rate index of the Omani Riyal fell 1.4 per cent to 104.1 points as of the end of July 2020 compared to 105.6 points in the same period of 2019.

The Sultanate registered an increase in narrow money supply (M1) by 7.8 per cent to reach RO 5.57 billion at the end of July 2020. Meanwhile, broad Money Supply (M2) rose 10 per cent to reach RO 19.06 billion during the period as against RO 17.33 billion the previous year, according to data released by the National Centre for Statistics and Information (NCSI). Total foreign assets of the Central Bank of Oman (CBO) rose 6.1 per cent, reaching RO 6.28 billion compared to the same period of 2019, when it stood at RO 5.92 billion.

Private sector deposits in commercial banks and Islamic windows showed a rise of 10.4 per cent as of the end of July 2020, reaching RO 16.46 billion against RO 14.91 billion in 2019.

— Reuters

Total foreign assets of the CBO rose 6.1 per cent, reaching

RO 6.28

billion compared to the same period of 2019

Total loans and financing in commercial banks rose by 1.7 per cent to RO 26.17 billion at the end of July 2020 against RO 25.74 billion in 2019.

The average interest rate on total credit rose 1.5 per cent at the end of six-month period of 2020, recording a rise of 5.4 per cent in 2020 compared to the same rate during the comparable period of 2019. The total currency issued at the end of July 2020 stood at RO 1.96 billion against RO 1.65 billion issued in 2019, marking a rise of 18.9 per cent, according to NCSI data. — ONA

GLOBAL PAYMENT

COVID-19 SUBDUES PAYMENT REVENUE GROWTH OUTLOOK OF GCC ECONOMIES



The COVID-19 pandemic has brought about widespread change to everyday life in various aspects, and how consumers and businesses transact is no exception. BCG's report looks at the global payments industry's performance in the near-term and emerging industry trends in the years ahead.

< Page 12

AVIATION

AIRLINES FACE TOUGH WINTER AS MUCH HOPED FOR REBOUND FAILS TO MATERIALISE



Airlines face a long, hard winter after a much hoped for rebound from the coronavirus crisis failed to materialise, prompting savage cost cutting programmes and fresh calls for government support. "We are in a race against time. The key thing is to have the cash, we need to move very quickly."

< Page 13

PRECIOUS METAL

INDONESIA EXPECTS \$35 BILLION NICKEL INVESTMENT FROM CHINA



Indonesia expects to see investment in nickel processing, as well as petrochemicals, double to \$35 billion by 2033. Chinese steel and battery companies operating in Indonesia met with the country's Coordinating Minister for Maritime and Investment Affairs Luhut Pandjaitan.

< Page 13



Oil market focus set to pivot back to Mideast



PAUL HICKIN

Middle East oil is regaining an edge in its supply battle with US shale. Low prices and a slump in global demand caused by the COVID-19 pandemic are slowly tilting the scales back in favour of some of Opec's low-cost producers. This could mean the oil market is increasing its dependency on generally heavier crudes from some of the key Gulf exporters after many buyers had diversified their refining portfolios to take a greater share of lighter US grades. However, the outcome of the US election, second-wave of the pandemic and potential return to the market for Libya's crude, could again upset the delicate balance between supply and demand for both sides. US crude producers have been hit hard by prices slumping around \$40/b. Output of crude and



condensate from the light sweet crude producer may not start to recover until the second half of 2021 as the substantial drop in fracking crews and rig counts since March takes its toll. S&P Global Platts Analytics predicts US output averaging just 10.24 million b/d in 2021, compared with 11.38 million b/d this year. The forecast is well below the runaway 13 million b/d pre-COVID-19 peak. The growing number of bankruptcies in the US shale sector is another sign of stress. Midcap

producer Oasis recently filed for Chapter 11 protection, part of a growing trend among companies producing marginal US barrels. Chesapeake and Chaparral Energy filed earlier this year, while Whiting Petroleum emerged from Chapter 11 and completed its financial restructuring recently. The fragile state of US shale producers could mean the majority of supply growth next year will be driven by Opec+, leaving the market exposed to its policy changes and providing a heavier sourer diet. The

oil producer alliance is currently unwinding from its original 9.7 million b/d output cut deal, which is scheduled to taper down to 5.8 million b/d from January next year. However, compliance with its quotas is another uncertainty weighing on market fundamentals. Libyan production, which has been frozen from the market by internal strife, is poised to make a major return. Exports could reach 500,000 b/d or more in a matter of months if a fragile peace between warring factions holds. Output

