

HM RECEIVES THANKS CABLE FROM CHINESE PRESIDENT

MUSCAT: His Majesty Sultan Haitham Bin Tarik has received a cable of thanks from President Xi Jinping of the People's Republic of China in reply to His Majesty's greetings cable on the occasion of the Chinese New Year. In the cable, President Jinping expressed his utmost thanks for His Majesty the Sultan's greetings. He stressed his keenness on promoting the Omani-Chinese strategic relations to achieve further progress and prosperity, wishing His Majesty good health and permanent success. **-ONA**



HM RECEIVES THANKS FROM KING OF KSA

MUSCAT: His Majesty Sultan Haitham Bin Tarik has received a cable of thanks from the Custodian of the Two Holy Mosques King Salman bin Abdulaziz Al Saud of the Kingdom of Saudi Arabia (KSA) in reply to His Majesty's condolences cable on the death of Princess Dana Abdullah Turki Abdulaziz Al Saud. In the cable, King Salman expressed his thanks and appreciation for His Majesty the Sultan's sincere condolences and sympathy, praying to the Almighty Allah to rest the deceased's soul in peace in paradise and protect His Majesty against all harms. **-ONA**



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BROTHERLY COUNTRIES



HM sends message to Ruler of Dubai

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a written message to Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the United Arab Emirates (UAE), Ruler of Dubai. The message deals with bilateral relations between the two brotherly countries.

The message was handed over by Dr. Sayyid Ahmed Hilal Al

Busaidi, the Sultanate's Ambassador to UAE, when Sheikh Mohammed received him yesterday.

During the meeting, the ambassador conveyed the greetings of His Majesty the Sultan to Sheikh Mohammed along with His Majesty's best wishes of permanent health and happiness to him and the brotherly UAE people further progress and prosperity. **-ONA**

TOP THREE INSIDE STORIES

OMAN

Meteorite rides to Mars

1 When NASA's Perseverance Rover touched down on Mars recently, it carried a piece of the Red Planet that had fallen on Earth some 450 million years ago. It had been found in the Wusta region of the Sultanate. **>A4**

SPORTS

Ahli Sidab bag title

2 Ahli Sidab beat Bousher 3-0 in the final of the 50th edition of His Majesty's Hockey Cup on Monday. Ahli Sidab dominated the match that was played at the Sultan Qaboos Sports Complex in Bausher. **>A8**



MARKET

Khazaen signs pact

3 Khazaen Economic City, Oman's newest, and most integrated business destination has recently signed a landmark agreement with KV Group International to set up a polyethylene packaging factory and a commercial facility in the city. **>B1**

Times News Service

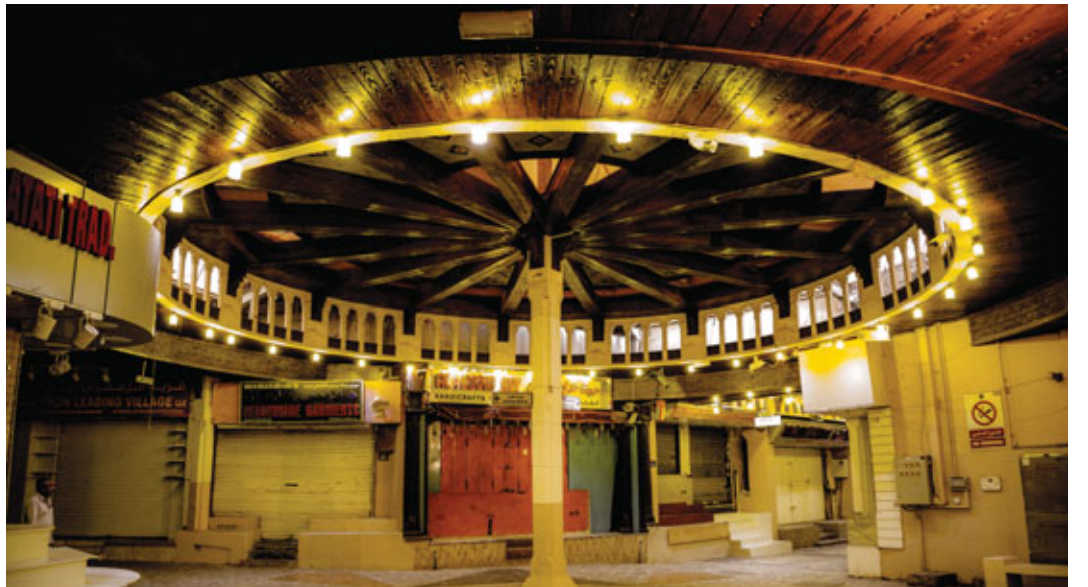
MUSCAT: All commercial activities in the Sultanate's governorates will remain closed between 8 pm and 5 am from Thursday 4 March to Saturday 20 March 2021, the Supreme Committee tasked with tackling developments resulting from coronavirus (COVID-19) pandemic has decided.

