

HIS MAJESTY SENDS CABLE OF CONGRATULATIONS TO MOROCCO

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of congratulations to King Mohammed VI of the Kingdom of Morocco on his birthday. In his cable, His Majesty the Sultan expressed his sincere congratulations and wishes of good health, happiness and a long life to the King, praying to the Almighty Allah for the return of this and similar occasions on him and on his country's brotherly people with achievement of further progress and prosperity. **-ONA**



HIS MAJESTY SENDS CABLE OF CONGRATULATIONS TO ZAMBIA

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of congratulations to President Hakainde Hichilema of the Republic of Zambia on his election as his country's new president. In his cable, His Majesty the Sultan expressed his sincere greetings and wishes of success to the president in leading his country's people for further progress and prosperity and to the relations between the two countries progress and development. **- ONA**



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BUSINESS TO GET A BIG BOOST AS LOCKDOWN ENDS IN OMAN



HIGHLIGHTS

- The Supreme Committee ended the night lockdown on commercial activities and the ban on movement of people and vehicles from Saturday 21 August 2021.
- The general framework of school operation for the academic year 2021-2022 has been endorsed.
- Two-dose vaccination has been made mandatory for people aged 18 years and above who wish to enter Oman through all land, sea and air outlets, in addition to a PCR test before or upon arrival in the Sultanate.
- To endorse the principle of vaccination as a condition for entry to government and private sector establishments (including commercial complexes, restaurants and other business outlets), as well as venues hosting cultural, sports and group activities.
- Due to the rapid pace of propagation of coronavirus variants, the Supreme Committee will keep monitoring and assessing the situation, locally and internationally.

With the lifting of curbs, businessmen and traders hope they would be able to pare the losses which they have suffered due to restrictions

Times News Service

MUSCAT: The business community and people at large, who were feeling constrained due to the pandemic-related restrictions, have widely welcomed the decision to completely end the lockdown.

With the lifting of curbs, the businessmen and traders hope that they would be able to pare the losses which they have suffered due to lockdown.

On Thursday, in a first step towards the normalisation of daily activities, the Supreme Committee tasked with tackling developments resulting from coronavirus (COVID-19) pandemic decided to

terminate the lockdown on commercial activities and the ban on movement of people and vehicles from Saturday evening (August 21, 2021).

Several benefits

"There is no doubt that the end of the night ban has several benefits, whether at the internal level or at the external level," Ahmed bin Said Al Sharqi, the Head of the Economic and Financial Committee at Shura Council, speaking exclusively to *Times of Oman*, said.

"We hope during this period there will be a recovery of the economy in Oman, especially since there has been an improvement in

the prices of crude oil since the past five months.

With vaccination drive against COVID-19 gaining momentum and constant decline in the number of new cases the growth is expected to gain pace," he said.

"All of this will help revive the economy with an expected growth of 2.5 per cent during the second half of 2021, compared to the same period last year, when there was a contraction rate of 0.6 per cent to 0.7 per cent," Al Sharqi further said.

Saif Al Badi, the head of Oman Chamber of Commerce and Industry (OCCI) branch in Al Dhairah governorate said, "The reopening

of borders will boost the logistics activities and the exchange of products with neighbouring countries like Saudi Arabia and between the governorate."

Restricted

"During the ban period, although the movement of cargo trucks was allowed, the logistic movement was restricted and less active. The opening of the borders will also revive the tourist movement, the hotel sector and accommodation," he added.

"The restaurant sector and street vendors were the most affected, as their peak time was in the evening time," Al Badi said.

"We hope that the market will recover with the return of normal movement. However, one should take into account the fact that the virus is still present and we must be careful and adhere to precautionary measures because human life and health always come first."

Al Badi further said, "I call on the concerned institutions to put more facilities in the import and export of goods and monitoring the markets to avoid the rise in the prices of goods because we will not achieve a recovery in the economic movement if the prices are not within the reach of the consumer and this will lead to inflation in the market." **>A4**

ENTREPRENEURSHIP

Two young entrepreneurs try to make an impact

Saleh Al-Shaibany

MUSCAT: There have been many failures in the Small and Medium Enterprises (SMEs) from the many attempts to support the enterprising of new businesses in Oman.

But a new generation of young Omanis are now determined to be successful against all the odds and challenges. One of the biggest obstacles towards the successful operations of the SMEs is the lack of financing.

They constantly face limited access to the capital needed to set up their businesses. Banks are reluctant to extend loans to young people without a guarantee. However, that does not deter some young people to give it a go.

Omar Al-Wahaibi is one of them. His vision is to make it successful in the safety and security



Mohammed Al-Asmi

business. He is not letting inexperience gets in his way. He is learning as he is getting into it and he is already making waves in the areas in which he is operating his business.

"To be successful is never a gamble. You need to work hard, to be persistent and determined to make it work. Nothing is easy in this world but the rewards are



Omar Al-Wahaibi

high if you persist," Omar Al-Wahaibi, said.

The second young entrepreneur is Mohammed Al-Asmi. He runs a construction company as well as restaurants. He is also into service and supply.

"It is always hard when you start. You learn as you go and improve all the time to make it successful. No one is going to give you

in your hands. You must go and get it. If you keep going then sooner or later you will be successful. But success never comes overnight," Mohammed Al-Asmi.

One of the many challenges they encounter is customer base. However, both know they need to work harder to ride the rollercoaster of the businesses they are in.

They both feel there are many business opportunities out there still need to be explored. The challenges are normal, whether the economy is on the roll or stagnated. They both vow to adapt to any new situation to survive the worst times no matter what the odds are.

In conclusion, young entrepreneurs like them, are a shining examples for many unemployed graduates who are looking to do something for themselves.

TOP THREE INSIDE STORIES

OMAN Oman in STEM contest

1 A team from Oman is competing in an innovation and robotics challenge among peers from 170 countries. **>A3**

WORLD New Malaysian PM

2 With Malaysia's King naming Ismail Sabri Yaakob as the country's new prime minister, UMNO has reclaimed the premiership. **>A6**

MARKET Ibri Industrial City

3 Madayn has assigned OMR9 million worth of infrastructure works of Ibri Industrial City's phase one. **>B1**

TECHNOLOGY

Oman-made smartphone to be launched this year

Times News Service

MUSCAT: Young, diligent and ambitious Omani cadres have succeeded in designing and assembling a smartphone for the first time in Oman.

An Omani team, Mersal, has been able to design and assemble the first smartphone with approved international standards to suit everyone's requirements.

The phone is called Mersal 7 or M-7 in relation to the name of the company, and the number 7 is derived from the screen size.

Rashid bin Abdullah Al Nasri, CEO of Mersal, said that "the as-

sembly of the phone came after a great effort, as we continued to work for nearly two years continuously in design, selection of components, research and tests, in addition to plans for installation, marketing methods and product launch."

Mersal smartphone was designed and assembled at the Makers Oman Centre in Innovation Park Muscat (IPO).

Al Nasri added that the Mersal phone works with the latest operating system, which is Android 11.

The phone has been developed to work through the fourth generation cellular networks, and work is

currently underway to assemble a phone to suit the fifth generation networks to deal quickly with data.

The Mersal smartphone weighs 215 grams, has a 7-inch HD screen, and an ROM of 128 GB, while the RAM capacity is six GB.

The phone comes with a 48-megapixel rear camera and a 25-megapixel front camera.

As for the battery, it is non-removable and has a capacity of 5000 mAh.

Mersal contains two ports for additional SIM cards and memory, in addition to other distinctive technical specifications and features covered by an elegant and at-



tractive body made of metal, plastic and glass.

The phone is available into two colours: dark blue and black.

Regarding the total cost of Mersal project, the CEO said that nearly OMR5 million; 50 percent of which was already spent on the phone to design and install a phone at the highest level of efficiency.

Al Nasri talked about the challenges and difficulties that faced the Mersal team, "the corona pandemic and its impact locally, regionally and internationally were among the difficulties, in addition to the costs related to research, development and financing." **>A4**



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TIMES OF OMAN

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SAYYID THUWAINI ADDRESSES THE NON-ALIGNED CONFERENCE

Muscat : (By our Staff Reporter)

H.E. Sayyid Thuwaini bin Shihab addressing the Colombo non-aligned conference in his capacity as the leader of the Omani delegation said, since the previous conference held in September 1973, important and exciting developments have taken place in the international field which have only demonstrated the positive and active role of the non-aligned movement, its fruitful efforts and the way it is instrumental in strengthening and stabilizing international peace and security.



He said that the Sultanate of Oman is fully aware of the fact that constructive economic co-operation between the non-aligned countries is not possible so long as every country does not find out a strong and sound basis for its national economy. It is on the basis of this principle that soon after the assumption of power in 1970, His Majesty Sultan Qaboos drew the main outlines of the tremendous achievements that have been made by Oman in various fields of progress, H.E. Sayyid Thuwaini pointed out. He said Oman has provided education and medical facilities to all the nationals and created opportunities of employment for every man and woman capable of doing and willing to do a job, and its progress also includes the agricultural and rural development, electricity and water supply, interconnection between Oman and all the countries of the world through modern means of communications. H.E. Sayyid Thuwaini said that Oman fully controls her natural resources and is determined to exploit these resources to build a better life for its people.

The Personal Advisor to His Majesty and Governor of the Capital said that the Palestine question and the Middle East crisis continue to constitute a permanent threat to international peace and security and will continue to remain so as long as the

Continued on page 15

Egyptian President's visit strengthens ties with Oman

Muscat :

(By our Staff Reporter)

There was unanimity of opinion of all subjects and an atmosphere of friendship during the official talks in Salalah between President Anwar Al Sadat of Egypt and H.M. Sultan Qaboos.

The talks, lasting one hour on the second day of the Egyptian President's two-day private visit to the Sultanate, were held at the Rabat Palace and ranged over many questions including relations between the two countries and the current situation in the Arab world.

After their discussions, the two leaders and the accompanying delegation, later made a tour of Salalah to see the developments that have taken place since H.M. Sultan Qaboos took power and the city was liberated from rebel insurgents at the end of last year. Many Dhofaris gathered on the sides of the road to welcome His Majesty and his guest.

On their arrival at Thamrait airport for the departure of the President to the Non-Aligned Summit Conference in Colombo, the national anthems of Oman and Egypt were played, a 21 gun salute was fired and the two leaders reviewed the guard of honour.

Among the send-off party were H.E. Dr. Aasim Al Jamali, Minister of Land Affairs and Municipalities and Chairman of the Reception Committee, H.E. Qais Abdul Munim Al Zawawi, Minister of State for Foreign Affairs, H.E. Sheikh Brek bin Hamoud Al Ghafiri, Minister of State and Governor of Dhofar, Heads of the diplomatic missions, as well as members of Oman's Egyptian community.

Simultaneous with his departure, the President sent a telegram in which he thanked H.M. The Sultan for the warm welcome and hospitality he received in Oman, and said that the talks had contributed to the ties between the two countries and Arab unity in general. In his reply telegram, His Majesty described the President's visit as successful and expressed confidence in its implications for the Arab world.

During his visit, President Sadat was accompanied by Mr. Hassan Kamil, Chairman of the Presidential Diwan; Mr. Fawzi Abdul Hafiz, the President's Private Secretary; Mr. Mohammad Saeed Al Mallahi and Mr. Ahmad Fuad Taimur.

BUDGET INCREASES BY R.O. 106 m.

Muscat : (By our Staff Reporter)

The Sultanate's budget for this year is R.O. 106 m. larger than in 1975, totalling R.O. 636 m. compared with R.O. 530.1 m.

Capital expenditure accounts for R.O. 361 m., of which defence and national security represent R.O. 158 m., civil development projects R.O. 191 m. and the Government's share in Petroleum Development (Oman) R.O. 12 m. Recurrent spending, amounting to R.O. 220.5 m. overall, is divided into R.O. 106.5 m. for defence and national security, R.O. 98 m. in the civilian sector and R.O. 16 m. for the Government's part in PDO operating costs. An allocation of R.O. 10 m. has been given to defence capital reserves, compared with R.O. 38.2 m. last year.

The major increase in revenue will come from oil, which will rise to an estimated R.O. 470 m. from R.O. 387.1 m. in 1975, while other sources of income will yield a further R.O. 25 m. compared with R.O. 11 m. in the previous 12 months. The gap of R.O. 141 m. between expenditure and revenue will be made up to a large extent by aid amounting to R.O. 46 m. and loans of R.O. 64 m. so that the deficit will stand at R.O. 31 m., although this is higher than last year's revised budget net deficit of R.O. 28.3 m. However, officials are optimistic that the figure in the final accounts will be lower than R.O. 31 m., as they hope non-oil revenue will be higher than is predicted and that there may be

some funds left in the defence capital reserves.

The allocations to individual ministries and departments for spending on development projects give the largest share by far to Communications. It has R.O. 124.5 m., followed by Diwan Affairs with R.O. 10 m., the Directorate General of Finance with R.O. 9.8 m., the Health Ministry with R.O. 7.9 m. and Education with R.O. 6.9 m. The Southern Region, the Ministry of Public Works and capital reserves are each allocated between R.O. 5 m. and R.O. 6 m., the Ministry of Information and Culture has R.O. 4.6 m. and the Ministry of Social Affairs and Labour has R.O. 4.3 m.

(Also see page 15)

Philippines not to accept foreign aid for earth-quake victims

Manila : (UPI)

President Marcos of Philippines has told officials directing relief operations after the disastrous earth-quake not to accept offers of foreign assistance unless it is absolutely essential. 'Let us not look like beggars', he said.

Welterweight Boxing

Rome : (Reuter)

Dave Green of England has been chosen as the official challenger for the European Light Welterweight Boxing title held by Kemal Kamaci of Turkey.



President Sadat & H. M. Sultan Qaboos leaving for Rabat Palace Salalah after former's arrival.

Photo : Mohammad Mustafa.