The oil market is increasing its dependency on generally heavier crudes from some of the key Gulf exporters after many buyers had diversified their refining portfolios to take a greater share of lighter US grades

was as low as 110,000 b/d in early September before the UN-backed Government of National Accord and the self-styled Libyan National Army agreed on a formal truce to restart pumping. However, the path back to sustained production remains fraught with uncertainty. Meanwhile, the outcome of the US election could change the fate of Iran and Venezuela, both hit by sanctions. Platts Analytics sees potentially 3 million b/d of additional heavy sour crude hitting the market from the pair in the next couple of years if a breakthrough in geopolitical talks is made. Even without the extra Iranian and Venezuelan barrels, three-quarters of output growth in 2021 is likely to come from the Middle East, with around 3 million b/d of

additional supply hitting the market, according to Platts Analytics. Middle East crude is the mainstay supply for refineries in Asia, where economies such as that of China are recovering quicker from the demand slump caused by the pandemic. Saudi Arabia, for example, pumped just 8.99 million b/d in September, according to the Platts survey in line with its quota, which suggests the Opec kingpin has plenty of wiggle room to add further barrels when desired. Platts Analytics predicts oil demand growth of 6.3 million b/d next year, assuming a global economic upturn, which would still be around 2 million b/d, shy of 2019 levels. Despite this expected demand growth, extra supply may keep a lid on oil prices. Opec+ producers may benefit from low-lifting costs and faster growth in key consumer markets in Asia but prices are likely to remain below levels that would satisfy the budgetary break-evens that their economies require. Platts Analytics sees fundamental weakness in the prompt Dated Brent structure for now with prices in the lower \$40/b range. More supply is a victory of sorts for Middle East producers over shale, but a Pyrrhic one at that. [Paul Hickin is a Director at S&P Global Platts]

Bank Muscat ACCA scholarship holders show commendable performance in training



Fajer al Akhzami



Zulekha al Kiyumi

MUSCAT: In line with its commitment to the continuous development of Omani human resources, Bank Muscat joined hands with Petroleum Development Oman (PDO) in 2019 to provide scholarships for 50 Bachelor's degree holders to complete the Chartered Certified Accountant course by the Association of Chartered Certified Accountants (ACCA). The bank has announced that the training has been progressing well. The ACCA course prepares entry and mid-level professionals to work in any aspect of finance or management. The bank's strategic initiative is thus helping Omani youths obtain internationally-recognised educational qualifications to achieve their true potential. Through its training partners, ACCA and Kaplan Publishing, UK, the bank has been making all efforts to ensure that the selected candidates are able to excel in their training ahead of a successful career. A monthly stipend based on the academic performance of the candidates and continuous progress is being provided to all trainees during the training programme. The bank has been greatly encouraged by the exceptional results achieved by the students. In particular, Fajer al Akhzami and Zulekha al Kiyumi have made excellent progress in their studies with Fajer al Akhzami achieving the second-highest score globally in the Taxation paper (and topping the paper

regionally), while Zulekha al Kiyumi is the joint topper from Oman in the Performance Management paper. It must be specially mentioned in this regard that Bank Muscat has always accorded top priority for human resources development and earmarks substantial funding every year for the training and development of its employees across all job functions and roles. The bank's Jadara Academy provides a comprehensive platform and framework for all staff learning and development programmes. Bank Muscat has also adopted innovative strategies to equip Omani employees to take up leadership positions in tandem with future challenges. The bank has developed a comprehensive Learning & Development strategy for skill and knowledge enhancements vis-à-vis the requirements of its various departments. Continuous investments are being made to build human capacity in an effort to derive maximum mileage out of its HR processes. It is a matter of pride for Bank Muscat that most of its senior and middle management have been promoted from within the bank's own employees. As part of its crucial support for national goals, opportunities are also available for Bank Muscat staff to pursue part-time diploma/Bachelors programmes at local colleges and universities as well as Post-Graduate programmes at leading international business schools.