Insan Campaign

Oman pledges to combat human trafficking

Times News Service

MUSCAT: Forming rapid response teams to investigate cases of human trafficking, providing shelter to victims of trafficking, creating a high-level national plan to combat such illegal activities, and running awareness campaigns to inform people of the dangers of such actions are among the ways in which Oman has pledged to



The decision has been taken to protect society and individuals from the spread of COVID-19—particularly due to the rapid spread of infection.

The closure covers all restaurants, cafes and cafeterias inside tourism installations, in addition to home delivery services. The ban exempts fuel filling stations, health establishments and private pharmacies.

The Committee reviewed the

international COVID-19 epidemiological scenario marked by a steep surge in the number of infections and deaths due to the prevalence of new, mutated variants of the virus.

On the domestic front, data analysis shows a rise in number of patients admitted to hospital and death cases in all parts of the Sultanate.

In some of the Sultanate's governorates, a surge beyond the

red mark was registered, with an alarming swell linked to travel cases amid the global propagation of the disease and the lack of information about the situation in departure countries.

Data also indicates lab-confirmed infection cases linked to international mutated strains (among them the South Africa variant) that caused a local spillover and the emergence of hotbeds in the Sultanate's governorates. **>A4**

combat human trafficking.

Initiatives

These and many more initiatives were outlined at the launch of the second awareness campaign of the National Committee to Combat Human Trafficking (NC-CHT). Titled Insan (Arabic for 'human'), the campaign will run for three months from 1 March to 31 May, 2021.

"Oman believes in the necessity

of its role to support global efforts in combating human trafficking, which is a danger to society," said His Excellency Nasr bin Khamis Al Sawa'ei, Oman's Prosecutor General, and the vice chairman of the NCCHT. "Violating the rights of people is against human nature, and the country's commitment is best exemplified in the Basic Law of the State, promulgated by Royal Decree No. 6/2021, which has various sections pertaining to this. **>A5**



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FACT

Oman, Mauritania sign Memorandum of Understanding

MUSCAT: The Sultanate and the Islamic Republic of Mauritania signed on Monday a Memorandum of Understanding (MoU) in the field of historical documentation and records and archives management.

The MoU was signed by Dr Hamad Mohammed Al-Dhawyani, Chairman of the National Records and Archives Authority (NRAA) and Dr. Mohammed Al Mukhtar, Director of National Records of Mauritania.

-ONA

CUBA

HM receives thanks cable

MUSCAT: His Majesty Sultan Haitham Bin Tarik has received a cable of thanks from President Miguel Diaz-Canel of the Council of State and Council of Ministers in the Republic of Cuba in reply to His Majesty's greetings cable on his country's National Day.

In the cable, President Diaz-Canel expressed his utmost thanks and appreciation for His Majesty's greetings and best wishes to him and to the friendly people of his country. He stressed his keenness to promote the relations between the two friendly countries.

-ONA

BOSNIA AND HERZEGOVINA

HM sends greetings

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of greetings to President Milorad Dodik, Chairman of the Presidency of Bosnia and Herzegovina on his country's Independence Anniversary.

In the cable, His Majesty expressed his sincere sentiments and best wishes to President Dodik and the friendly people of his country.

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TEN CASES OF CHINESE POVERTY ALLEVIATION STUDIES

Poverty alleviation is a global challenge. Over the past eight years, China has lifted nearly 100 million people out of poverty, meeting the poverty eradication target set in the United Nations 2030 Agenda for Sustainable Development 10 years ahead of schedule and accomplishing its own poverty alleviation target as scheduled.

To answer the question of why China can eradicate absolute poverty, New China Research (NCR), a think tank of China's Xinhua News Agency, published a research paper on February 28, in which the new concept of "Chinese Poverty Alleviation Studies" is proposed to explain China's anti-poverty drive.