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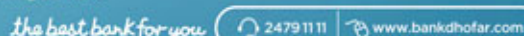
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ONAM CELEBRATED WITH FULL GAIETY AND FERVOUR

Onam is an annual harvest festival predominantly celebrated in the Indian state of Kerala. In Oman, Keralites celebrated the festival with full gaiety and fervour on Saturday. The festival portrays the rich tradition and diverse culture of Kerala and is generally celebrated during the end of August or beginning of September. — Shabin E/Times of Oman



NEW PRODUCT

< FROM A1 Mersal smartphone by year-end

“Technology-related projects are projects that require large amounts of investment, and if all of this is available, it will achieve large and rewarding returns,” Al Nasri added.

“Mersal smartphone will be launched in the markets at the end of this year (2021) and it will be at a competitive amount not exceeding OMR130. There will be pleasant surprises that we will announce at the launch,” the CEO of Mersal said.

Important aspect

Al Nasri also said, “We call on investors to partner and enter into this important aspect that is in harmony with Oman’s 2040 vision. We also call on government and security institutions and large companies for contractual purchases that will achieve and serve development and economic trends such as creating job opportunities, economic diversification programmes, and the work of a series of technology-related industries.”

“Apart from meeting local needs, reducing trade deficit, creating local added value, and developing Omani institutions in terms of economic and social benefits, and even some political aspects,” he further said.

“We also hope that there will be cooperation from all government agencies competent in this field, and we seek to have Mersal become Oman’s ambassador in electronic devices,” Al Nasri added.

SUPREME COMMITTEE

< FROM A1 Two-dose vaccination mandatory

Maysa Al Jafari, the owner of Dresses Renta shop said: “Cancellation of the evening closure decision will positively help in activating the purchasing power in the market, especially in the field of activity in which I work because the limitations of opening period and ban on holding of social events which affect the time available for sale, and I think now the market activity will recover.”

On Thursday, in another major step towards normalcy, the Committee decided to endorse the general framework of school operation for the academic year 2021-2022, in accordance with a mechanism to be unveiled by the Ministry of Education.

With the reopening of schools, emphasis will be laid on total commitment to precautionary measures as per the Health Protocol aimed to ensure the safety of students, teaching and administrative staff. The situation will be assessed later in line with develop-



Ahmed bin Said Al Sharqi, Head of the Economic and Financial Committee at Shura Council.

ments of the pandemic’s situation in the Sultanate.

The Supreme Committee also took two more decisions on Thursday that will be enforced with effect from September 1, 2021.

The first decision endorses the principle of vaccination as a condition for entry to government and private sector establishments (including commercial complexes, restaurants and other business outlets), as well as venues host-

ing cultural, sports and group activities. The heads of government units have a duty to take necessary action to implement the public safety measures.

Moreover, it also made two-dose vaccination mandatory for people aged 18 years and above who wish to enter the Sultanate through all land, sea and air outlets, in addition to a PCR test before or upon arrival to the Sultanate. Those who got infected with the virus must undergo a 7-day quarantine and redo the PCR test on the 8th.

The Committee urged people to stick to all precautionary measures, including wearing face masks and maintaining physical distance at residences, the workplace and public places.

Also, due to the rapid pace of propagation of coronavirus variants, the Supreme Committee will keep monitoring and assessing the situation, locally and internationally, as it will take appropriate decisions when deemed necessary.



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Ministry of Labor

AUCTION
ANNOUNCEMENT

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

Tender No.	Tender title	Institutions eligible to bid and registered with the Tender Board	Last date for tender purchase online	Bid submission date
05/2021	Providing the maintenance services team to the building of the Directorate General of Labour at North Al Batinah Governorate and its affiliate Departments	Second Grade	19/09/2021 at 2:00 pm	03/10/2021 at 10 a.m.

- Specialized establishments may obtain the tender’s documents online through the following link, starting from **Sunday 22/08/2021 at 07:30 am**: <https://etendering.tenderboard.gov.om>
- Each bid shall enclose a bank guarantee for 1% of the total bid value issued by a local bank addressed to the Ministry of Labour and valid for 90 days from the date of bid submission.
- Bids shall be submitted online along with a copy of the bank guarantee, provided that the original bank guarantee shall be submitted upon request by the Ministry.
- Bids shall be opened at 11:00 am on the same day.

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

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RIGHTS ISSUE OF 789,473,685 SHARES AT A PRICE OF BAIZAS 95 PER SHARE

RIGHTS TRADING PERIOD	RIGHTS SUBSCRIPTION PERIOD
Opening Date: 5 September 2021	Opening Date: 7 September 2021
Closing Date: 12 September 2021	Closing Date: 16 September 2021

The contents of this advertisement are extracted from the unofficial translation of the Arabic Prospectus approved by the Capital Market Authority through Administrative Decision No. E/100/2021 Dated: 17 August 2021. Investors are advised to carefully review the Prospectus before deciding to subscribe to the shares offered.



Issuer	Bank Nizwa SAOG
Commercial Registration No.	1152878 (established on 15 August 2012).
Principal place of business	PO Box 1423, PC 133, Al Khuwair, Sultanate of Oman.
Bank's duration	Unlimited.
Authorised Share Capital	RO 300,000,000 (Three hundred million Omani Rials only) divided into 3,000,000,000 (Three billion) shares.
Issued Capital (pre-issue)	RO 150,000,000 (One hundred fifty million Omani Rials) divided into 1,500,000,000 (One billion five hundred million) shares.
Issued Capital (post-issue)	RO 225,000,000 (Rial Omani Two Hundred Twenty Five million) divided into 2,289,473,685 (Two billion Two Hundred Eighty Nine million Four Hundred Seventy Three thousand Six Hundred Eighty Five) shares offered at Baizas 95 per Offer Share, aggregating to RO 75,000,000 (Seventy Five Million Omani Rials).
Issue size	789,473,685 (Seven Hundred Eighty Nine million Four Hundred Seventy Three thousand Six Hundred Eighty Five) Shares offered at Baizas 95 per Offer Share, aggregating to RO 75,000,000 (Seventy Five Million Omani Rials).
Issue Price	Baizas 95 per Offer Share, consisting of issue price of Baizas 95 payable in full on submission of the Application Form, with the Issuer bearing all issue related expenses.
Purpose of the issue	The purpose of the Rights Issue is to increase the capital of the Bank by increasing its paid-up capital, so as to enable its business growth and capital adequacy compliance.
Rights Entitlement	Each Eligible Shareholder is entitled to participate in the Rights Issue pro rata based on their percentage shareholding in the Bank as on the Record Date, rounded down in the case of fractional entitlements (the "Rights Entitlement"). Accordingly, each Eligible Shareholder is entitled to approximately 52.63 Offer Shares for every 100 Shares held by them on the Record Date, duly rounded down, or to 1 Offer Share for approximately every 190 Shares held by them on the Record Date, duly rounded down.
Eligibility for Subscription	Subscription for the Rights Issue is open to Shareholders whose names appear in the Bank's shareholder register with the MCDG as on the Record Date. Persons who purchase the rights on the MSX within the Rights Trading Period are also eligible to subscribe for the Offer Shares before the Subscription Closing Date. The 'rights' representing ownership rights of Shareholders to subscribe to the Rights Issue may be traded on the MSX during the Rights Trading Period. A Shareholder has the option to either subscribe to the Rights Issue or sell its Rights Entitlement on the MSX. The eligibility to subscribe for Offer Shares shall lapse in case the Shareholder neither subscribes to the Rights Issue nor sells their 'rights' on the MSX during the Rights Trading Period.
Application for Additional Shares	An Eligible Shareholder wishing to apply for Additional Shares shall complete the required details in the Application Form and submit it during the Subscription Period to the Collecting Bank together with the requisite subscription amount. A Shareholder who does not subscribe for their full Rights Entitlement during the Subscription Period or who sells their Rights Entitlement (either in part or in full) is not eligible to apply for Additional Shares. An Applicant that is not a Shareholder on the Record Date but that has acquired a Rights Entitlement is not eligible to apply for Additional Shares. The application and allotment of Additional Shares shall be subject to the terms and conditions stipulated in Chapter 14.
Record Date	29 August 2021
Start of Trading of Rights Entitlement	5 September 2021
End of Trading of Rights Entitlement	12 September 2021
Subscription Opening Date	7 September 2021
Subscription Closing Date	16 September 2021

Allotment	The Offer Shares shall be allotted against valid Application Forms, subject to the provisions of Chapter 14. The Offer Shares shall be allotted, and refunds will be made (if required) within 6 working days from the Subscription Closing Date, after obtaining CMA approval for allotment. The Applicant, after the announcement of the allotment, shall ensure that the allotted shares are appearing in its account with MCDG.
Refund of Application Money	Refund of application money, if any, shall be made to the Applicant's bank within 3 working days of the Allotment.
Listing	As the shares of the Bank are already listed on the MSX, the Offer Shares shall also be listed on the MSX.
Approvals for the issue	• Board approval vide its resolution at its meeting on 28 January 2021 • CBO approval vide its letter no. IBD/BN/2021/199 dated 9 August 2021 • CMA approval vide its Administrative Decision E/100/2021 dated 17 August 2021

Issue Manager	Ubar Capital SAOC P.O. Box 1137, P.C. 111, CPO, Sultanate of Oman Tel: +968 24949010 Fax: +968 24949099 Email: ubhar-corporatefinance@u-capital.net
Legal Advisor to the Issue	Said Al Shahry & Partners (SASLO) P.O. Box 1288, P.C. 112, Ruwi, Sultanate of Oman Tel: +968 24636 999, Fax: +968 24636 900 Email: mail@saslo.com
Statutory Auditor	KPMG P.O. Box 641, P.C. 112, Ruwi, Sultanate of Oman Tel: +968 24749 600, Fax: +968 24601570 Email: rpeluri@kpmg.com
Collecting Bank	Bank Nizwa SAOG P.O. Box 1423, P.C. 133, Al Khuwair, Sultanate of Oman Tel: +968 24645530, Fax: +968 24655570 Email: collectingbank@banknizwa.om

USE OF PROCEEDS

The purpose of the Rights Issue is to increase the capital of the Bank by increasing its paid-up capital, so as to enable its business growth and capital adequacy compliance.

OVERVIEW

The formation of Bank Nizwa came about with the CBO granting its initial approval to the licensing of the Bank as per issued letters dated 10 May 2011 and 29 January 2012 to Sheikh Saud bin Ali Al Khalili. Sheikh Saud and a further 92 other Omani individuals, companies and pension funds constitute the founder shareholders of the Bank.

The founder shareholders appointed a Founding Committee to represent them and to help manage the establishment of the Bank as a licensed Shari'a compliant commercial bank. The Founding Committee consisted of five individuals including the Chairman of the Founding Committee, Ahmed bin Saif Al Rawahi. The Founding Committee also liaises with the CBO during the formulation of the IBRF.

The Bank under the supervision of the Founding Committee offered 40% of its capital of RO 150 million, RO 60 million to the public through Initial Public Offering in mid-2012. The IPO received an overwhelming response with IPO being oversubscribed manifolds. Post-IPO the Bank commenced its operations in January 2013.

Bank Nizwa is Oman's first dedicated Islamic bank, with fully Shari'a compliant products and services.

The Bank holds an Islamic Banking License issued by the CBO, which enables the Bank to offer a comprehensive portfolio of Islamic banking services.

As a public joint stock company whose shares are listed and traded on the MSX, the Bank is also regulated by the CMA.

In addition, the Bank is required to conduct its operations in accordance with the Banking Law, the IBRF, and the Bank's policies and procedures. For more information visit www.banknizwa.om.

BANK'S MAJOR SHAREHOLDERS AS OF 30 JUNE 2021

Name	Country of incorporation	Number of shares	%
Aflag Financial Investment	Oman	324,564,930	21.64%
Civil Employees' Pension Fund	Oman	138,398,078	9.23%
Al Ghadeer Investment	Oman	120,000,000	8.00%
Public Authority for Social Insurance	Oman	109,893,262	7.33%
Diwan of Royal Court Pension Fund	Oman	76,397,824	5.09%
Others		730,745,906	48.71%
Total		1,500,000,000	100.00%

HISTORICAL FINANCIAL STATEMENTS

The following information has been extracted from the audited financial statements of 2020 and 2019 and unaudited financial statement for six (6) months ending 30 June 2021. For full financial statements, please visit MSX website at www.msx.om or Bank's website at www.banknizwa.om.

BALANCE SHEET

In RO '000 and for the period ended	30 Jun 21	31 Dec 20	31 Dec 19
Assets			
Cash and balances with CBO	104,361	67,943	89,293
Due from banks and financial institutions	13,355	12,996	20,321
Sales & other receivables	228,798	208,909	211,058
Investments	117,007	116,194	82,727
Financing	831,743	779,249	618,465
Property, equity, intangibles, & other assets	26,166	20,968	12,500
Total assets	1,321,430	1,206,259	1,034,364
Liabilities			
Due to banks	74,601	91,833	66,825
Customer deposits	687,607	558,470	487,094
Equity of unrestricted investment accountholders	360,730	366,091	310,396
Share capital	150,000	150,000	150,000
Owner's Equity	164,166	159,688	147,907
Total liabilities	1,157,264	680,480	576,061
Total liabilities, equity of unrestricted investment accountholders, owner's equity	1,321,430	1,206,259	1,034,364
Book value per share (Baizas)	109	106	99

INCOME STATEMENT

In RO '000 and for the period ended	30 Jun 21	31 Dec 20	31 Dec 19
Sales and other receivables revenue	5,637	11,849	11,559
Ijara and Financing Profits	23,043	38,999	33,396
Profit on Investments	2,337	3,904	2,424
Return on unrestricted investment accountholders	(3,583)	(7,603)	(7,504)
Profits paid on Wakala	(10,055)	(15,766)	(14,272)
Other income	5,012	7,871	7,415
Total revenue	22,391	39,254	33,018
Net impairment on financial assets	(5,202)	(6,700)	(2,995)
Operating expenses	(10,437)	(19,656)	(18,430)
Profit before tax	6,752	12,898	11,993
Tax expense	(703)	(1,831)	(1,814)
Net profit for the period	6,049	11,067	10,179
Earnings per share (Baizas)	4	7	7

UN-AUDITED RESULTS AS OF 30 JUNE 2021

The Bank's total assets grew by 25 per cent in 30 June 2021, reaching RO 132 billion, compared to RO 106 billion during the same period in 2020. Customer deposits went up by 25 per cent to reach RO 1.05 billion compared to RO 0.84 billion in 2020. Gross financing grew by 20 per cent, reaching RO 1.08 billion. The Bank's total revenue increased by 21 per cent, reaching RO 22.39 million in June 2021 while operating expenses increased by only 15 per cent, driven by healthy activity across both our Wholesale and Retail businesses and dedicated cost management. This results from the successful execution of Bank's strategy 2025, which requires continued focus on growing the balance sheet in a controlled manner, diversifying revenue streams, controlling expenses, improving margins, enhancing its digital capabilities, and expanding products and client base.