GLOBAL PAYMENT

COVID-19 subdues payment revenue growth outlook of GCC economies

The report sheds light on the projected outlook for key economies in the GCC. Given the uncertainty surrounding the pandemic, BCG's payments forecast includes three revenue growth scenarios

BUSINESS REPORTER
MUSCAT, OCT 18

The COVID-19 pandemic has brought about widespread change to everyday life in various aspects, and how consumers and businesses transact is no exception. Boston Consulting Group's (BCG) 18th annual report titled 'Global Payments 2020: Fast Forward into the Future,' looks at the global payments industry's performance in the near-term and emerging industry trends in the years ahead. The report sheds light on the projected outlook for key economies in the GCC. Given the uncertainty surrounding the pandemic, BCG's payments forecast includes three revenue growth scenarios. Under a quick-rebound scenario, BCG's outlook suggests that the GCC's payment revenue pool will expand from \$23 billion in 2019 to \$24.3 billion in 2024, a Compound Annual Growth Rate (CAGR) of 1.1 per cent. However, this level of growth is lower than the 7 per cent that the



regional industry recorded between 2014 — 2019. In a slow-recovery scenario, the regional revenue pool would reach \$23.1 billion by 2024, a CAGR of 0.1 per cent. Under a deeper-impact scenario, the revenue pool is projected to shrink by a CAGR of -0.9 per cent. "COVID-19 related headwinds such as decreasing oil prices, a slowdown in tourism, and a substantial rise in expatriate migration have slowed overall economic growth," said Godfrey Sullivan, Managing Director and Partner, BCG. "While payments revenue growth in the region is projected to be restricted as a result of the pandemic, we are also seeing a surge in electronic transactions, pointing towards an opportunity of growth in digital." Efforts are being made across the GCC to drive increased uptake of digital payment methods, with

governments, banking institutions, and service providers enabling greater access and reducing transaction costs. Countries are open to more international contributors entering the market. Such actions will ensure further revenue growth moving forward, and BCG's market data and industry findings identified noteworthy trends that will shape the payments sector landscape over the coming five years. COVID-19 will accelerate the cash-to-noncash conversion: Evolving customer preferences, improved accessibility, and higher transaction limits will drive this transition. Across the GCC during the crisis, higher numbers of merchants welcomed contactless payments, including those of lower value. Likewise, consumers demonstrated the same enthusiasm, even in

traditionally challenging markets. Governments may be interested in accelerating the cashless agenda, as research has shown that electronic payments can increase global GDP by as much as 3 per cent per year. COVID-19 will elevate e-commerce growth: A fundamental consumption shift has occurred due to the pandemic, which will change the combination of payment options and, in some areas, lower the prominence of cards. Mobility-dependent sectors such as entertainment and travel have already witnessed a drop in payments, and others, including food and home entertainment, will likely record greater growth. Providers should be prepared for such change and align payment choices to accommodate different industries' purchasing trends. Industry consolidation will shape the competitive environment: Mergers and acquisitions (M&A) payments activity has been fostered through value chain ambitions, scale objectives, and the necessity to move money quicker. Although the deal flow has predominantly revolved around payments processing and acquiring, it will likely spread to other value chain areas. GCC payment markets are still developing in comparison to others, and private equity, ecosystem participants, and local competitors seeking to build scale regionally will most probably drive M&A activity.

SHORT TAKES

MUSCAT

OAB NATIONAL DAY CAMPAIGN RECEIVES WIDESPREAD ACCLAIM

Oman Arab Bank announced the successful implementation of its "The Power of 50" promotional campaign, which was launched on September 15. The campaign was introduced to celebrate Oman's 50th National Day, set to take place in November, and



has seen immense positive feedback from the public. Commenting on the success of the campaign, Rashad al Shaikh

(pictured), Acting Head of the Retail Banking Division at OAB, said, "We are delighted to witness the incredible number of people that have taken part in this campaign, especially since our main objective is spreading happiness, to all our valued customers and the citizens within the Sultanate. With the rise in participants and referrals, we believe that we are on the right path in carrying out this campaign, as we proudly celebrate the achievements of our country over the last 50 years, together with all of the Omani people. On behalf of everyone

here at OAB, I would like to welcome our new customers to the OAB family and look forward to enriching your experience with us." As part of the promotional campaign, the first 500 existing customers to refer a friend, acquaintance or family member to open an account at OAB via the OAB Online App will each receive a guaranteed cash prize of OMR 50. The first 500 customers to open an account with OAB and transfer their salary of RO 500 or more will receive a guaranteed cash prize of RO 50.