The following 10 typical cases in China's poverty reduction practice are vivid illustrations of "Chinese Poverty Alleviation Studies".

Case 1: Register the impoverished population and provide tailored assistance

A long-running practical problem has yet to be solved worldwide -- how to accurately identify the poverty-stricken population, pin down the causes of their poverty and take customized measures for different people and households. Likewise, there was a time when China was also perplexed about how to provide targeted assistance to those in need merely with rough numbers of impoverished households but no more detailed information.

Since 2014, China has established a national poverty alleviation information system. Through unified national standards and procedures, the poverty-stricken population and households were registered and their data collected. The lists of those households were put up for public monitoring and submitted to authorities at various levels for review and approval. Supporting mechanisms of complaints and cross-department data comparison are also put in place to verify and remove "falsely registered impoverished households" and ensure the accuracy of information.

With the database containing information of all poverty-stricken population, it is obvious to see who needs to be lifted out of poverty, what progress has been made in poverty alleviation, who helps them cast off poverty, and how poverty is shaken off. All these efforts are made to ensure genuine poverty eradication.

Case 2: Targeted poverty alleviation brings the rebirth of Shibadong Village

On Nov. 3, 2013, Chinese President Xi Jinping paid a visit to Shibadong, an impoverished Miao ethnic minority village located in China's Hunan province, and gave an important instruction on poverty alleviation: "seeking truth from facts, acting according to local conditions, giving household-specific guidance and taking targeted measures."

When implementing the targeted poverty alleviation policy, Shibadong Village took the lead in formulating a "seven-step method" for identifying impoverished households, with specific actions including household application, public evaluation, three-level joint review (involving village committees, township authorities and poverty alleviation task forces), public announcement, township audit, county-level approval, and household registration. Accurate identification was thus made and targeted assistance provided.

In light of local conditions, the villagers began to develop breeding and planting industries including growing kiwifruit, in sync with promoting other sectors such as catering, labor services, bed and breakfast, tourism, Miao embroidery and bottled water. The per capita income of the impoverished households increased from 1,825 yuan (280 U.S. dollars) in 2014 to 12,483 yuan (1,930 dollars) in 2019. Walking out of the centuries-long poverty, the village has enjoyed a rebirth and demonstrated "a sea change in the mountain area."

Case 3: East-West pairing-up paves way for regional coordinated development

Qingchuan, a county on the border of Sichuan and Gansu provinces in southwest China, suffered heavy damage in the Wenchuan earthquake in 2008 and was one of



Ma Huihuang (left), head of the poverty alleviation team, and Shi Linjiao, a returning college student (middle), are doing a live broadcast through mobile phone to promote local products in Shibadong Village, Huayuan County, Xiangxi Tujia and Miao Autonomous Prefecture, Hunan Province, May 15, 2020. Shibadong Village got rid of poverty in 2016. The village's per capita net income rose to 14,668 yuan in 2019 from 1,668 yuan in 2013.

China's least developed counties. With the support of Wuxing District of Huzhou City in east China's Zhejiang Province, 5.4 million tea seedlings from Zhejiang have been planted in Qingchuan, a 1,517-mu (about 1,011,333 square meters) white tea garden has been built, and an industrial chain has been introduced to the county from the east coast province.

In its fight against poverty, China, through nationwide mobilization, has set up an east-west pairing-up cooperation mechanism involving personnel support, financial aid, industrial cooperation and labor coordination. For example, Zhejiang Province, by sharing resources and drawing on each other's strengths with its partner region, has formed a multi-faceted industrial assistance system, including jointly building industrial cooperation parks, specialized markets with distinctive features and poverty alleviation workshops.

The robust development of poverty alleviation industries helped lift Qingchuan out of poverty in 2019. Wu Bingfang, a local official from Wuxing District, said that in the past three years, Wuxing District had invested hundreds of millions of yuan in Qingchuan to help build an industrial cluster with an annual output of 100,000 commercial-use refrigerators and its supporting projects. "It is the bounden duty of those who have become better-off to help those still lagging behind," Wu said.

In China's poverty alleviation endeavor, prosperous counties in east China like Wuxing District and poverty-stricken ones in the west have paired up in cooperation for poverty alleviation. As many enterprises are encouraged to invest and start businesses in the west, agricultural products sold to the east from the west are increasing, with poverty alleviation through education and health care also deployed in the region. The coordination of regional development paves way for common prosperity.