RO '000	30 Jun 21	30 Jun 20	Growth %
Total assets	1,321,430	1,060,779	25%
Gross financing	1,081,802	898,273	20%
Customers' deposits	1,047,967	838,930	25%
Equity	164,166	154,137	7%
Total revenue	22,391	18,557	21%
Operating expenses	(10,437)	(9,038)	15%
Profit for the period	6,049	5,888	3%

DIVIDEND POLICY

The Bank's dividend policy complies with CBO and CMA guidelines. The Bank follows a conservative dividend policy and shall recommend the distribution of the dividends to the shareholders after due consideration of the regulatory guidelines, the future growth expectations, AGM approval and other factors.

The historical dividend details of the Bank are given below:

For Year	Cash dividend	Stock dividend
2015	-	-
2016	-	-
2017	-	-
2018	-	-
2019	-	-
2020	0.00125	-

Source: MSX

PRICE JUSTIFICATION

AVERAGE SHARE PRICE

Period Ending 30 June 2021	Average Closing Price (RO)	Discount of Issue Price to Average Closing Price
1-month average closing price	0.097	21%
3-month average closing price	0.095	0.0%
6-month average closing price	0.096	1.0%
1-year average closing price	0.097	2.1%

Source: MSX, U Capital research

PEER COMPARISON

Banks	No. of Shares	M. Cap	EPS	BV	P/E	P/Bv	ROE
Bank Muscat	3,574	1,508	0.048	0.569	8.77	0.74	8.5%
National Bank of Oman	1,626	325	0.014	0.259	14.57	0.77	5.3%
Bank Dhofar	2,996	378	0.010	0.181	12.80	0.70	5.5%
Sohar International	2,435	234	0.008	0.130	11.56	0.74	6.4%
Ahli Bank	1,950	214	0.014	0.161	8.03	0.68	8.5%
HSBC Oman	2,000	202	0.006	0.166	18.24	0.61	3.3%
Bank Nizwa	1,500	146	0.008	0.112	12.13	0.86	71%
Oman Arab Bank	1,669	311	0.015	0.221	12.19	0.84	6.9%

Note: Above calculations based on 30 June 2021

Based on the aforesaid factors and considering the Issue Price of Baizas 95 per share, the Bank believes that the Issue Price compares favorably with the peer average, and is at a discount to prevailing price of Baizas 95 per share and at a discount to the pre-issue one, three, six months and one-year average closing prices.

As of 31 July 2021, the market capitalization of the Bank is RO 147 million, and subject to full subscription of RO 75 million, the post-issue weighted average price is expected to be Baizas 97 per share approximately.

1. As of 5 July 2021

BOARD OF DIRECTORS

The Board comprises nine members, elected in the Annual General Meeting held on 28 March 2019. Details of the current Board members are as follows:

Name of Director	Category	Represents
Sheikh Khalid Abdullah Ali Al Khalili	Non-Executive	Aflag Financial Investment
Mr. Musabab Saif Musabab Al Mutairi	Non-Executive	Non-Representative
Sayyid Amjad Mohammed Ahmed Al Bussadi	Non-Executive	Non-Representative
Mr. Hussain Yousef Dawood Al Shalwani	Non-Executive	Non-Representative
Sheikh Saif Hilal Nasser Al Mawali	Non-Executive	Non-Representative
Mr. Sami Yahya Hamed Al Dughaisi	Non-Executive	Civil Services Pension Fund
Mr. Ishaq Zayed Khalifa Al Mawali	Non-Executive	PASI
Sheikh Majid Ali Majid Al Mamri	Non-Executive	Non-Representative
Mr. Atif Said Al Siyabi*	Non-Executive	Non-Representative

*Mr. Atif Said Al Siyabi has been elected as Board member on 28 March 2021. His term will end with rest of Board member by the next Annual General Assembly in 2022.

SUBSCRIPTION CONDITIONS & PROCEDURES

ELIGIBILITY FOR SUBSCRIPTION

The Rights Issue is open to all Eligible Shareholders and to each person who purchases all or part of the Rights Entitlement of an Eligible Shareholder.

Each Eligible Shareholder is entitled to approximately 52.63 Offer Shares for every 100 Shares held by them on the Record Date, duly rounded down, or to 1 Offer Share for approximately every 190 Shares held by them on the Record Date, duly rounded down.

The Rights Entitlement will be listed on the MSX and can be sold or purchased during the Rights Trading Period through the MSX.

RIGHTS SUBSCRIPTION PERIOD AND ISSUE PRICE

Issue opens on – 7 September 2021

Issue closes on – 16 September 2021

The Collecting Bank will reject any Application Form that reaches it after its official working hours on the Subscription Closing Date.

The Rights Entitlement, and any right to participate in the Rights Issue, will lapse if a valid application is not made during the Subscription Period. A failure to validly apply for Offer Shares during the Subscription Period will constitute a waiver of rights of participation in the Rights Issue.

Issue Price – **Baizas 95** per Offer Share.

TRADING OF RIGHTS

The Rights Entitlement is tradable on the MSX in accordance with applicable laws/regulations of the CMA and the MSX. Such rights can be traded i.e. bought and sold during the Rights Trading Period. The purchaser of a Rights Entitlement shall contact and coordinate with the Issue Manager to collect the requisite Application Form, complete and submit the Application Form to the Collecting Bank, together with application money and required documents, in each case on or before the Subscription Closing Date in accordance with the terms contained in this Prospectus. An unexercised Rights Entitlement shall lapse at the end of the Subscription Period.

SUBSCRIPTION FOR ADDITIONAL SHARES

- Only Eligible Shareholders are eligible to apply for Additional Shares.
- An Eligible Shareholder who does not subscribe to their full Rights Entitlement or sells their Rights Entitlement (either partially or in full) is not eligible to apply for Additional Shares.
- A non-Shareholder as on Record Date who purchases a Rights Entitlement, is not eligible to apply for Additional Shares.
- Eligible Shareholders validly subscribing for their full entitlement of Offer Shares may apply for Additional Shares.
- Eligible Shareholders who wish to apply for Additional Shares should indicate this by writing the desired number of Additional Shares in their Application Form and making the required payment with submission of the Application Form to the Collecting Bank.
- The minimum Additional Shares that can be applied for is one Offer Share with the maximum up to a number such that the total application (including such Eligible Shareholder's Rights Entitlement, any Rights Entitlement purchased from another Eligible Shareholder, and Additional Shares) does not exceed the entire Rights Issue size.
- Additional Shares will be allotted simultaneously with the Offer

Shares, subject to CMA approval.

- If the total Additional Shares applied for exceeds the under-subscription (before considering Additional Shares) in the Rights Issue, all eligible Applicants will be allotted Additional Shares on a pro-rata basis proportionate to the number of Additional Shares applied for, and the balance will be refunded.

- If the total Additional Shares applied by Applicants is less than the under-subscription (before considering Additional Shares) in the Rights Issue, all eligible Applicants will be allotted all of the Additional Shares applied for by them.

- If the Applicants do not subscribe for all of the Additional Shares within the specified period, then the Board of Directors shall offer such shares for subscription pursuant to the provisions of the Capital Market Law, or reduce the amount of the increase of the share capital to the level of the total received subscription amount, i.e. reduced by an amount equal to the value of the shares that have not been subscribed for, as per Article 140 of CCL.

The decision of the Issue Manager, in consultation with the CMA, shall be final and binding in respect of the allotment of Offer Shares, including Additional Shares.

Note: Applicants should ensure that their post-rights issue shareholding is within the shareholding limits prescribed in the Bank's Articles of Association, Laws of Oman, and applicable regulatory requirements.

The following is a worked example using illustrative numbers to show the methodology for allotting Additional Shares:

Particulars	Shares
Rights Issue Offer	100,000,000
Subscription	90,000,000
Unsubscribed	10,000,000
Additional Shares applications received from Eligible Shareholders	15,000,000
Allotment of unsubscribed shares on pro-rata basis based on applications received for Additional Shares	10,000,000
Percentage allotment of Additional Shares (10,000,000/15,000,000=66.67%)	
Refund of amount to Shareholders applying for Additional Shares equivalent to	5,000,000

Based on this example, a person applying for 3,000 Additional Shares will be allotted 2,000 Shares.

SUBSCRIPTION ON BEHALF OF MINOR CHILDREN

- An individual of age less than 18 years as on the Record Date will be considered a minor.
- Only a father may subscribe on behalf of his minor child(ren).
- If a subscription is made on behalf of a minor by any person other than the minor's father, the person submitting the subscription shall be required to attach a valid Shari'a (Legal) Power of Attorney issued by the competent authorities authorizing him to deal in the funds of the minor through sale, purchase and investment.

MINIMUM AND MAXIMUM APPLICATION

The minimum application can be for one Share and the maximum application cannot exceed the Rights Issue size (including original Rights Entitlement, any Rights Entitlement purchased from another Eligible Shareholder, and Additional Shares).

PARTICULARS OF THE BANK ACCOUNT

- Each Applicant shall be required to furnish the particulars of their bank account (registered in the name of the Applicant). The Applicant shall not use the bank account number of any other person except in case of minor children only.
- If the bank account of the Applicant is registered with a bank other than the one receiving the Application Form, they shall be required to submit a document in evidence of correctness of the bank account particulars as provided for in the Application Form. This can be done by submitting any document from the Applicant's bank, which clearly shows the account number and name of the account holder (Applicant), such as an account statement issued by the bank or a letter / document issued by the Applicant's bank, containing the aforesaid information. The Applicant shall ensure that such evidence submitted is readable in a clear manner. The Applicant is not obliged to submit evidence of their bank account if they are subscribing through the bank wherein they maintain their account. In this case, the bank receiving the subscription shall verify and confirm the Applicant's account details in its specific system and procedure.
- The bank account provided in the Application Form would be used only for refunds.
- The Application Form containing the bank account number of a person other than the Applicant shall be rejected except with respect to applications made on behalf of minor children that contain the bank account particulars of their father.

DOCUMENTATION REQUIRED

- A copy of Applicant's Civil ID / Passport / Commercial Registration certificate, as applicable.
- Submission of a document confirming correctness of the bank account details written in the Application Form, only if the application is made through a bank other than the one with whom the Applicant has their bank account.
- A copy of a valid Power of Attorney duly endorsed by the competent legal authorities in the event the subscription is on behalf of another person.
- In case of applications made by juristic persons (non-individuals), which are signed by a person in their capacity as an authorized signatory, a copy of adequate and valid documentation should be attached.

MODE OF SUBSCRIPTION

- The Collecting Bank has been instructed to only accept applications for subscriptions that comply with all the requirements as provided for in the Application Form and this Prospectus. It is the responsibility of the Applicant however, to ensure that the particulars and information contained in the Application Form are true, accurate and complete.
- The Applicant shall be required, before submitting the Application Form, to peruse this Prospectus and read the conditions and procedures governing the subscription with care and importance.
- Only the original Application Form (with pre-printed details) sent to Eligible Shareholders should be used. Photocopies of Application Forms will not be accepted. If any Eligible Shareholder does not receive the Application Form, such person must contact the Issue Manager sufficiently in advance of the Subscription Closing Date to obtain a duplicate Application Form duly stamped by the Issue Manager.
- Those who validly purchase a Rights Entitlement in the MSX during the Rights Trading Period should contact the Issue Manager and submit a copy of their purchase invoice issued by their broker or statement of account issued by MCDG showing their holding of the Rights Entitlement. The Issue Manager will issue the Application Form to such Applicants. Only the Application Form issued by the Issue Manager should be used by such Applicants.
- The Applicants are required to complete the Application Form for the subscription and furnish all their particulars including the shareholder number available with MCDG, civil number/passport number, and date of birth in case of minor children.
- Applicants are required to sign the Application Form to confirm that the particulars and information contained therein are true, accurate and complete. In case of minor children, only the father or legal guardian may sign the Application Form, on behalf of his minor children.
- The Applicant shall submit the Application Form to the Collecting Bank and make payment at the Issue Price for all Offer Shares (including any Additional Shares) that are the subject of such application. The Applicant shall make such application in accordance with this Prospectus and shall ensure that all documents in support of the information furnished (referred to above) are enclosed.
- If any overseas investor or Shareholder wishes to subscribe to the Rights Issue, they must pay in the currency of the Sultanate of Oman, i.e. Omani Rial. Payment shall be made by cheque or bank transfer.
- In case of payment of the value of the subscription by cheque, it shall be in favor of 'Bank Nizwa Rights Issue'.
- In case of payment through bank transfer, the Applicant is responsible for ensuring the successful transfer of the subscription amount to the Collecting Bank within the subscription period and must attach a copy of the transfer acknowledgement copy to the Application Form. The transfers should be made to:
Bank Nizwa Rights Issue a/c
A/c no.: 999-512-204903
Bank Nizwa SAOG
Swift Code: BNZWOMRX

AVAILABILITY OF DUPLICATE APPLICATION FORMS

Only the original Application Form (with pre-printed details) sent to Eligible Shareholders should be used. A photocopy of Application Forms will not be accepted. If any Eligible Shareholder does not receive the original Application Form, such person must contact the Issue Manager or the Collecting Bank sufficiently in advance of the Subscription Closing Date to obtain a duplicate Application Form. Applicants submitting a duplicate Application Form should not use the original Application Form, even if it is received/lost subsequently. In case of violation of this requirement, both the Application Forms may be rejected.