In brief

■ LONDON

UK BUSINESS GROUPS
URGE BRITAIN, EU TO
FIND COMPROMISE

More than 70 British business groups representing over 7 million workers have made a last-ditch attempt to persuade politicians to get back on the dialogue table next week to strike a deal with the European Union, the *Financial Times* newspaper reported on Sunday.

The groups ranged from the CBI, TheCityUK and techUK to the National Farmers' Union, British Retail Consortium and the Society of Motor Manufacturers and Traders and asked for the sides to find a compromise over trade terms, the report added.

"With compromise and tenacity, a deal can be done. businesses call on leaders on both sides to find a route through", the newspaper quoted the groups as saying in a statement. — **Reuters**

■ ROME

ROME DRAFTS \$47 BIL-
LION IN AID FOR VIRUS
EMERGENCY MEASURES

The government in Rome has decided on a draft budget with around 40 billion euros (\$47 billion) in aid for businesses, schools and the labour market as it tries to strengthen the ailing economy amid the coronavirus pandemic.

The government in Rome announced on Sunday morning that the cabinet had approved the draft law presented by Finance Minister Roberto Gualtieri for the budget in 2021 and the multi-year budget until 2023. The plans foresee "a substantial budget increase" to protect the health of citizens and Italy's economic stability.

Around 4 billion euros are planned for the health system, including the extension of temporary contracts for 30,000 doctors and nurses. Around 6 billion euros are earmarked for schools and universities, and 4 billion euros for aid in crisis sectors of the economy.

In addition, the centre-left government of Prime Minister Giuseppe Conte wants to top up a special unemployment fund. Large sums are planned for families, tax reform and support for the poor south of the country.

According to previous reports, government experts expect the economy in Italy to contract by 9 per cent this year as a result of the pandemic. At the same time, there is an expectation that the gross domestic product will expand again by 6 per cent in 2021.

— dpa

■ AMSTERDAM

ECB'S KNOT: INTEREST
RATES LIKELY TO STAY
LOW FOR YEARS

Interest rates in the euro zone are very likely to remain at their current historically low levels in the coming years, European Central Bank (ECB) governing council member Klaas Knot (pictured) said on Sunday.

"At this moment, I don't see any factors looming on the horizon that would make me think that interest rates will change significantly in the coming years", the Dutch central bank president said in an interview on Dutch public television. — **Reuters**

Airlines face tough winter as much hoped for rebound fails to materialise

Airline revenues plunged 80 per cent in the first six months of the year, according to industry body IATA, but they still had fixed costs to cover — crew, maintenance, fuel, airport levies and now aircraft storage.

PARIS: Airlines face a long, hard winter after a much hoped for rebound from the coronavirus crisis failed to materialise, prompting savage cost cutting programmes and fresh calls for government support.

"We are in a race against time. The key thing is to have the cash... we need to move quickly, very quickly," said Stephane Alberne, managing partner at Archery Strategy Consulting.

Airline revenues plunged 80 per cent in the first six months of the year, according to industry body IATA, but they still had fixed costs to cover — crew, maintenance, fuel, airport levies and now aircraft storage.

After a slight recovery in July as coronavirus restrictions were eased, traffic fell again in September while bookings for the winter season — which begins October 25 — are down 78 per cent compared with a year earlier, promising more hardship to come.

People shop at Macy's Department store in New York City. — **Reuters**

One of the biggest disappointments has been the absence of highly lucrative business class travellers who prefer now to rely on tele-conferencing rather than run the risk of catching the virus.

Repeated efforts to reassure passengers that air travel is safe have failed to make much of a difference while government restrictions, including quarantines of up to 14 days for returning passengers, have only added to the pressures on the

battered airline companies.

"The risk of contracting COVID-19 during air travel is really very, very low," says Dr David Powell, medical consultant for IATA.

The industry as a whole is hoping that the introduction of airport testing systems will restore passenger confidence and reduce if not completely remove the need for damaging quarantine regimes.

There are already trial systems in place in several major airports

around the world and on Friday France announced it would introduce quick, antigen-based testing by the end of the month.

"We are going to launch these tests at the airports, especially for departures to the United States or Italy and for arrivals from countries on the red list (of high rates of infection)," French Transport Minister Jean-Baptiste Djebbari said on CNews TV channel.

"That way we will not have any

The industry as a whole is hoping that the introduction of airport testing systems will restore passenger confidence and reduce if not completely remove the need for damaging quarantine regimes.

more people arriving on French territory without having been tested," he added.