Case 4: Micro-finance instruments assist in targeted poverty alleviation

At the end of 2014, the State Council Leading Group Office of Poverty Alleviation and Development, the Ministry of Finance, the People's Bank of China and China Banking Regulatory Commission created a new poverty alleviation mechanism and customized a micro-credit instrument for those registered impoverished households to run businesses and increase income.

China provides "preferential" three-year loans of no more than 50,000 yuan to poor households at benchmark interest rates without collateral or guarantees and offers financial discounts for borrowers.

Meanwhile, China has im-



Workers make bags at a poverty-alleviation workshop in Hezheng County, Linxia Hui Autonomous Prefecture, Northwest China's Gansu Province, Oct. 17, 2020. Relying on the platform of East-West Pairing-off Cooperation for Poverty Alleviation, Hezheng County has introduced shoe-making, bag-making and edible fungus cultivating to employ the poor households near their homes in the mode of poverty-alleviation workshop.

proved its rural credit system and kept the credit loans under control. It has also synergized loan investment and industrial development, taken risk management measures, and transformed the financial resources into industrial advantages and tangible results in poverty relief campaigns. A series of measures have been adopted to ensure that credit resources are "properly distributed and timely recovered," and that they are delivered to the very households in need, just like rational use of water in a "drip irrigation system."

Case 5: 80,000-plus photovoltaic power stations light up the "road out of poverty"

In Zigui County, near the Three Gorges Dam, in central China's Hubei Province, 50 photovoltaic power stations have been built in recent years, with a total installed capacity of 10.86 megawatts. By the end of September 2020, these power stations had generated a total of 42,579,210 kWh of electricity. Their revenues, 45.85 million yuan (7 million dollars) in total, were all fed back to the 51 key poverty-stricken villages in the county, benefiting more than 9,200 poor households and more than 25,000 people.

These photovoltaic power projects, which utilize solar energy resources to generate power and use the profits for poverty alleviation, is called "photovoltaic poverty alleviation power stations." In light of local conditions, the power stations are built in four types, including those for household use and those owned by village collectives, which are entrusted to a professional third party for market-oriented operation.

In the distribution of benefits, subsidies for the development of industries in poor villages, subsidies for the maintenance of public facilities in villages, and public service jobs are created in a bid to incentivize poverty-stricken people to work and avoid equal distribution.

Case 6: E-commerce brings markets closer

Longnan City in northwest China's Gansu Province was located in a contiguous poor area in the Qinba Mountains. In recent years, by developing e-commerce, the local government has built an Internet marketing system for a batch of well-sold agricultural products such as walnuts, Chinese prickly ash, olives, Chinese medicinal herbs and honey.

Many poverty-stricken areas like Longnan have abundant high-quality agricultural products, but due to poor transportation and inadequate access to information and market, those agricultural resources couldn't be turned into income. In its efforts to improve infrastructure in poverty-stricken areas, China has focused on improving weak links in telecommunications. At present, 98 percent of China's poverty-stricken villages have access to fiber-optic communication, and e-commerce is available to all 832 poverty-stricken counties.

Initially guided and promoted by the government, a mechanism connecting e-commerce platforms with impoverished households has been established. With the help of new Internet business forms, the poverty alleviation program through e-commerce opened up channels of labors, logistics and information flow, shortened the time and distance of delivering products from Longnan producers to the global market, and increased the income of the poor population and regions.

Case 7: A "historic leap" -- how the whole Dulong ethnic group overcomes poverty

More than 4,000 people of the Dulong ethnic group live in a remote valley in southwest China, more than 3,000 km away from Beijing. For centuries, the Dulong people toiled in the traditional slash-and-burn agriculture, hunting and fishing

there, and lived in overall poverty.

In recent years, government financial transfer payments and corporate assistance have helped the Dulongjiang Town, home to the Dulong people, to improve its infrastructure. The thatched cottages of the old days, which lay scattered in the valley, have been changed into arrays of residential houses with tap water, electricity and well-equipped facilities in good sanitary conditions.

In the past, the locals had to use a cable to slide across the river. When the snow weather blocked the mountain roads for months, they could be completely cut off from the outside world. But all these have become history after tunnels and roads linked to the national grid were constructed.