COLLECTING BANK

NEW PRIME MINISTER

Ismail Sabri Yaakob appointed new prime minister of Malaysia

KUALA LUMPUR: Malaysia's king on Friday named Ismail Sabri Yaakob as the country's new prime minister.

Ismail Sabri's appointment means the longest-governing party, the United Malays National Organization (UMNO),



has reclaimed the premiership it lost in a shock 2018 election defeat.

Ismail Sabri replaces Muhyiddin Yassin, who stepped down this week after losing his parliamentary majority due to infighting in his coalition.

The veteran politician takes over as the Southeast Asian nation grapples with a surge in COVID-19 infections and an economic slump, amid growing public anger over the handling of the health crisis.

Ismail Sabri, who was Muhyiddin's deputy for only a month,

secured majority support, with the backing of 114 of parliament's 222 members, the palace said in a statement.

His appointment returns the role of prime minister to the United Malays National Organi-

sation (UMNO), Malaysia's 'grand old party,' which was voted out in a 2018 general election over the multibillion-dollar 1MDB corruption scandal.

UMNO had ruled the country since independence from Britain in 1957. **ANI**

SULTAN'S ARMED FORCES



New batch of national jobseekers starts training

MUSCAT: In implementation of the Royal Directives of His Majesty Sultan Haitham Bin Tarik, the Supreme Commander, on accelerating the pace of employment of citizens and within the efforts of the Sultan's Armed Forces (SAF) on providing citizens with the opportunity to join the service of SAF, the Royal Air

Force of Oman (RAFO) received, yesterday, a new batch of national jobseekers in coordination with the Ministry of Labour.

New recruits

The new batch would join training as new recruits at the various airbases following evaluation, physical and medical examina-

tions and tests they had earlier undergone.

The Royal Air Force of Oman (RAFO) employed all its capabilities and expertise of its specialised manpower and administrative and health requirements to all the batches that have already joined the service of the Royal Air Force of Oman. **—ONA**

FOR THE THIRD QUARTER 2021

NCSI to commence consumer confidence survey from today

MUSCAT: The National Centre for Statistics and Information (NCSI) will commence, on Sunday, the activities of the 31st session of the survey on consumer's confidence for the third quarter 2021, which will continue for five days and targets citizens aged 18 and above.

The Consumer Confidence Index is one of the indices of significance to the economic activity.

The survey aimed to measure the development of Omani fami-

lies between 2020 and 2021.

It also aimed to identify the factors negatively or positively affecting the level of Oman's economy and the future forecasts of the economy and the current condition of Omani families and their purchasing power in terms of home appliances, cars and various commodities and the current job opportunities and future forecasts of jobs.

The survey targets a sample of not less than 1,500 national re-

spondents in the various governorates of the Sultanate.

The data collection would be via phone calls through the phone number 24219000 of the National Centre for Statistics and Information (NCSI).

It is worth mentioning that all data would be kept confidential in accordance with the provisions of article (11) of the Law of Statistics, promulgated by Royal Decree No. 55/2019. **—ONA**

FEUD WITH JUDICIARY

Brazil President Bolsonaro asks Senate to impeach Supreme Court judge

BRASILIA: Brazilian President Jair Bolsonaro on Friday sent the Senate a request to impeach one of the Supreme Court justices, a move likely to escalate his feud with the judiciary.

The president is seeking the impeachment of Justice Alexandre de Moraes who has begun two investigations into Bolsonaro.

The investigations were triggered by Bolsonaro's repeated attacks on the integrity of the nation's electronic voting system.

What is Bolsonaro saying?

The 18-page impeachment request alleges that Moraes has launched the probes with partisan and anti-democratic bias without the involvement of state prosecutors.

It accused Moraes of acting as both investigator and judge while also censoring free speech.

In addition to seeking to impeach Moraes, Bolsonaro has publicly lashed out against another top judge, Luis Roberto Barroso, who is also the head of the federal election court. Barroso has repeatedly dismissed Bolsonaro's claims about the voting system, leading the president to call the Supreme Court judge a "son of a whore." In a social media post last week, Bolsonaro announced that he would request the Senate to invoke Article 52 of Brazil's constitution, which says judges may be tried for crimes and eventually



removed from their positions.

"For a long time now, Justices Alexandre de Moraes and Luis Roberto Barroso, of the Federal Supreme Court, have gone beyond constitutional limits with acts," he tweeted.

Ultimately, the impeachment request only included Moraes.

Rodrigo Pacheco, the president of the Senate, confirmed that he had received the request but added that he does not see political or technical grounds to impeach Moraes.

The Senate is the only body that can put a Supreme Court justice on trial.

Moraes' probe into Bolsonaro

The far-right leader allegedly

leaked a secret report by federal police pertaining to a hacking. He then used this to back his claim that Brazil's voting system was vulnerable to fraud, according to investigators.

Moraes is also investigating Bolsonaro over his comments about the voting system on social media, which could be seen as making threats to democracy.

Critics of the president say that by sowing doubts about the voting system, he may be laying the groundwork to dismiss next year's presidential election results.

Former leftist president Luiz Inacio Lula da Silva is expected to challenge Bolsonaro for the presidency, and polls suggest that Lula would win in a runoff. **—w**




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WORLD



QUESTIONED

Taliban held 150 people, mostly Indians for questioning

KABUL: Around 150 people, including Indian citizens, waiting to be evacuated from Afghanistan were allegedly captured by the Taliban near the Kabul airport on Saturday and were subsequently released, according to local media reports.

The group, which included Afghan citizens, some of whom were Sikhs, were reportedly waiting outside the gates of the Hamid Karzai International airport when they were picked up by unarmed Taliban officials, according to Afghan news outlet Etilaatroz.

Taliban officials reportedly thrashed several of those waiting and took them to a nearby police station, the news outlet said citing an unnamed source.

Ahmadullah Waseq, a Taliban spokesperson, rejected the claim that they had abducted Indian citizens. Indian news network NDTV said, citing top government sources, that the Indian citizens were in no immediate danger, adding that back-channel talks were underway to secure their release.

Afghan media later reported that the 150 people rounded up had been taken in for questioning and they were all sent back to the Kabul airport.

Reports of the alleged abduction came just hours after the Indian Air Force transport aircraft evacuated some 85 Indians amid the deteriorating situation in the war-torn country.

According to Indian media reports, a second transport aircraft of the air force was on standby to fly to Kabul as soon as enough Indians were able to reach the airport. **aw**



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Biden says evacuation from Afghanistan ‘most difficult airlift’ in history

WASHINGTON : Terming the evacuation from Afghanistan the ‘most difficult and largest airlift’ ever in the history, US President Joe Biden on Friday assured to get all Americans and allies out of the war-torn country.

“Kabul evacuation is among the largest and most difficult airlifts in history,” Joe Biden said while addressing the press at the White House. He added that it’s time to end the Afghan mission and get all Americans out as Afghanistan has been taken over by the Taliban after the collapse of the government on Sunday.

Biden stressed that any attack on the US troops would be retaliated firmly.

Raising his concerns about Afghan women and human rights under the Taliban control, Biden said that international pressure would be made on the terror group to respect people’s rights in Afghanistan.

He pointed out that the US military is pursuing all efforts to get its people and allies out of the war-ravaged nation.

“IS threat still remains in the region as it’s the only strong rival of the Taliban in the region,” he added.

Biden urged the international community to provide food aid, asylum and health mission in the country.

The US on Thursday airlifted around 3,000 people from Afghanistan’s Kabul airport through 16 flights, a White House official said.

Among those, 350 were US citizens. Additional evacuees include family members of US citizens, SIV applicants and their families, and vulnerable Afghans.

“On August 19, the US evacuated approximately 3,000 people from Hamid Karzai International Airport on 16 C-17 flights. We have evacuated approximately 9,000 people since August 14,” the official said.

Afghanistan’s future is hanging in balance as the country’s government collapsed on Sunday soon after president Ashraf Ghani fled Kabul. The Taliban entered the presidential palace on Sunday and declared its victory over the government.

Chaotic scenes have emerged where people can be seen rushing to the airport to flee the nation so as to escape from the terror group’s brutal atrocities. **ANI**

SHEER DESPERATION

Scenes of ‘desperate people’ in Afghanistan ‘gut wrenching’: Biden

WASHINGTON DC: US President Joe Biden on Friday described the images emerging out of Afghanistan as “gut-wrenching”, showing people “acting out of sheer desperation,” hoping to get out of the country following the Taliban’s siege of Kabul.

The Taliban entered the capital city on Sunday and declared victory over the Ashraf Ghani government. Chaotic scenes have since ensued in the city, where people can be seen rushing to the airport to flee the nation. “Last week has been heart-breaking. Crushing gut-wrenching images of panic people acting out of sheer desperation. You know, it’s completely understandable. They’re frightened or sad, uncertain what happens next,” Biden said in an address on the developments in Afghanistan.

“We have almost 6,000 troops on the ground providing runway security and to the mountain division standing guard around the airport (in Kabul, Afghanistan) and marine assisting civilian departure,” he added. Biden termed the ongoing evacuation mission from the war-torn country as the “most difficult airlifts in history.

“This is one of the largest most difficult airlifts in history. And the only country in the world capable of projecting this much power. On



Afghan baby at Kabul airport handed back to father: Pentagon

WASHINGTON DC: A viral video of an Afghan baby being handed over the walled perimeter of Hamid Karzai International Airport in Kabul showed US Marines taking the baby to be treated at a hospital at the facility, Defence Department Spokesperson John Kirby said on Friday.

“The parent asked the Marines to look after the baby because the baby was ill, and so the Marine you see reaching over the wall took it to a Norwegian hospital that’s at the airport. They treated the child and returned the child to the child’s father,” Kirby said. “It was an act of compassion.” Kirby said that it was the only such instance that he was aware of, and that it was an act of compassion and professionalism on behalf of the soldiers there. **ANI**



إعلان Announcement

The Internal Tender Committee at the Ministry of Transport, Communications and Information Technology In AL Khuwair invites for the Following Tender:

TENDER NO	TENDER NAME	DATE OF PUBLISHING	LAST DATE TO PURCHASE TENDER DOCUMENT	SUBMISSION DATE	COMPANIES WHO SHOULD PARTICIPATE IN THIS TENDER	DOCUMENT PRICE
MOTs/HQ-20/22/2021	MAINTENANCE SERVICES FOR AL ASSALH TOWER 7th FLOOR FOR MTCIT	22-08-2021	29-08-2021	12-09-2021	EXPERIENCED COMPANIES IN THE SIMILAR WORKS (SECOND CLASS)	(25/-) TWENTY FIVE OMANI RIAL NON-REFUNDABLE

Interested Companies registered with General Secretariat of the Tender Board 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. Tenders should be submitted online on given website. The Tenderer should enclose scan copy of Bank Guarantee issued by local bank in the Sultanate of Oman for the value of (1%) of the Tender value validity for (90) days, and addressed to (Chairman of the Internal Tender Committee). And hard copy of the same should be submitted manually to the Tenders Section, Tenders and Contracts Department (1st Floor), Ministry of Transport Building at Al Khuwair before 11:00 am on submission date.

- CORRESPONDANCE:**
- Tender Inquiry: All correspondence pertaining to the TENDER Inquiry must be online at e-Tendering System. (<https://etendering.tenderboard.gov.om>)
 - E-Tendering System Inquiry: All correspondence pertaining to the e-Tendering System technical support must be directed to the following helpdesk email address and phone number: **Tel: +968 24166670 / e-mail : etenderhd@mtcit.gov.om**

INTERNAL TENDER COMMITTEE



مطارات عُمان
Oman Airports

REQUEST FOR EXPRESSION OF INTEREST

Oman Airports Management Company S.A.O.C. (“Oman Airports”) invites the submission of Expression of Interest “EOI” by qualified entities (“Respondent”) to provide **AVIATION PARK DESIGN, CONSTRUCTION, AND OPERATIONS, AT MUSCAT AIRPORT INTERNATIONAL LAND**

REOI	REOI. Ref No	REOI Document Distribution	Submission of EOI
AVIATION PARK DESIGN, CONSTRUCTION, AND OPERATIONS AT MUSCAT INT’L AIRPORT LAND	REOI NO. 2021/ REOI118/MCT	22/08/2021 to 26/08/2021 08:30 AM to 03:00 PM	9/09/2021 AT 12:00 PM

REOI Collection: REOI documents may be collected from Oman Airports at Muscat International Airport Commercial Division, South Forecourt Building, First Floor between 08.30 AM to 03.00 PM upon submission of a letter (hard copy or electronic (PDF copy)) expressing your interest to participate in the REOI duly signed by the authorized signatory of your company.

There is no fee requirement associated with this solicitation.

Companies participating in this REOI will be identified and shortlisted to take part in a Request for Proposal (RFP) process to provide Aviation Park Design, Construction, and Operation Services.

Submission: Full submission details can be found in the REOI documentation.

For any further inquiries regarding this REOI, kindly email us via:
real.estate@omanairports.com

Headquarter Address:
Muscat International Airport
South Forecourt Building, First Floor
Oman Airports Management S.A.O.C
Muscat, Sultanate of Oman.

Note: All Correspondence / Clarification / Enquiries send an e-mail:
real.estate@omanairports.com

Ahmad Al Harthy, Michael Dinan take fantastic P2 finish at Le Mans

Ahmad Al Harthy and Dinan now carry great confidence into race two

Times News Service

MUSCAT: Ahmad Al Harthy and Michael Dinan secured an outstanding second place finish for Oman Racing in Road To Le Mans race one at the Circuit de la Sarthe in France on Thursday, 19th August, with a star performance from eighth on the GT3 class grid.

Celebrating a very well deserved podium in the 55-minute evening encounter, which got underway at 19.30 local time, Al Harthy and Dinan now carry great confidence into race two which will take place on 21st August – just a few hours before the famed Le Mans 24 Hours itself begins.

American racer Dinan started Thursday's race from the fourth row of the GT3 grid, having earlier qualified eighth fastest in the No.95 Aston Martin Vantage GT3, and stormed into the top four on lap one alone before breaking into the podium placings on lap two.