Hong Kong and Singapore meanwhile have announced they plan a "travel bubble" to allow unrestricted flights.

Tests may help but given the damage already done and the likelihood of more to come, IATA continues to press the alarm bell, seeking more government help to keep the airlines afloat until there is at least some return to normality.

Up to now, IATA estimates governments have provided \$160 billion in aid, loans and tax breaks so that airlines can cover current costs.

But after a disastrous summer, usually the busiest part of the year when they build up their cash reserves, airlines are not going to be able to do that during the winter, IATA head Alexandre de Juniac has warned repeatedly. — **Reuters**

Jet Airways creditors agree to new owners after months of talks

MUMBAI: India's Jet Airways would be acquired by an investor consortium under a multi-million dollar resolution plan approved by the carrier's creditors.

The plan submitted by a consortium of London-based Kalrock Capital and UAE-based businessman Murari Lal Jalan comes after months of talks over the airline's future and was confirmed in a regulatory filing, which gave no details of the deal.

A source close to the situation said the new owners had agreed to pump in 10 billion rupees (\$136 million) as working capital for the revival of the airline. Another 10 billion rupees will be given to creditors over a period of five years.

Financial creditors of the airline will also get 10 per cent stake in the company, the source said, though the plan remains subject to approvals from the bankruptcy court and the country's airline regulator.

Jet — which operated a fleet of more than 120 planes serving dozens of domestic destinations and

Jet Airways aircraft stand on tarmac at the domestic airport terminal in Mumbai. — **Reuters**

international hubs — was forced in April 2019 to ground all flights, crippled by mounting losses as it attempted to compete with low-cost rivals.

After Jet halted operations at least 280 slots were vacant in Mumbai and 160 in Delhi, which were then given to its rivals. — **Reuters**

■ WALL STREET WEEK AHEAD

Big tech nervousness prompts calls to diversify

NEW YORK: As a technology-driven rally brings US stock indexes within striking distance of fresh records, concerns that big names are over-extended and that new regulation might be coming have some investors diversifying beyond the rally leaders.

The S&P 500's five biggest companies, Apple Inc, Microsoft Corp, Amazon.com Inc, Alphabet Inc and Facebook Inc now account for 28 per cent of the index's weighting and have been responsible for 25 per cent of its earnings, Goldman Sachs said earlier this month.

On average, these tech and Internet-driven stocks have gained 49.23 per cent this year, compared to a 7 per cent gain for the S&P 500 — and are up 9.6 per cent on average since September 21, versus 6.6 per cent for the S&P 500.

They are expected to report strong third-quarter earnings in coming

The logos of Amazon, Apple, Facebook and Google are seen in a combination photo. — **Reuters**

weeks, proving their mettle in a year when the coronavirus pandemic fuelled a work-from-home economy while devastating companies linked

to sectors like travel, restaurants, and fossil fuels.

Still, some worry that mega-cap tech companies are exposed to

factors that may cut their allure in the months ahead. Being long technology is the most crowded trade of all time, according to a recent Bank of America fund manager survey.

"It's all about trying not to have all your eggs in one basket," said Laura Kane, head of Americas thematic investing at UBS Global Wealth Management. "It's about trimming certain exposures and rotating into something else."

UBS analysts have recommended diversifying out of mega-cap tech stocks on signs of an economic recovery and climbing valuations. They urge rebalancing into US semiconductors, which are more sensitive to economic recovery, as well as emerging market value stocks and United Kingdom-based equities.

Societe Generale analysts also recently cited a challenging regulatory environment as one reason to

diversify out of US tech shares and into Asian ones and European stocks.

Regulatory concerns have heightened following a scathing report here detailing market power abuses by Google, Apple, Amazon and Facebook issued earlier this month by the US House Judiciary Committee's antitrust panel.

The report has raised concerns that tough new rules and stricter enforcement for big tech companies will follow should Democratic presidential candidate Joe Biden win the White House.

A potential breakthrough in the search for a COVID-19 vaccine could also spur bets on shares of economically sensitive value and cyclical stocks that may benefit from a stronger economic recovery, potentially dimming the appeal of tech, Soc Gen analysts said.

— **Reuters**



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ANNOUNCEMENT

Announcement of Capital Reduction

In accordance with the provisions of Article 150 of the Commercial Companies Law. The company **As Seeb International School LLC**, which is registered with the Commercial Registration No **1198023**, hereby announces that it is going to reduce its capital from **RO 7,000,000.000** to **250,000.000**. Whoever has any objection to the foregoing shall present the reasons for such objection to the Secretariat of Commercial Registry at the Ministry of Commerce, Industry and Investment Promotion within 30 days from the date hereof.