Dulongjiang has also established agricultural pilot bases, applied innovative production technology, and carried out professional training, fostering a planting industry that not only fits the local environment but can achieve scale efficiency. Now, the township has expanded its business to other industries such as planting Zhongglou (a Chinese medicinal herb), and raising cattle and chickens. Through e-commerce, specialty products from the mountains like wild honey and morel are sold all over the country.

The per capita net income in Dulongjiang jumped from 908 yuan (140 dollars) in 2009 to 7,637 yuan (1,180 dollars) in 2019, and the poverty incidence dropped from 95.26 percent to 0.34 percent. Located deep in valleys, the town has taken a historic leap and become a symbol of China's commitment that in its fight against poverty and building of a moderately prosperous society in all respects, the country will leave none of its 56 ethnic groups behind.

Case 8: Millions say goodbye to poor housing

Poverty alleviation by relocation

is a leading and typical approach in China's nationwide campaign against poverty, and it is also a once-for-all solution for the poor people living in harsh natural circumstances.

Anlong County, located in southwest China's Guizhou Province, adheres to the principle of "relocation for production and jobs." Four resettlement areas have been built adjacent to the old downtown area, the county's logistics parks, industrial parks, tourist areas, and edible fungus cultivation bases, making it easy for the relocatees to get employed. Thanks to the measures, the county has developed an industrial system with edible fungi planting as a pillar industry, supplemented by pig farming as well as herb and flower planting.

Local people describe their life with three "Ones": A household is assigned 1 mu (about 667 square meters) farming land, earning an annual income of 100,000 yuan (15,500 dollars), and casting off poverty with one job.

Case 9: Developing industry changes destiny of "the most arid barren land"

Dingxi City in northwest China's Gansu Province had long been known as "the world's most arid barren land." With deep mountains and rugged gullies, the city's impoverishment is compounded by its harsh environment, including drought in nine of ten years and frequent natural disasters. The seven counties and districts under the municipality were all key targets in the nation's campaign of poverty alleviation.

In the anti-poverty battle, Dingxi has worked to develop industries, leveraging its distinctive advantages of planting traditional Chinese herbs, potatoes, and summer vegetables. Therefore, a development pattern is formed with seven industries as the main pillars, including raising cattle and sheep, planting vegetables and fruit, and cultivating seeds, and with several other industries as supplements, such as growing edible fungi, cereals, flowers and honeysuckle.

As these industries are growing, a poverty alleviation model based on industry development has taken shape, in which "project funds follow the poor households, the poor households follow the cooperatives, the cooperatives follow the leading enterprises, and the leading enterprises follow the market." Thus, a new type of mechanism that integrates benefits of business operators and those of poor households is established.

Currently, more than 75 percent of the rural households in Dingxi have a stable source of income thanks to the development of industries, and 619,800 people have been lifted out of poverty by working in farming or breeding industries. The registered 842,300 residents from 200,000 impoverished households in 1,101 poverty-stricken villages and seven impoverished counties have all been raised out of poverty, and Dingxi has thus solved its millennium-old poverty problem for good.

Case 10: Win the battle against poverty along an eco-friendly path

Given that ecological fragility and regional poverty are usually intertwined in a vicious circle, the conflict between development and ecological protection is still baffling humanity.

In China's fight against poverty, priority has been given to ecological construction in the ecologically fragile poor areas. Poverty-stricken people are employed for afforestation and local ecological restoration, a dual-purpose method to increase the income of the poor population and protect the environment. In some poor areas where ecological resources abound, emphasis has been placed on developing ecological industries, which capitalize on ecological resources to create more opportunities for the poor to augment income.

By implementing the ecological compensation system, local authorities can create ecological management and protection jobs to help conserve ecological resources, practically turning lucid waters and lush mountains into invaluable assets. Now a large multitude of woodcutters and sheepherders have become forest and grassland rangers.



RED PLANET

POPULATION

Meteorite that fell in Oman, sent back to Mars

Times News Service

MUSCAT: When NASA's Perseverance Rover touched down on Mars recently, it was bringing with it a passenger that called the Red Planet home.

A meteorite that contained Martian soil and rocks, which had fallen on Earth some 450 million years ago, had been previously discovered in the Wusta region of Oman, and was sent back to Mars on the Rover.