Oman Racing took the lead of GT3 in the mid-race pit-stop, with Al Harthy ultimately bringing the Aston Martin Racing-prepared



LE MANS: Ahmad Al Harthy and Michael Dinan secured an outstanding second place finish for Oman Racing.

car to the chequered flag in second place – slipping back from the lead with just three laps to go as a result of some unfortunate slow zones and yellow flag areas.

“What a race – unbelievable!”, said the Omantel, OQ and Oman Ministry of Culture, Sports and

Youth supported racer, “From P8 to P2, a podium again at Le Mans, what an amazing feeling and to see the flag of Oman flying again here is something very special to me, I am very proud.

“I’m delighted with the way we all performed, Michael did a great

job in the opening stint being able to take it up to P2 and then we had a great pit-stop. It was very tough in my stint as there were so many cautions, yellow flags and slow zones which are very difficult to manage at this circuit.”

Al Harthy added: “I want to say

thank you to all of my partners who made this happen, and thank you to the Oman Ministry of Culture, Sports and Youth for its support and everybody back home who is part of this journey. It’s great to be able to come back racing, and especially at this event with all of the top teams in the world here. It’s a beautiful and amazing feeling to be on the podium.”

Following two practice sessions on Wednesday, 18th August, a pair of 20-minute runs on Thursday morning decided the grid for both races. Dinan took the first session and qualified the Oman Racing car eighth fastest for the opening contest with a time of 3m58.238 (283.19 km/h) seconds.

In session two, Al Harthy rocketed to the top of the times with a first flying lap of 3m58.074 seconds (283.94 km/h) even though compromised by a Ferrari in the final sector. Although edged back to second, the Omani was all set to re-take pole on his final lap of the session but a red flag stoppage with around three minutes to go – while on a faster lap – meant he had to settle for second quickest.

Dinan, of course, took the start of Thursday evening’s race from eighth on the GT3 grid and put together a sensational opening lap. Launching well at the rolling start and swiftly gaining two places, he duly took fifth soon after and roughly a third of the way around the lap he was into fourth spot.

Little more than a lap into the race the American swept past the No.8 Ferrari 488 to move into the

podium placings and then moved ahead of the No.2 Porsche 911 GT3 R to grab second place and put Oman Racing firmly in contention for the podium.

With a big gap to make up to the leading Audi R8 of Charles Weerts as the race entered the third tour, part way around the lap the Safety Car was deployed due to one of the LMP3 prototype class cars retiring.

Then, at the end of lap four, Dinan and the rest of the GT3 field took the opportunity to serve the mandatory pit-stop while still under Safety Car conditions.

Al Harthy got behind the wheel of the striking black, orange and white No.95 Aston Martin Vantage and a fantastic turnaround in the pits by the AMR mechanics enabled the Omani to leapfrog the Audi and take the lead of the race.

When the action resumed on lap six, Al Harthy continued to lead and improved his pace with each lap of the 13.6-kilometre track. Setting a best GT3 lap of 3m57.551 seconds on lap eight, the second fastest of the race, the next time around the No.8 Ferrari managed to get back ahead into the lead as yellow flag slow zones worked against Al Harthy.

Maintaining second place to the finish on lap 12, after 55 minutes of racing, the result was just reward for a terrific performance and marked the second podium in as many events for Al Harthy – having taken a stunning race victory on his return to the British GT Championship two weeks ago.

FOOTBALL

Injury blow to Modric as Real Madrid prepare for Levante trip

MADRID: Real Madrid will be without central midfielder Luka Modric for their visit to play Levante on Sunday after the Croatian suffered a groin injury in training.

Although it’s not yet certain how long Modric will be out for, he will certainly miss out on and has to be considered a doubt for next weekend’s game away to Betis.

The injury comes with Toni Kroos also sidelined with a pelvic injury, while Dani Ceballos is a long-term absentee after picking up an ankle ligament injury in the Olympic Games.

Modric’s injury could have given a chance for Martin Odegaard to show what he can do, but the Norwegian ended his seven-year relationship with the club on Friday with the confirmation of his transfer to Arsenal, so Isco will probably partner Casemiro and Fede Valverde in the Real Madrid midfield.

Eden Hazard and Gareth Bale are expected to continue in attack where Carlo Ancelotti will continue to favor experience over the young Brazilians Vinicius Jr and Rodrygo, both of whom will have to wait their turn on the bench.

Meanwhile Karim Benzema will lead the attack two days after signing a contract extension that will keep him at the club until the end of June 2023, when he will be 35 years old. The years don’t ap-



pear to be catching up with the Frenchman, who scored twice in Real Madrid’s opening day 4-1 win away to Alaves last weekend.

David Alaba will continue at left back with Marcelo and Ferland Mendy both sidelined with Eder Militao and Nacho Fernandez in central defense and Lucas Vazquez on the right. Levante were unlucky not to win in Cadiz

in their opening game, with only a 96th minute equalizer denying them all three points, but coach Paco Lopez has a well-balanced team, strengthened by the return of Jose Campana from injury and with Jose Luis Morales and Jorge Frutos (a former Madrid youngster) a threat on the wings and be tougher rivals than Alaves were last weekend. **AM**

CRICKET ROUND-UP

Super knocks mark one-sided victories for Muscat, Stallions



MUSCAT: Muscat CT recorded a massive 336-run victory against Ibn Abdul Samad Eng and Cons (IAS) while Oman Stallions thrashed Arabian Region Travel and Tourism (ARTT) by 159 runs in two one-sided Premier Division League games played at Oman Cricket grounds in Al Amerat on Friday.

Openers Kashyap Kumar Prajapati (162 off 93) and Jatinder Singh (111 off 98) were involved in a 216-run partnership before top all-rounders Ayaan Khan (98 off 63) and Sandeep Goud (98 not out off 39) added 166 runs for the fourth wicket as Muscat posted a massive 488 for 4 on the board in 50 overs. A total of 23 sixes were hit -- 10 by Sandeep while 6 each by Kashyap and Ayaan.

IAS failed to make a match of it, folding up for a disappointing 152

in the 37 th over.

Sudeep Chavan topscored with 37 as leggie Samay Shrivastava picked up 4 for 49 while Ayaan and Munis Ansari claimed three wickets each.

Brief Scores (Premier Division): Muscat CT 488 for 4 in 50 overs (Kashyap Kumar Prajapati 162 – 19x4, 6x6, Jatinder Singh 111 – 13x4, 1x6, Sandeep Goud 98 not out – 4x4, 10x6, Ayaan Khan 98 – 6x4, 6x6) beat IAS (Ibn Abdul Samad Eng & Cons) 152 all out in 36.4 overs (Sudeep Chavan 37 – 2x4, 3x6, Samay Shrivastava 4-49, Ayaan Khan 3-23, Munis Ansari 3-32) by 336 runs.

Struggling at 72 for 5 and 117 for 7, Oman Stallions was rescued by a belligerent Rafiullah who came in at No.9 and smashed 71 off only 27 deliveries to take his team’s total to 218 all out in the 44 th over.

He struck 8 sixes in his whirlwind knock. Karan Sonavala contributed 36 off 35. Aqil Khan bowled well, taking 4 for 29 while Malik Ali and Sanjaya Raj bagged two wickets each.

ARTT’s hopes of a good start were dashed in the beginning as they ran into red hot Bilal Khan and Shakeel Ahmed whose 4 for 12 and 3 for 13 respectively led to its dismissal for a disastrous 59 all out. Mohammed Ali Akbar bowled well too, taking 2 for 7.

Brief Scores (Premier Division): Oman Stallions 218 all out in 43.5 overs (Rafi Ullah 71 – 3x4, 8x6, Karan Sonavala 36 – 3x4, 2x6, Aqil Khan 4-29, Malik Ali 2-15, Sanjaya Raj 2-49) beat ARTT 59 all out in 29 overs (Abid Ali 19 – 4x4, Bilal Khan 4-12, Shakeel Ahmad 3-13, Mohammad Ali Akbar 2-7) by 159 runs.

TENNIS

Rafael Nadal to miss rest of 2021 season due to foot injury

NEW YORK: Rafael Nadal on Friday announced he will miss the rest of the 2021 season including this month’s US Open due to a left foot injury that has been troubling him for a year.

Last week, the world number 4 Spaniard had already withdrawn from the Western and Southern Open after pulling out of Rogers Cup in Toronto. Nadal’s left foot injury forced him to miss Wimbledon and the Tokyo Olympics too.

“Hello everyone, I wanted to inform you that unfortunately, I have to end the 2021 season. Honestly, I’ve been suffering a lot more than I should with my foot for a

year and I need to take some time. After having discussed it with the team and family, this decision has been made and I think it is the way forward to try to recover and recover well,” Nadal said in a video posted on his Instagram.

“It’s a year that I’ve missed things that matter a lot to me, like Wimbledon, like the Olympics, how the United States Open is going to be now, like many other events that are also important to me and in view of the fact that during this last year I have not had the ability to train and prepare and compete in the way that I really like to do it...”

“In the end, I come to the con-

clusion that what I need is time to recover, change a series of things, try to understand what has been the evolution of their feet in recent times. It is not a new injury, it is an injury that I have had since 2005 and it had not prevented me from developing my sports career during all these years.”

“I am with the maximum enthusiasm and predisposition to do whatever it takes to recover the best possible form, to keep competing for the things that really motivate me and the things that I’ve done all these years. I am convinced that with the recovery of the foot and obviously a very important daily effort, this can be

achieved. I will work as hard as I can to make it happen.”

“Thank you in advance for all the support, understanding and all your expressions of affection that are very important and more in difficult times like these. I promise you what I am going to do is work hard to try to continue enjoying this sport for a while longer. A big hug to all.”

The legendary southpaw returned at the Citi Open in Washington in August, where he battled through his opening match against Jack Sock in a final-set tie-break before losing against South African Lloyd Harris in three sets in the third round. **AM**



DATAMOUNT EXPANDS

Datamount Oman, a leading data centre service provider, has expanded its scope of services to serve its clients better. Headquartered in Muscat, Datamount has also ventured into a multi-location data centre and is currently serving its customers from two locations: Al Dakhiliyah Governorate and Muscat Governorate data centre facilities.

MARKE

BUSINESS & FINANCE



BLOCKED AIRLINE FUNDS

The International Air Transport Association (IATA) urged governments to abide by international agreements and treaty obligations to enable airlines to repatriate close to nearly \$1 billion in blocked funds from the sale of tickets, cargo space, and other activities.

Madayn assigns infrastructure works of Ibri Industrial City

By establishing Ibri Industrial City, Madayn aims to provide direct and indirect job opportunities for the nationals in Al Dhahirah

Times News Service

MUSCAT: The Public Establishment for Industrial Estates – Madayn has assigned infrastructure works of Ibri Industrial City's phase

one on an area covering 3 million sqm with a total value of approximately OMR9 million and an implementation period of 18 months.

Eng. Nasser Al Mabsali, Director General of Ibri Industrial City,

stated that Madayn will invest in developing the infrastructure including roads, lighting, water and communication networks, sewage networks, landscaping, and electricity network in coordination with Majan Electricity Company.

"The Ibri Industrial City is strategically located on the road leading to Saudi Arabia and it has close proximity to Oman's oil concession areas. Located about 200km from Sohar Port and 300km from Muscat governorate, the industrial city will serve the mining, marble and food investment sectors," Al Mabsali pointed out.

By establishing Ibri Industrial City, Madayn aims to achieve its vision in spreading lineup of industrial cities throughout the Sultanate's governorates, contributing to the advancement of the national economy, and providing direct and indirect job opportunities for the nationals in Al Dhahirah Governorate.

Privileges

In terms of incentives and privileges granted to investors to boost investment opportunities in Ibri Industrial City, Madayn has announced earlier this year exemp-

tion from rental value for a period of two years for all new projects, followed by a reduction in the rental value for a period of three years by 50 per cent for contracts concluded during the period from 2021 to 2024, in addition to reducing all other fees listed in Annex no. (1) of the Investment Regulations by 50 per cent for all new projects during the period from 2021 to 2024.

Ibri Industrial City will comprise a variety of industries ranging from oil and gas services, food industries, building materials, warehouses, and showrooms.



Eng. Nasser Al Mabsali

BANKING

ahlibank reports 6.5% growth in profit for second quarter

Times News Service

MUSCAT: ahlibank has announced a 6.5 per cent growth in profit for the second quarter of 2021, a significant turnaround from the recorded numbers in the first quarter.

With market conditions gradually improving, the bank as well recorded 14.1 per cent growth in total assets amounting to OMR2,848.3 million, while its operating income increased by 8.7 per cent to OMR39.47 million as of the end of June 2021. Customer deposits increased by 20.0 per cent to reach OMR1,968.1 million compared with the same period in 2020. Net loans, advances and financing grew by 6.5 per cent, reaching OMR2,286.8 million. The bank's operating expenses also increased by 7.6 per cent.

Said Abdullah Al Hatmi, CEO, ahlibank, remarks, "We are glad to see the positive developments in the market, the domestic banking sector and the global financial sector as a whole. Whilst we experienced a particularly difficult and challenging time in the past year due to the COVID-19 pandemic, we have remained fully committed to continuously growing our asset portfolio, strengthening our market position, developing and launching new products and services and improving existing ones, at the back of building our



Said Abdullah Al Hatmi

digital infrastructure."

"ahlibank has always aligned itself with the goals set out in Oman Vision 2040 and has emerged as a key supporter of the Sultanate's development efforts. These initiatives alongside the positive developments on both the domestic and global economic front have greatly contributed to keeping customer confidence high.

"These have also ensured increased value for our stakeholders. As we carry on this resolute commitment to our customers and stakeholders and achieving a

consistently high level of performance, we are confident that the Bank will remain on its present growth path," he adds.

Keeping pace with the evolving market, ahlibank has taken a proactive step in adopting an integrated VAT-compliance solution that will ensure operational excellence and improve customer experience. The Bank has been staunch in implementing the government's and the Central Bank of Oman's directives, proving itself a key supporter of the country's development efforts. It has remained focused on coming up with innovative products and services whilst boosting its technological capabilities and infrastructure to enhance its banking operations and ensure safety, reliability, and efficiency.