Announcement of Capital Reduction

In accordance with the provisions of Article 150 of the Commercial Companies Law. The company **Azzan Bin Qais International School LLC**, which is registered with the Commercial Registration No **1310283**, hereby announces that it is going to reduce its capital from **RO 5,500,000.000** to **250,000.000**. Whoever has any objection to the foregoing shall present the reasons for such objection to the Secretariat of Commercial Registry at the Ministry of Commerce, Industry and Investment Promotion within 30 days from the date hereof.



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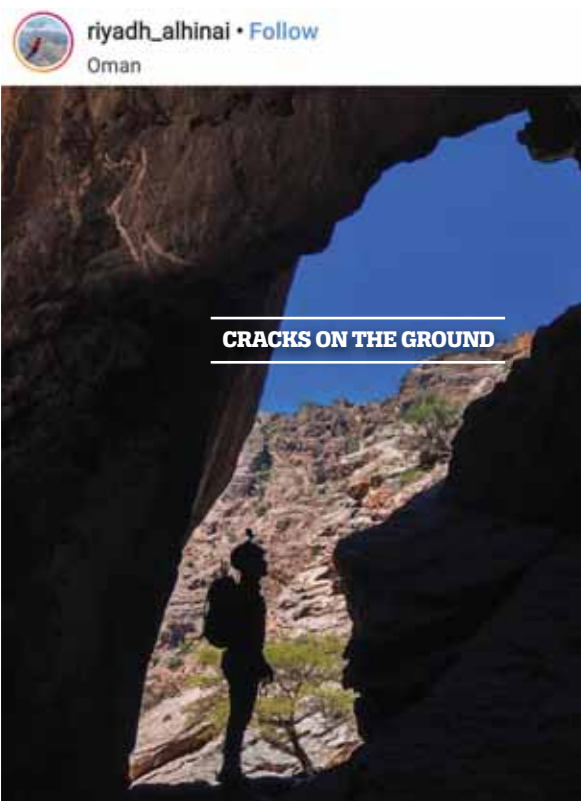
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Can camels swim?

TEXT BY RAY PETERSEN
PHOTO BY SASHA PETERSEN

Camels are almost mystical, almost pre-historic, almost creatures of fantasy and wonder, but they are big, heavy brutes of things, slow looking, and even when they are galloping at full pace, appear to be, in fact, in slow motion, which makes them kind of... well... elegant. Described metaphorically I guess, as 'ships of the desert' for centuries due to their ability to store and survive arid climates, camels may have just appeared to have an aversion to water as we rarely see them in any other than a sandy environment, and anyway, as much as we should not 'profile' humans, perhaps we should not profile camels, lumping them all 'in the one boat together,' either?

The Kutch district, of Gujarat, in North West India, is home to a herd of camels around 2000 of a total population of around 4000 'Kharai' camels, bred and reared by the small ethnic 'Rabari' community of the region, mainly a pastoral community who sees itself as mythically invested by

the Goddess Shiva with responsibility for the care of these particular camels owned by another Goddess, Parvati. They believe their custodial role is because of the medicinal properties of their camel's milk, which is said to Local people believe that the milk of Kharai camels is beneficial in the treatment of tuberculosis, diabetes, and cancer, adamant that their people don't get major diseases.

Another community heavily reliant upon the camels is the 'Fakirani Jat,' who have always been camel breeders, and in fact they enjoy a symbiotic relationship with their camels as they lead a somewhat Bedouin lifestyle. Moving around in search of fresh grazing, they use the camels as beasts of burden. However, when they stop to construct their 'pakkha' houses using reeds, grasses, jute and wood harvested from the mangroves, they then focus on caring for the camels for the coming months. A community leader, Ayoub Amin Jat explained that, "There has been a reluctance, spiritually, to sell the camel milk, and wool, but times are becoming more and more difficult."

"Things' are becoming 'difficult,' it seems, as the spectre of industrialization

looms large, with India's salt industry capitalising on the high salinity of the regions mangrove swamps rapidly becoming a magnet for a sector keen to profit from the needs of its population. They create bunds around a tidal area to isolate, sun dry, and then harvest the salt left behind. But the issue is not that they are bulldozing the swamps, as the government has banned such operations since 2015, but that the mangroves have no water, die consequently, and may then be industrially developed. It's kind of a catch 22 situation, but one that appears to be hastening the demise of these amazing creatures, and the communities that sustain them.