The returning of the meteorite, titled Sayh Al Uhaymir 008, is actually a world's first in terms of sending objects from space back to their planet of origin.

"After detailed examination of the meteorite at the Max Planck Institute in Germany, researchers found evidence that the rock Sayh Al Uhaymir originally belonged to Mars," said a statement from NASA.

"The meteorite fragment weighs more than eight kilograms. It is estimated to have reached Earth 450

million years ago, due to a cosmic development involving the collision of an asteroid or comet with the planet Mars.

"The meteorite fragment found in the Sultanate was preserved at the Natural History Museum in London, which includes interesting and diverse meteorites from different countries of the world," added the space agency.

When working on the Perseverance project, scientists suggested using a Martian meteorite found on Earth to help in processing images captured by the rover into their true colours and textures, without being affected by any existing natural conditions on Mars.

It was also decided that the Martian meteorite would act as a direct frame of reference for pictures of the Martian landscape, instead of the usual piece of metal or objects painted specific colours, which are normally used for such missions.

"Research centres around the world are always interested in studying meteorites, this is be-



METEORITE FRAGMENT: A meteorite that contained Martian soil and rocks had been discovered in the Wusta region of Oman, and was sent back to Mars on the Rover.

cause they are closely related to space science, astronomy, and earth sciences," said Dr Saud bin Humaid Al Shuaili, head of the National Space Programme Management Team at the Ministry of Transport, Communications and Information Technology.

"Therefore, the related research

centres of the Sultanate should also have increased interest in these meteorites," he added.

"Each meteor has a large amount of information about the solar system. It is a treasure of scientific information for astronomers and geologists."

The return of the Martian me-

eteorite to its home planet was discussed during the planning phase of the Perseverance rover, when scientists suggested placing a meteorite in the Rover to bring back to Mars. NASA encouraged people on Earth to not look at meteorites solely or primarily from the financial benefit they bring, which are sometimes negligible.

Instead, the space agency asked them to regard these as priceless sources of scientific knowledge: it helps solve the mysteries of how the solar system was created. Meteorites from Mars and the moon that are found in Oman are considered rare, and do play their part in attracting visitors to the museums where they are installed as exhibits.

"They must be taken care of and studied by local researchers at universities so that they can help contribute to scientific research and help us learn about the origins of our universe," said Malik bin Mohammed Al Dohani, a member of the board of directors of the Oman Astronomical Society.

UN body hails eCensus 2020

MUSCAT: The United Nations Population Division hailed the efforts exerted by the Sultanate when conducting Electronic Census 2020 of Population, Residences and Establishments (eCensus 2020) and the publication of its results in record time amid exceptional conditions that prevailed in the country due to coronavirus pandemic.

On 14 December 2020, His Majesty Sultan Haitham Bin Tarik endorsed the results of eCensus 2020, which showed that the Sultanate's population stood at 4,471,148 as of 12 December 2020, the same day in which the electronic portal of the census was launched and made available to members of the public. Dr. Khalifa Abdullah Al Barwani, CEO of NCSI, Chairman of the Census Technical Committee, said that the Sultanate managed to carry out the Electronic Census as scheduled, despite the challenges posed by COVID-19. -OMA