As part of its strategy and corporate values to enhance the customer journey and deliver a unique experience to its customers, ahlibank has outlined its digital road map for the coming years. It continues to improve on its existing products and services while introducing new practical and convenient banking solutions to all segments of society. Alongside this is its contribution to the upskilling of its local workforce to help fulfil the bank's vision and play a greater role in the social and economic growth and development of the Sultanate.

CREDIT RATIO

India Inc. credit outlook turns positive for fiscal 2022: Crisil

MUMBAI: Crisil Ratings has revised the credit quality outlook of India Inc. for fiscal 2022 to positive from cautiously optimistic earlier, predicated on a sustained recovery in demand after the blip caused by the second wave of COVID-19 afflictions in the first quarter.

The increase in coverage of vaccinations should also mitigate the impact of a third wave if it comes about, it said.

The credit ratio (upgrades to downgrades) in the first four months of this fiscal improved to more than 2.5 times. It had touched a decadal low of 0.54 time amid the first wave in the first half of fiscal 2021 before recovering to 1.33 times in the second half, buoyed by a rebound in demand.

A Crisil Ratings study of 43 sectors (accounting for 75 per cent of the Rs36 lakh crore outstanding rated debt excluding the financial sector) shows the current recovery is broad-based.

As many as 28 sectors (85 per cent of outstanding corporate debt under study) are on course to see a 100 per cent rebound in demand to pre-pandemic levels by the end of this fiscal while six will see upwards of 85 per cent.

"Our outlook revision factors in strong economic growth, both domestic and global, and containment measures that are localised and less stringent compared with the first wave which should keep



domestic demand buoyant even if a third wave materialises," said Subodh Rai, Chief Ratings Officer at Crisil Ratings,

"We believe India Inc. is on higher and stronger footing."

Among sectors with the most rating upgrades, construction and engineering, and renewable energy benefited from the government's thrust on infrastructure spending while steel and other metals gained from higher price realisations and profitability.

Pharmaceuticals and specialty chemicals continued to see buoyancy backed by both domestic and export growth.

But contact-intensive sectors such as hospitality and education services continue to bear the brunt of pandemic and have had more downgrades than upgrades. To be sure, targeted relief measures by the Reserve Bank of India (RBI) and the government amid the second wave have cushioned credit

profiles in some sectors.

The financial sector is also better placed today than a year back, given less stringent lockdowns and the systems and processes put in place to manage collections amid the restrictions.

Support from the government and the RBI through emergency credit lines, moratorium and one-time debt restructuring for pandemic-affected companies have helped banks and non-banks curb a rise in non-performing assets.

Credit profiles in the financial sector have been supported by higher capitalisation levels, better provisioning cover and increased access to liquidity.

Unsecured retail, and micro, small and medium enterprise loan segments are likely to witness higher stress over the near term, said Crisil. The key monitorables from here will be a fat tail in the second wave, or an intense third wave. — ANI

OMAN ARAB BANK

OAB appoints new chief audit executive

Times News Service

MUSCAT: Oman Arab Bank (OAB) recently announced the appointment of Hamza Moosa Baqer as Chief Audit Executive, as of August 1, 2021.

Commenting on the appointment, Rashad Al Musafir, the CEO of OAB, said, "Hamza Moosa Baqer has extensive experience across various major organisations, in key positions over the last two decades. Working in internal auditing has helped him build a robust experience in the field, alongside having expertise across other areas, including corporate governance, risk management and compliance. His expertise and hard work earned him previous positions on Board Audit Committees and we believe that he will bring a high degree of proficiency to OAB."

"On behalf of the Board of Directors of Oman Arab Bank and members of the executive management, I am pleased to welcome Hamza as a new OAB family member and wish him the best of luck and success in his new position," Rashad added.

Commenting on his appointment at Oman Arab Bank, Baqer said, "I believe that this is truly a unique opportunity and the next step of my career. Internal Audit is an important component of corporate governance and supports the development of an effective



Hamza Moosa Baqer

organisational strategy. I am delighted to be a part of this dedicated team and look forward to working with them. Together, we can collectively align the objectives of the bank to position it at the forefront of the banking industry."

Hamza has over 20 years of experience in internal auditing and has held key positions across several major entities. Previously working as the Group Chief Internal Auditor for the Electricity Holding Company 'Nama Holding', he was responsible for consolidating all internal audit functions of subsidiary companies into a centralised function and streamlining internal audit operations. Hamza is a Certified Internal Auditor from the Institute of Internal Auditors and holds a BSc with Honours in Computers and Internet Applications from Majan College (University College) and possesses several relevant professional certificates.

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MARKET

Blocked airline funds could slow recovery

Approximately \$963 million in airline funds are being blocked from repatriation in nearly 20 countries

GENEVA: The International Air Transport Association (IATA) urged governments to abide by international agreements and treaty obligations to enable airlines to repatriate close to nearly \$1 billion in blocked funds from the sale of tickets, cargo space, and other activities.

"Governments are preventing nearly \$1 billion of airline revenues from being repatriated. This contravenes international conventions and could slow the recovery of travel and tourism in affected markets as the airline industry struggles to recover from the COVID-19 crisis. Airlines will not be able to provide reliable connectivity if they cannot rely on local revenues to support operations. That is why it is critical for all governments to prioritise ensuring that funds can be repatriated efficiently. Now is not the time to score an 'own goal' by putting vital air connectivity at risk," said Willie Walsh, IATA's Director-General.



AIRLINE REVENUE: Governments are preventing nearly \$1 billion of airline revenues from being repatriated. This contravenes international conventions and could slow the recovery of travel and tourism in affected markets. - Photo used for illustrative purpose only

Approximately \$963 million in

airline funds are being blocked from repatriation in nearly 20 countries. Four countries: Bangladesh (\$146.1 million), Lebanon (\$175.5 million), Nigeria (\$143.8 million), and Zimbabwe (\$142.7 million), account for over 60 per cent of this total, although there has been positive progress in reducing blocked funds in Bangla-

desh and Zimbabwe of late.

"We encourage governments to work with industry to resolve the issues that are preventing airlines from repatriating funds. This will enable aviation to provide the connectivity needed to sustain jobs and energise economies as they recover from COVID-19," said Walsh.

FIRST SIX MONTHS

DP World reports strong financial results

DUBAI: DP World Limited (DP World) has announced strong financial results for the first six months ending June 30, 2021, with EBITDA (Earnings Before Interest, Taxes, Depreciation, and Amortisation) growing by 18.2 per cent year-on-year.

According to DP World, revenues stood at \$4.94 billion in the first six months, a gain of 21.3 per cent, supported by acquisitions

and strong growth in India, Australia, and the UK, whereas like-for-like revenue increased by 9.0 per cent.

Adjusted EBITDA stood at US\$1,813 million, with an adjusted margin of 36.7 per cent, and an increase of 18.2 per cent. EBITDA margin for the half-year stood at 36.7 per cent, whereas like-for-like adjusted EBITDA margin was at 38.5 per cent.

Profit for the period attributable to its owners got increased to \$475 million, meanwhile profit attributable to owners before separately disclosed items increased 51.9 per cent on a reported basis and 39.4 per cent on a like-for-like basis.

In a statement, the company said that it registered robust cash generation, with cash from operating activities remains strong at \$1,490 million in H1 2021, com-

pared to \$1,124 million in H1 2020. Leverage (Net debt to annualised adjusted EBITDA) decreased to 3.5 times (Pre-IFRS16) from 3.7 times at FY2020.

On a post-IFRS16 basis, net leverage stands at 4.0 times compared to 4.3 times at FY2020. DP World credit rating remains investment grade at BBB- with Stable Outlook by Fitch and Baa3 with Stable Outlook by Moody's. -WAM

DATA CENTRE SERVICE PROVIDER



DATA CENTRE EXPERIENCE: The company aims to support and help clients achieve their commercial goals and service objectives, through its facilities and transform, accelerate and maximise their data centre experience. - Supplied picture

Datamount expands its range of services

Times News Service

MUSCAT: In line with its belief of 'Existence exceeding Limits', Datamount Oman - a leading data centre service provider - has expanded its scope of services to serve its clients better.

Headquartered in Muscat, Datamount has also ventured into a multi-location data centre and is currently serving its customers from two locations: Al Dakhiliyah Governorate (tier 3) and Muscat Governorate (tier 3) data centre facilities.

Salma Al Hasni, Senior Enterprise Account Manager of Datamount comments on the growth of the company. "When the company was started in 2018, its core business comprised data centre and enterprise cloud services but with time, Datamount has grown into being a full-fledged service provider, a solution provider and OPAL cloud services provider. In today's time, data along with knowledge is power and the core philosophy of the company is to empower customers with digital transformations and reliable services. We have grown substantially over the years and we con-

tinue to work hard to achieve our vision of creating the most secure data hub in the Sultanate."

Datamount is currently offering enhanced and high-quality data centre services and solutions such as infrastructure services, colocation services, enterprise cloud services, business continuity services, managed services (platform/OS management, database management, network management, store management, security management); continuity services (backup, disaster recovery, data protection, managed security), cloud services (public, hybrid and private) for multiple sectors.

Its data centre in Jebel Akhdar is Sultanate's largest-scale data centre and one of the largest in the region with a total floor area of 9,000 square metres and 1,000 racks. This new facility is providing leading data centre services to government entities, corporates and various business enterprises, locally and internationally.

The company aims to support and help clients achieve their commercial goals and service objectives, through its facilities and transform, accelerate and maximise their data centre experience.

ELECTRIFICATION DRIVE

E-buses to witness healthy traction in India

GURUGRAM: Electric buses are expected to account for 8 to 10 per cent of new sales by 2025 and be at the forefront of India's electrification drive, according to rating agency ICRA.

Various schemes conducive to the adoption of electric vehicles including the FAME-II scheme by the Ministry of Heavy Industries have contributed immensely in advancing the e-bus seg-

ment despite pandemic-induced stress, it said.

FAME-II has planned a significant outlay of Rs 3,500 crore towards the adoption of e-buses.

State electric vehicle policies too offer significant incentives and subsidies to reduce the cost of acquisition and spur e-bus adoption. States have announced specific electrification targets and timelines for e-buses thus helping

to create a roadmap for electrification. The gross-cost contract model of operations has emerged as the preferred route for e-bus adoption, said ICRA.

Globally, China dominates the e-bus market accounting for 98 per cent of the global fleet. India, like China, can utilise localised and evolving battery technology to cut capital costs for faster e-bus adoption, said ICRA. -ANI

GDP GROWTH

Covid restrictions, lower hydropower output to cap Bhutan's growth

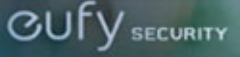
SINGAPORE: Fitch Solutions on Friday revised up both the 2020 estimate and 2021 forecast for Bhutan's real GDP growth to minus 1.8 per cent and 4 per cent from minus 2.4 per cent and 2.9 per cent previously.

The 2020 revision was made after updated data releases showed that exports had remained resilient in 2020 despite the pandemic even as imports declined by a larger extent owing to domestic economic weakness. For 2021, Fitch expects improved external demand from India to support Bhutan's exports.

However, it said, the economy's rebound will be capped owing to falling hydropower output on less favourable weather, and COVID-19 containment measures being in place despite strong vaccination progress which will restrict a domestic activity rebound.

With the Indian economy on a normalisation path, being likely to notch real GDP growth of just under 10 per cent in the fiscal year 2021-22, reversing a 7.3 per cent contraction in FY2020-21, this bodes well for Bhutan's exports of which 94 per cent are destined for India.

This is likely to see exports such as ferro-alloy, cement, and dolomite which suffered in 2020 stage a rebound. -ANI



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Contact 94948676

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Contact: 96774266
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JOB WANTED

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Email: sreekanth.kerala987@gmail.com

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Contact: 97998397
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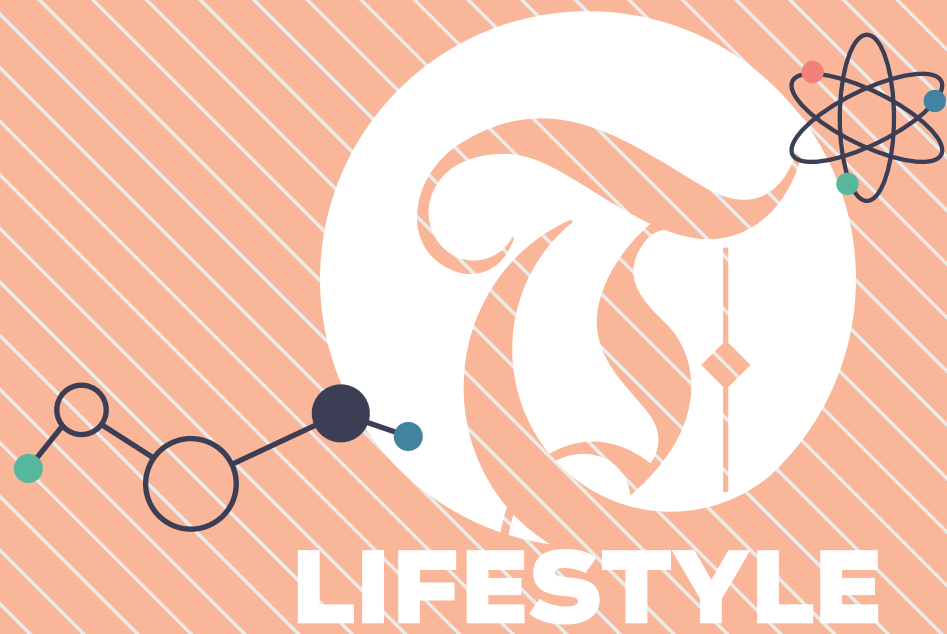


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LIFESTYLE

Creative ways to connect kids to science and encourage STEM learning

The pandemic has deeply impacted learning experiences for students across the world. As educators and students return to school this year, they will continue to navigate these challenges as they look for ways to redefine learning. The pandemic also put a stark spotlight on inequities in the sciences and science education, especially the lack of equal access. The good thing is that this has sparked an increased awareness and a desire for change to begin addressing these issues.