To get back to camels themselves, "They may like to bathe as they drink," said Muntasser Al Junaibi "But there are not too many places they can," emphasising that camels in Oman are very much creatures of the desert here in Oman. However, in the Kutch, the Kharai camel, for now, lives and swims on for up to three hours in search of fresh grazing, accompanied by their herders, on rafts, and in the water beside and behind them. Onlookers report a cacophony of sound as the camels' bleat

and bay, the herders call out and encourage them. It must be an amazing sight!

Pankaj Joshi supports local communities engaged in traditional lifestyles, and he said earlier this year, "Camel breeding is a traditional livelihood and occupation, for these people. Culturally and religiously, the herders are connected to this animal. If you want to conserve the camel, you have to protect their habitat and their ecosystem. If they do not coexist in complete harmony with the mangroves, how can they swim?" he asked. The danger to the camels, however, is that the buffalo is emerging as a much more resilient option, which while understandable, is deeply regretful from their religious, hereditary and traditional perspectives. The Kharai camel may indeed be anachronistic where industry provides the regional landscape, but, as one herder said, "This is our choice, this is us, it is who we are." Those sentiments, I'm sure, are freely echoed across the Sultanate.

A sobering tale maybe, but my curiosity, and my question answered, I'll soon move onto the next quirky question. Maybe next time it'll be something very different?

WORLD RECORD

Saudi woman draws the world's largest coffee painting using expired granules



JEDDAH: Ohud Abdullah Almalki, known as 'The Artist of the Nation' marks an incredible milestone becoming the first Saudi woman to achieve a Guinness World Records title singlehandedly, the global authority on record-breaking achievements said. The Al Naseem neighbourhood product in Jeddah draws the Largest coffee painting in the world using expired granules, illustrating seven renowned figures of Saudi Arabia and the neighbouring United Arab Emirates.

Two giant pictures of the founding fathers of the two nations, the late King Abdulaziz bin Abdul Rahman, and the late Sheikh Zayed bin Sultan al Nahyan. On the painting as well, pictures of KSA and UAE rulers including the Custodian of the Two Holy Mosques King Salman bin Abdulaziz al Saud, His Highness Sheikh Khalifa bin Zayed al Nahyan, His Highness Sheikh Mohammed bin Rashid al Maktoum, His Highness Sheikh Mohammed bin Zayed al Nahyan, and His Royal Highness Prince Mohammed bin Salman bin Abdulaziz al Saud.

Bearing in mind the waste, Almalki used approximately 4.5 kg of expired coffee powder only. She painted all the figures in hues of brown mixing the coffee powder with water. The edges are done with the "Sadu" style that is a traditional Bedouin decoration style.

"It took me 45 days of continuous work to complete, under the watchful eyes of two witnesses, video recording and drone foot-

age," Almalki said. "My aim is to remind the world of the centuries-old entente between the two nations."

This painting is called Naseej I, and it is spread over 220.968 square meters, 15.84 meters long, and 13.95 meters wide. It is made out of 7 connected cotton cloths; each is measuring 15.84 meters long x 2 meters wide.

"Normally, only one kind of coffee is used in such paintings, but I have used 4 different shades of brown coffee. I used several rollers and paintbrushes of different sizes to finish this project.

A drone footage of the painting was shown in "Mokhatat Ar-Riyad" neighbourhood in Jeddah with the artist behind the painting with her father.

Women of Saudi Arabia took part in previous Guinness World Records attempts, but this is the first time a Saudi woman achieves a GWR world record on her own. In 2015, The largest human awareness ribbon consisted of 8,264 participants and was achieved by the women of Saudi Arabia at an event organised by 10KSA in Riyadh.

As a student in 5th year of College of Law at King AbdulAziz University, in Jeddah, Almalki has already taken social media by storm, featuring weekly on popular TV channels across the MENA region. "This tremendous feat would have been impossible without the support of the people around me. I wish this will contribute to empowering the women in Saudi Arabia and beyond," she concluded.

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Omani women continue to break glass ceilings;

Expat peers celebrate their triumph

BY KABEER YOUSUF

@kabeeryousef

The Omani Women's Day is a milestone where half of the society pause for a while, ponder over their achievements and plan to further enhance their role in the March of the New Renaissance.