With new norms of educational learning still being defined, we have a real opportunity to find creative and engaging ways to expose young and diverse thinkers to the vast world of science around them. One of the ways to do this is by connecting science to the things kids are already passionate about – sports, music, dance, art, gaming, or anything else they may be interested in.

Here are some creative ways educators and parents can help kids find a “way-in” to science that will ignite their passion for STEM learning and make science more approachable:

1 Extend STEM beyond the classroom

Show kids how to apply the scientific method in their day-to-day lives and activities. As individuals, we make observations daily and ask questions – or hypothesize – based on what we

observe. Parents and educators can foster an inquisitive mindset by challenging kids to explore the world around them. This creates fun and relatable learning experiences inside and outside the classroom.

2 Connect personal passions to STEM learning

When students lack confidence in a particular subject, it can feel intimidating. As a result, they can often have a hard time seeing themselves as successful in that subject or can lose interest altogether. As teachers and educators, we want to encourage our kids and show them they can be anything they want. One of the ways to do this is by connecting what they already love to something they are not as confident in. STEM is a perfect example of this. Show students how science can be applied to their other interests, including sports, music, dance, gaming, art, or anything else they may be passionate about. By helping connect the dots for students, they can turn their passions into something that can benefit the world around them.

3 Keep a pulse on new educational resources

Stay updated on new resources and information that could positively impact your students. The great thing about this is that teachers and parents can both get involved. A few ways you can stay up to date are reading blogs,

educational articles, and looking for resources on social media. One learning resource to check out is 3M’s Science at Home video series. This online library of DIY science experiments uses common household items to help make STEM learning fun and accessible while showing kids they can connect science to just about anything. Teachers will also note that the step-by-step resources include national science teaching standards for easy lesson planning.

4 Challenge kids to try something new

Challenge kids to put themselves into roles they may not naturally see themselves in. Provide encouragement, resources, and confidence to get them to the next level. With a bit of creativity, you can open their eyes to a whole world of opportunities they may not be thinking about. Make STEM learning feel relatable and fun – even if it’s new for them. It’s all about reframing the way students look at the world and giving them assurance and an opportunity to explore what’s around them.

The importance of maintaining a stable and engaging learning experience for students remains a priority. And with just a few creative learning techniques and models, educators and parents can ensure their students are connected, actively learning, and feeling encouraged both in and out of the classroom.



ROUND-UP



Italy



The Netherlands

WHAT ARE THE COVID ENTRY RULES FOR TRAVELLERS TO EUROPEAN COUNTRIES?

The hospitality sector in Europe is breathing a sigh of relief. Many countries have eased restrictions on everyday life, making tourism possible again. Here is a brief recap of what rules apply in the EU.

SUMMER, sun, surf, sandy beaches, and lots of culture: vacationing in Europe is once again a possibility for many — but only cautiously so.

Across Europe, many countries have lifted lockdowns and eased travel and entry requirements. But as pandemic regulations are being relaxed in some countries, others are tightening their entry rules again because of the surge of the delta variant. The situation in each country can change from one day to the next, which requires flexibility from tourists and tour operators, hotels and restaurateurs in the summer of 2021.

Tourists from Israel, Australia, New Zealand and Singapore, among others, can already travel to many European countries. And, since June 20, US citizens have also been able to do so again.

As of July 1, travel restrictions have been lifted for other countries jointly selected by EU member states. Tourism in Europe is picking up again. Here is an overview of the latest rules and most important information.

The European Union

An overview of EU travel measures, including information on the EU Digital COVID Certificate, is available via the European Commission website.

Detailed information regarding quarantine rules, testing requirements and more in the EU's 27 member states — along with non-EU Schengen countries Switzerland, Liechtenstein, Norway and Iceland — can be accessed through the Reopen EU platform. You can also download the Reopen EU smartphone app for up-to-date information on the go.

Please note that every member state maintains its own rules for granting entry to third country travelers already within the EU or Schengen zone. Member states may require a negative COVID test upon arrival, or mandate a quarantine period after entry. In addition, EU countries have implemented a wide variety of social distancing rules, curfews and mask-wearing rules.

The EU has introduced a traffic light system for a better overview of the epidemiological situation

in individual member states. Three colors — red, orange and green — denote high-, medium- and low-risk areas in the bloc. Grey regions signify areas where insufficient data is available.

Please note: The information listed here is not exhaustive, serves as a reference only and is subject to change at any time. All travelers to and within Europe, the EU and the Schengen Area are strongly advised to consult the official guidance and regulations of local, state and national authorities in the relevant countries.

EU Digital COVID certificate

To ease EU travel, the European Parliament approved a digital COVID certificate that has been rolled out across the entire bloc. It shows that individuals have either been fully vaccinated, tested negative for the virus or recovered from the disease.

The document is issued by test centers and health authorities, and has been available in all EU member states since July 1. At this stage, however, only COVID-19 vaccination records performed by an official, government-mandated body within the European Union can be logged on the certificate. Vaccinations from outside the EU are not accepted yet.

Italy

Incidence rates are rising again in Italy, with multiple travel warnings being issued against visiting the popular European tourist destination. Italy itself has declared a state of emergency due to the current state of public health. If you do have to Italy and enter the country from an EU state, the Schengen zone, Israel, Canada, Japan or the United States, you won't face any major problems at border controls.

Arrivals must present a passenger locator form and proof of either full vaccination, recovery from COVID-19, or a negative PCR or antigenic test result from the past 48 hours. The EU Digital COVID Certificate is the preferred form of documentation here, as well. Travelers from the United Kingdom, however, have

to undergo a five-day quarantine period upon arrival and get tested again at the end of it. Arrivals from those countries who fail to provide this proof have to isolate for ten days and then perform a COVID test.

For everyone else, there is a complicated system consisting of five different levels, which comes with various testing and quarantining obligations. Entering and traveling through Italy is prohibited for individuals who in the past 14 days stayed in or transited through Brazil, India, Bangladesh and Sri Lanka.

Authorities have classified the country itself into four color-coded zones — white, yellow, orange and red — in accordance with the local coronavirus infection risk. Currently, most of Italy still falls into the white, low-risk zone, where people can move freely. This might change if case numbers continue to rise.

As of August 6, visiting indoor restaurants and bars, sporting events, museums, theaters, swimming pools, gyms, spas, festivals, fairs and amusement parks has been permitted only for those who have received at least one vaccine dose, recovered from COVID-19 or tested negative. Some beaches in Italy may require prior booking, and some municipalities might issue their own rules and limitations if they experience a spike in cases.

Mask-wearing remains mandatory in enclosed public places, crowded outdoor areas and on public transport. Government buildings and some shops also measure your temperature as you enter the premises. Social distancing is advised.

Portugal

Portugal remains a high-risk country, but entry is still granted to arrivals from the EU and Schengen zone if they can show proof of vaccination or recovery from COVID-19 or a negative PCR or antigenic test.

Arrivals from high-risk countries — defined as countries with 500 cases or more per 100,000 inhabitants in the past 14 days — must isolate for two weeks. Those on essential business or staying in Portugal for

OTHER EUROPEAN COUNTRIES THAT HAVE EASED RESTRICTIONS
Germany
Greece
The Netherlands
Switzerland
Denmark
France

less than 48 hours are exempt.

Bars, restaurants, shops and cultural venues may operate only at limited capacity, and in many place have to close on weekends at 15:30. Some 46 municipalities, including the capitol Lisbon, have nighttime curfews in place from 23:00 to 05:00.

Masks must be worn on public transport, in shops, supermarkets and other indoor spaces. They are mandatory outdoors when social distancing is not possible. Maintaining social distance is mandatory, including on the beach.

Public transport operates at reduced capacity to avoid overcrowding.

Portugal has seen coronavirus infections slowly taper off. Nevertheless, numbers remain high, with authorities recording a seven-day incidence rate per 100,000 residents of over 150 in mid-August.

Spain

Spain is recording some of the highest cases per capita of all EU countries. Regions such as Madrid, Catalonia and Andalusia are reporting particularly high infection rates. Some countries, such as Germany, therefore now require quarantining upon return from Spain.

All travellers to Spain must fill in a health form ahead of their trip. Arrivals from high-risk EU/EEA areas such as Belgium and Portugal must show either a certificate of full vaccination, proof of recovery from COVID-19, or negative PCR or antigen test.

Individuals from a range of non-EU third countries may also enter Spain provided that they can show proof of vaccination, recovery from COVID-19 or negative test.

Arrivals from Brazil, South Africa, Argentina, Bolivia, Colombia and Namibia must quarantine for 10 days upon entry.

Most restrictions on ordinary life have been lifted, though regional regulations remain. The Madrid, Catalonia and Andalusia regions have instituted a maximum capacity for many venues and establishments, as case numbers continue to be a point of concern there.

Across the entire country, masks must be worn in enclosed public spaces and on public transport but are not necessary outdoors and wherever the minimum social distance of 1.5 metre can be maintained. Night clubs are only allowed to operate until 03:00 in the morning - if the incidence rate in the region remains below 50.

United Kingdom

Many governments, including Germany's, have designated the UK as a high-risk area, with travel warnings and quarantine measures upon return in place. Coronavirus cases have been falling in the UK since late July, yet still remain too high to relax travel warnings. Most of the recent infections have been attributed to the more contagious delta variant.

The four nations of England, Scotland, Wales and Northern Ireland have adopted a traffic light system similar to the EU model, categorizing countries into high-, medium- and low-risk zones. Entry requirements and quarantine rules vary in each of the regions, and are subject to rapid change. Please make sure you get the latest information if you are planning to travel to the UK.

Individuals from red-listed countries and territories — currently including Turkey, Argentina, Brazil and South Africa — may only enter if they are UK or Irish nationals, or hold residency rights in the UK. In this case, they must take a COVID-19 test prior to arrival, then self-isolate for 10

days in a quarantine hotel at their own expense, which costs at least £2,285 (€2,700/\$3,150).

Fully vaccinated travelers and underage persons from most EU countries and the United States as well as from other "green list" points of departure no longer have to go into quarantine after arriving in the UK. As of August 2, only a pre-departure COVID-19 test, and a day two post-arrival follow-up is required from these destinations, which also include Australia, New Zealand and Singapore. These tests are, however, rather expensive, starting usually at roughly £50.

The exemption from the quarantine requirement applies to anyone fully vaccinated with a vaccine approved by the European Medicines Agency (EMA) or the US Food and Drug Administration (FDA), according to British officials. Previously, only people who had been vaccinated in the United Kingdom were exempt from the quarantine rules.

Individuals from amber-listed countries and territories — Belgium, Denmark, France and Greece, among others — are required to take a COVID test prior to arrival, and two further tests on day two and eight after entry. Travelers must cover the costs for these tests. They are also required to quarantine at home, or their temporary residence, for 10 days. They can opt to pay extra to take an additional test on day five to be released from quarantine early.

All travellers entering the UK, regardless of departure country or nationality, must complete a passenger locator form.

The UK is unique in its full easing of restrictions, which started on July 19.

Despite a surge in delta variant cases, the UK hospitality sector has been allowed to fully reopen, as have cultural venues such as museums and many theaters. There is no mask requirement. However, most public transport companies still enforce mask-wearing.

The UK is the only country so far to completely do away with government restrictions but is still advising residents and visitors alike to act with care and caution. —nw



Spain



Portugal

ROUND-UP

Double your joy with Mitsubishi

The new promotion helps you double your savings by not only providing customers with both cashback of up to OMR3,000, together a 5 per cent VAT back

MUSCAT: General Automotive Company (GAC), the official distributor of Mitsubishi vehicles in Oman, has announced the launch of their latest promotion for its entire range of vehicles.

The new promotion helps you double your savings by not only providing customers with both cashback of up to OMR3,000, together a 5 per cent VAT back.

In addition, customers will also receive 2 years/30,000km free service, 1-year free insurance and registration, trade-in bonuses of



up to OMR 500, and 6 years unlimited mileage warranty and roadside assistance for every vehicle purchased for the duration of the promotion.

Commenting on the promotion, Zuwaina Al Azri, the Communications Manager, said, “At GAC we

always endeavour to provide our customers with the best possible prices and to create the perfect opportunity for them to own their desired Mitsubishi. Therefore we launched this offer across our entire range of models; offering unbeatable value for each model coupled with a comprehensive range of benefits. If you are a fan of the brand, this is an offer you most definitely wouldn’t want to miss.”

The two-month promotion, covers the entire Mitsubishi range, including the Montero Sport, ASX, Eclipse Cross, Outlander, Xpander, L200, Mirage, and Attrage.

Customers purchasing a vehicle during this promotion period will receive cashback ranging from OMR 1,200 to OMR 3,000 depending on the model, together with a 5% VAT back.

Select models will also come with one-year free insurance and registration, 2 years/30,000km free service package, and trade-in bonuses ranging from OMR 300 to OMR 500.

All vehicles will also come with six years unlimited mileage warranty and roadside assistance.

MILK, FRUIT

A’Safwah’s flavoured fruit drinks enjoy increasing popularity among consumers

MUSCAT: Recognised as a leading brand in the production and distribution of dairy and beverages in the Sultanate, A’Safwah’s range of UHT or long-life milk and fruit drinks have gained increasing popularity in the market amongst children as well as adults.

With an assortment of flavours to suit the taste buds of its varying customers, A’Safwah’s fruit drinks come in mango, mixed fruit and orange flavours, while its flavoured milk is offered in banana, chocolate and strawberry flavours. A’Safwah also has a full-cream plain milk variant that offers the same great taste and benefits with the added convenience of longer shelf life.

Commenting on its long-life fruit drinks and milk portfolio, spokesperson, A’Safwah, said, “We have noticed the shifting preference of consumers from carbonated drinks to fruit drinks and flavoured milk. A’Safwah has always kept up with the changing preferences of the market and provide products that are refreshing, tasteful and healthy. Our convenient packaging and longer shelf life also ensure that it is easy-to-carry and our consumers can take it along wherever they go.”

A’Safwah’s fruit drinks come in 250ml variant while the long-life plain and flavoured milk come in



standard 200 ml packs making it optimal for on-the-go refreshment. Flavoured milk 125ml packs for kids (Safwan) to launch very soon. With an eye on innovation, A’Safwah also has a state-of-the-art facility that uses the latest technology, to ensure that all its UHT-treated products meet international quality requirements. Owing to the treatment process, while the shelf life of all these products extends to 6 months (milk & flavoured milk) and 1 year (juice drinks), it is always recommended that once opened, it should be treated just like fresh milk or juice and consumed immediately. Always keep the UHT products at ambient room temperature and keep refrigerate before drinking.

Once open it should keep refrigerate and never use after 3 days.

“A’Safwah has always been the go-to brand in my family with everyone having their favourites. While the mango drink is rich, smooth and delicious, the orange drink is a perfect thirst-quencher for a hot, summer day. The mixed fruit brings the goodness of all the fruits and flavours in one drink,” said Fatima Al Jahwari, who has been a loyal customer of the brand. “Being a local brand, A’Safwah truly understands the choice of flavours that consumers would prefer and has an excellent selection of flavoured milk too. Though chocolate has been renowned as an evergreen favourite amongst all, the banana and strawberry

flavours are also much-loved by my children. When I’m making dishes with milk, I often reach out for their full-cream plain milk which I ensure to always keep in my fridge.”

Whether for mothers, children or working individuals looking for a tasty on-the-go beverage, A’Safwah’s long-life fruit drinks and milk make for convenient purchases where consumers can also buy in bulk and store it for a longer period for the full family to enjoy. With a keen focus on developing a unique and distinct taste that differentiates it from others in the market, A’Safwah remains committed to offering customers premium products that abide by the highest quality standards.

CASH PRIZES

Bank Muscat holds monthly Al Mazyona draws, gives away OMR640,000 in cash prizes

MUSCAT: Bank Muscat, the leading financial services provider in the Sultanate of Oman, continues to bring joy and happiness to its customers through its innovative Al Mazyona prize draws.

In line with its commitment to promoting a good savings habit, the bank recently gave away 661 cash prizes worth OMR640,000 during the monthly draws for July. The winners included lucky customers from the Governorate of Dhofar, which was highlighted during the draw.

Draws were also conducted for several customer segments including Asalah Priority Banking, Al Jawhar Privilege Banking, the monthly mega draw and draws for all the governorates, in line with the bank’s keenness to provide as many chances as possible to its customers to win attractive prizes.

Al Mazyona draws, which are live-streamed on the bank’s social media channels on Twitter, YouTube and Instagram, are well known for their transparency and are keenly followed by the bank’s customers and the general public. During the draws for July, Bank Muscat highlighted its excellent network in Dhofar, where the bank operates 13 branches in addition to 38 ATMs, 7 CDMs and 18 FFM’s (full-function machines)



for the benefit and convenience of its customers.

The monthly draws for Dhofar and other governorates saw a total of 420 winners winning prizes of OMR 500 each, while one lucky winner won the monthly mega prize of OMR 50,000. All customers who maintained a minimum balance of OMR 100 were automatically entered into the monthly draws for governorates while the winner of the mega draw was chosen from amongst customers maintaining a minimum balance of OMR 1,000. Also, 10 Asalah customers won OMR 25,000 each and 20 Al Jawhar customers won OMR 5,000 each in the other draws. It must be noted that all Asalah customers who maintained a minimum balance of OMR 30,000 and Al Jawhar customers maintaining a minimum balance of OMR 10,000 were automatically entered into these monthly draws. Ten Zeinah customers won OMR 1,000 each in the draws, which followed the main draws. Draws were also held for the bank’s Shababi and Children’s account holders with 100 winners each being selected in the two categories to win OMR 100 each.

Al Mazyona is the longest-running savings scheme, offering the largest prizes in the country. In 2021, the scheme will offer OMR 11 million to 7,470 winners, with the number of winners going up

by 12 per cent compared to last year. Recently Bank Muscat held its special Mid-year draw, where 92 lucky winners from different governorates as well as the Asalah and Al Jawhar segments won over OMR 1.5 million in total.

The Mid-Year draw included two special prizes of OMR 250,000 each. The bank has also announced several other special draws to be held during the rest of the year along with the regular monthly draws including the National Day draw and the End-of-the-Year draw. Bank Muscat has called on its customers to increase their savings to get more chances to win exciting prizes in the Al Mazyona savings scheme.

EFFICIENT ENGINE



Renault Master: A blend of useful space and versatile interior

MUSCAT: Setting a benchmark with its efficient engine to help business users and trades to do their work more effortlessly and efficiently, Renault Master L4H3 is a top choice among customers in Oman.

The Renault Master L4H3 MY2021 is a mix of practical space, adaptable interior, handy features and low running costs. Serving the Oman market perfectly, it combines great value for money with high levels of driver and passenger comfort. In addition to the L4H3, Renault Master is also available in two other variants including L1H1, L2H2.

Khamis Al-Aufi says class-leading safety technology and a feature-packed cabin have made Renault Master L4H3 a favourite among customers. He says, “Master Van provides loads of space and ability and suits delivery needs competently.”

Moosa Al Hajri is astounded with its safety attributes such as driver and passenger airbags, emergency brake assistance, tyre pressure monitoring system.

He also adds, “Master Van sets a new benchmark for practicality with style. Its exterior features include a new front grille, new bumpers, and front wings which is very impressive.”

Hilal Brashdi likes that Master Van is fitted with a rear-view camera so you can reverse with confidence whether you are loading, parking, or manoeuvring tight spaces.

He says, “Renault Master continues to offer businesses and trades remarkable flexibility. It sets the bar very high and is powerful, economical and safe. Its engines and myriad innovations are designed to make life easier for the owners every day.”

Hussain Al Lawati admires Renault Master’s comfort features such as electric front window (driver & passenger), electric mirrors, C-shaped DRL, rear glazed doors with 270° opening

and heated rear window, floor anchorage points and side anchorage points in the load area.

A spokesperson for Renault Oman, from the house of Suhail Bahwan Automobiles, said, “The dynamic performance of the Renault Master makes it one of the best in the market. It has a capacity of 2,299 cc, power 92 kW (125Hp), four cylinders, 16 valves, Euro 3 and transmission of rear-wheel drive and gearbox of 6 MT. Thanks to its undeniable practicality, robustness and versatility, the LCV line-up has generated high demand. Renault Master L4H3 is equipped with the 2.3L diesel dCi 125hp engine.”

Great loading capability

Renault Master L4H3 has a bench with storage on the centre back seat and rotating tablet, full steel bulkhead (without window), ESP, C shape daytime running lights, rear steel doors with 270° opening, right sliding door, electric mirrors and electric front window (driver & passenger).

With greater loading and towing capabilities, the Renault Master RWD is a great best partner to transport significant loads over regular and soft ground. Its loading benefits include greater permissible rear axle load, available in an L4 Panel van with the biggest load length (4.38m).

Its traction and grip benefits include better traction with heavy loads, on a steep slope and on soft ground to limit the risk of getting stuck. It also has the better obstacle-clearing capacity, differential locking as an option, twin wheels for greater grip and a higher rear-axle load.

Embodies efficiency

With its strong and dynamic front end, the Renault Master embodies efficiency. With expressive lights, grille, dynamic logo, updated lines and a wide bumper maximising the bodywork protection, it is modernity personified.

ROUND-UP

Sporty new-gen crossover Changan CS35 Plus available on low EMI

Energetic like the youth, Changan CS35 Plus is packed with a 1.4-litre turbocharged engine that produces 156hp and 260 nm of torque and is fitted with a seven-speed Dual Clutch Transmission to always keep you ahead of the segment competition

MUSCAT: Changan CS35 Plus Trend, the sporty new-gen crossover equipped with state-of-the-art technologies is now available at EMI starting from OMR120 for six years. Arabian Gulf Automobiles and Equipment, which is part of Bahwan



International Group announced that the pricing includes a five per cent Value Added Tax (VAT). Energetic like the youth, Changan CS35 Plus is packed with a 1.4-litre turbocharged engine that produces 156hp and 260 nm of torque and is fitted with a seven-speed Dual Clutch Transmission (DCT) to always keep you ahead of the segment competition. Offering an unparalleled driving experience, CS35 Plus possesses a fashionable appearance, strong power and good entertaining features. Developed by the global research and development team of

Changan Automobile, it integrates all comprehensive functions: high-quality performance, comfortable driving experience, large internal space and abundant configurations of entertainment. A spokesperson for AGAE said, "We are pleased to offer affordable EMI on Changan CS35 Trend which is energetic in style and sprightly in design. The CS35 Plus offers a robust look on the outside while the beautifully crafted interior gives the first-class feel inside. It is a youthful SUV for the younger generation who are spirited, passionate, social and want to become

the influencers of their time." The CS35 PLUS Limited variant (Top Grade) has amazing features including Adaptive Cruise Control, 360° Camera, electrically folding and adjustable ORVMs, 18" Alloy wheels, LED headlamps, Panoramic Sunroof, 3D designed LED Taillamps, Leather Seats, 10-inch touch info screen, automatic AC control, 6-way power-adjustable driver seat. With cutting edge technology and advanced features, the CS35 Plus will not only surprise you but also enhance your driving experience. Its Blue Core Powertrain



Technology based on the principles of power, clean and quiet provides owners with a highly efficient and energy-saving performance. **High safety** Safety and security features include airbags, Hill Descent Control (HDC), Brake Assist, Electronic Stability Control (ESC), Electronic Parking Brake, and Anti-lock Braking System (ABS) with Electronic Brakeforce Distribution (EBD). Other complementary equipment includes parking sensors, a reversing camera and speed-sensing door locks.

CS35 Plus's vehicle specifications include length x width x height of 4335mm x 1825mm x 1660mm, 1.4L Turbo GDI Turbocharged Gasoline Direct Injection engine, wheelbase of 2600mm, power of 156 HP, a torque of 260 Nm and a fuel tank capacity of 53 litres. Arabian Gulf Automobiles and Equipment LLC (AGAE), which is part of Bahwan International Group, recently announced a partnership with leading international automotive group Changan Automobile Co. Ltd to bring its range of passenger vehicles to Oman including Changan CS35 Plus.

KNOWLEDGE SHARING

Youth Sada, BP Oman conclude third Al Dhahirah Leadership Forum

MUSCAT: In partnership with BP Oman, Youth Sada concluded its third cycle of the Al Dhahirah Leadership Forum virtually, with a closing ceremony held under the patronage of Najeeb bin Ali bin Ahmed Al Rawas, Governor of Al Dhahirah. The theme of this year's forum is 'Development of Governorates and Sustainable Cities', which is in line with one of the key priorities identified in the country's 2040 vision and national development plans. The forum aimed to host a platform to encourage the sharing of knowledge, skills and expertise, with a total of 614 young Omani men and women participating from different regions of the Sultanate. The specialised programme included a competitive competition between 30 teams for the best three innovative project ideas, where the project 'Innovative Destination - Marah' in the economic development field ranked first, and the project 'Gharsa' in the environmental field ranked second place, while the 'The Future Ibri' project in the Tourism and Heritage field took the third place, and the money prizes were sponsored by BP Oman. The forum was carried out including three phases of the general programme, the specialised programme, and the school programme. The forum was comprised of workshops, discussion sessions with experts on previous experiences and initiatives in developing sustainable cities, as well as practical courses delivered by specialists in various topics including economic development, historical development, tourism development, environmental development, smart cities development. Shamsa Al-Rawahi, BP Oman Social Investment Manager, commented, "The forum was designed to empower young Omani men and women to assist the development of Oman's economy and society in line with the country's



future vision. Through our longstanding relationship with Youth Sada, we were able to source local talent to create innovative project ideas that can contribute to the sustainable development of Oman." Qais Al Maqrashi, Chief Executive Officer at Youth Sada, added: "The third cycle of the Al Dhahirah Leadership Forum comes in line with the Oman Vision 2040 that was officially launched this year. It involved young people to form future developmental project ideas, focused on the national priority of developing the governorates and sustainable cities. I am excited to see the participants pave the way for innovative and sustainable ideas that are beneficial for our country and its development." Ahmed Al Jassassi, the project leader of the Al Dhahirah Leadership Forum, stated, "This year's theme was selected to help align Oman's thinking towards sustainable cities in line with global markets. This thinking will allow Oman to attract global investment and increase opportunities for economic growth in the country."



TURKISH AIRLINES MOVES TO ITS SALES OFFICE IN AL KHUWAIR

Turkish Airlines has moved to its new sales office on Al Khuwair Street, MIC Building. Turkish Airlines currently operates 4 direct flights to Istanbul and 2 direct seasonal flights to Trabzon from Muscat International Airport. Turkish Airlines is operating flights to 127 countries, 331 airports comprising 118 in Europe, 60 in Africa, 44 in Asia-Far East, 36 in the Middle East and 21 in America. — Supplied picture



PAKISTAN SCHOOL MUSCAT

PSM students achieve 100% results in IGCSE, A level exams

MUSCAT: Pakistan School Muscat (PSM) has achieved a landmark achievement by producing 100 per cent results in the IGCSE and A level exams 2021. This accomplishment is more significant as the students and staff had to work through the pandemic restrictions. Pakistan School Muscat being one of the prominent institutions in the region has been implementing cutting-edge strategies to increase students' achievement levels since its inception. It aims to spark a pursuit of awareness in students which enables knowledge acquisition so that they are successful and become a valuable part of society. The school has therefore introduced some latest learning tools based on technology to cater for all contemporary needs. Owing to its timely planning and conversant strategies, the students of PSM International Stream have produced spectacular academic results in their

IGCSE and A-Level Examinations 2021. They have created history by scoring the best results in IGCSE and A-Levels. These outstanding grades make up 14 per cent A*, 34 per cent A and 27 per cent B of the total results in IGCSE and 18 per cent A*, 29 per cent A and 31 per cent B in A-Levels which is a record-breaking performance. This historical achievement of PSM is significant proof of the very high standard of academic activities being followed untiring efforts of the Faculty, hard work of the students, full support of the parents and above all the unconditional academic support by the school management and governing authorities. The school leadership deserves a wholehearted commendation under the dynamic guidance and supervision of Nasir Nawaz (Senior Principal), Gul Rahim (Central Coordinator) and the backstage support by the Pakistan School Steering Committee.

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