Women from various sectors of the society came together virtually to celebrate the day which falls on October 17 while their expatriate counterparts greeted them for their successes.

Here are the thoughts of 12 women expats who are just as joyous and supportive of the achievements of their Omani women counterparts.



FATMA AL BALUSHI
Director of HRMS

"On this day, I urge all women to embrace your greatness, you are enough because you are a woman. Love yourself and continue your contribution to a better world."



NASRA AL ADAWI
Poet

"I can only be grateful to His Majesty Sultan Qaboos bin Said (may Allah the Almighty rest his soul in peace) for his visionary to mark this day where we celebrate the milestones of Omani women. It also serves us as a reminder that we need to put more efforts in empowering women economically in particular those who are vulnerable due to life circumstances in order to support themselves and their families."



FATMA MOHAMMED IBRAHIM AL BOLUSHI
Community Health Nurse
Musanna Health Center

"October 17 is a special day for the Omani woman. Through His Majesty Sultan Qaboos, may God have mercy on

him, the Omani woman is being recognized for her efforts in building the Omani Renaissance alongside the men. As an Omani woman, I am proud of myself on this day and I am more proud of being a nurse. I strive in the fields of work and struggle. To save the lives of patients in light of these difficult circumstances with Covid-19, along with the rest of the medical staff and all other bodies that seek to preserve the safety of our high homeland. I congratulate all the beautiful women of Oman on the Omani Women's Day."



SUMAYYA AL HARTHY
Businesswoman

"Today we are proud to watch Omani women contribute and shoulder national responsibilities together with their male counterparts in all areas of national life. And I, as a businesswoman, encourage all women who wish to start to be themselves and more passionate and stronger and to be ideal to all women around the world."



SAYYIDA JUMANA BINT SAEED AL BUSAIDI

"Omani women gained great civil rights in addition to those rights that Islam honoured

them with, and we are in the Sultanate of Oman; His Majesty Sultan Qaboos bin Said, may God rest his soul, brought about a major shift in women's rights, which enabled her to take the lead in the wide knowledge space. It has become an important component of the three state authorities. For this; The issue of women's rights in Oman has never been a controversial topic; Because of the great confidence that was granted to it after it proved its worth, not by luck or by chance, but rather as a result of the agreement of the main components, which are political confidence, good training, and determination."



MARYAM HAMAD AL SHARJI
Director of Real Estate Development Centre
Ministry of Housing and Urban Planning

"Every October 17th, I look forward with delight as Omani Women are set on stage to showcase with pride how far they have come in achieving their dreams. And the numbers keep going up every year. To my fellow female Omani architects, our presence in this field in these times is essential. Let your voice be heard with grace at the round table and don't forget your hard hat on site. Kudos to every Omani woman making her mark and especially to the Omani Women trailblazers and pioneers who are setting the tracks for young Omani ladies into unexplored fields."



AL GHALIYA NASSER AL FARSI
A pharmacist who is doing her final training course feels that women are the foundation bricks of a nation .

"Today, it's important to reshape our perception of a typical strong woman; all women are sublime whether you're a homemaker or a business woman. Let us enhance our consciousness level by empowering each other in thbusinesswomanspects of life."

SYEDA TABINDA BUKHARI
Economist

"A woman often perceived weak physiologically, is actually the source of strength, not just for herself, but for her parents, Siblings, children, her community and the world as a whole. She just needs to recognise this strength that lies within her And the day she does she becomes a force to be reckoned with. I always hear people saying men need to support women more, I personally think it's women who need to support women more. There's nothing stronger than two women supporting each other !



DR FARIDA YUSUFF

"I thank all the MEN in my family. My father, brother, husband, son and grandson for letting me be ME. MEN and WOMEN complement one another. Not compete. To all the women I know, let us support and encourage one another. Let us turn to one another on our good days and bad days. Let us lead by example. We, women, are here to save the world."



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Retail Manager

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We believe in you
We nurture you, fight for you
& deserve nothing less from you



ALIYA SAUD PATANKAR
Principal Advisor
Tasneem Horizon

"There is no force more powerful than a woman determined to rise." Whilst it needs both men and women to create our future generations, it is only a woman who is empowered to bear and give birth to a male - such is the high status of women! She helps create build and nurture the dreams of herself and those around her. Someone who will smile through all the times whether good or bad."