الوطنية للتأمين على الحياة والعام NATIONAL LIFE & GENERAL INSURANCE Ominvest Group مجموعة اومينفست				
NATIONAL LIFE AND GENERAL INSURANCE COMPANY SAOG AND ITS SUBSIDIARIES				
DIRECTORS' REPORT For the Year ended 31 December 2020				
Dear Shareholders, On behalf of the Board of Directors, I am pleased to present the company's Annual Report for the period ended 31 December 2020, including the Financial Statements, Auditor's Report, the Management Discussion & Analysis Report and the Corporate Governance Report. NLGIC delivered strong results amid challenging circumstances during the 2020. Net profit after tax climbed to RO 15.0 million as compared to RO 10.2 million in 2019. The Board of Directors is pleased to propose a Cash Dividend of 35% of the Share Capital (35 baizas per share) amounting to a total dividend of RO 9.275 million. The proposed dividend is subject to the approval of the Shareholders at the forthcoming Annual General Meeting to be held on 28 March 2021. In the following paragraphs, I would like to highlight NLGIC's operating environment, 2020 financial and business performance, key achievements, and its future strategic direction. Operating Environment in Key Markets: With the emergence of COVID-19, we witnessed unprecedented challenges globally in the year 2020. For the Middle East region, the economic consequences of the pandemic were further compounded by the dramatic fall in oil prices during first half of 2020. Oman and UAE are the primary markets of the Company which were both affected by these crises. Oman: As per IMF, Oman GDP is expected to have shrunk by 6.4% in 2020. The deficit for 2020 reached RO 4.2 billion which is 68% more than the budget deficit of RO 2.5 billion and is around 17% of the GDP. Global credit rating agencies downgraded of Oman's sovereign credit rating during 2020. Oman Government has taken a number of steps to stimulate and support the economy such as reforming subsidies, introducing VAT, and privatizing certain government companies – aiming to cut the budget deficit. Oman Government has set out Vision 2040 to diversify the economy making non-oil sectors core contributors of the GDP. The diversification strategy focuses on shifting Oman economy towards five critical sectors: tourism, logistics, manufacturing, fisheries and mining. We expect to see the benefits of the strategy in the coming years as the government rolls out implementation plans through its five-year plans. Reflecting the contraction in the economy during 2020, the Insurance market in Oman has also shrunk by 1.6%. UAE: The UAE's economy is estimated to have contracted by 6.6% in 2020 (as per IMF estimates) with a fiscal deficit of 9.9% of GDP due to the combined impact of low oil prices and the COVID-19 outbreak. As per the latest available data for FY 2019, UAE's insurance market remained steady at RO 4.8 billion. The impact of the adverse economic conditions of 2020 on the Insurance sector of UAE would be known once the 2020 data is published by UAE Insurance Authority. Company performance: Being in the insurance sector, along with the other difficulties that companies in various sectors faced, the company also had to bear the consequences of insurance risk that the pandemic brought with the regulators in Oman and Dubai mandating insurance companies to pay certain portion of claims on account of Covid-19 although pandemics are an exclusion under the medical policy cover. The Company also experienced positive impact of the lockdowns in terms of shifting customer preferences from paper-based transactions to electronic mode of transactions by adoption of digital technologies as well as reduced claims reporting during the months of lockdown in medical and motor portfolios. The Company's Gross written premiums (GWP) declined by 10% to RO 134 million in 2020 vs RO 146 million in 2019. However, the positive impacts of the lockdown brought down the net loss ratio of the Company to 70% in 2020 vs 75% in 2019 resulting in a 32% increase in the Net underwriting results (NUR) to RO 26.5 million in 2020 vs RO 20.1 million in 2019. Furthermore, the Company's Investment income rose by 10% to RO 4.6 million in 2020 from RO 4.2 million in 2019. The combined contribution of NUR and investment income brought about an extraordinary 47% growth in Profit after Tax from RO 10.2 million in 2019 to RO 15 million in 2020. The increase in profitability of the Company is a cumulative result of the strategies followed by the Company in its insurance operations as well as investments and the Company's digital readiness to provide seamless customer service through online platforms during the lockdown in 2020. Amid the general business challenges witnessed in the market during the year, the Company paid RO 6.6 million in dividends to shareholders in April 2020 and also delivered 24% return on average equity for the year 2020. Consistent performance of the Company enabled it to receive the 'Best Performing Company in Large Cap Segment in Oman' award by AWA (Alam al-Ikhsaad Wal A'mal) Awards for the third year in a row with its CEO being honored with the 'Best CEO of the Year in Oman' award. NLGIC continues to maintain its leadership position as the top insurer in Oman in terms of Gross written premiums and Net Profit after Tax during 2020. Similarly, in UAE, NLGIC has retained its market share of 4% in the Health Insurance segment as per the latest data available for 2019. Future Outlook Maintaining leadership position in Oman in the medical and motor business is at the core of NLGIC's plans along with establishing itself as one of the top medical insurance companies in the UAE. The Company's strategy is to seek growth opportunities through both organic and inorganic avenues. As a part of its organic growth strategy, the company plans to open new branches in Oman during 2021 and has applied for license for branch operations in Qatar. The company continues to explore new markets and opportunities arising from digital innovation for inorganic growth. Digital transformation, protecting the company from possible disruptions arising from technological advancements, simplifying customer journeys and touching lives through Corporate Social Responsibility initiatives are at the core of the Company's strategy. Changing Regulatory environment Regulatory environment of the Oman insurance industry is undergoing many changes. Capital Market Authority is bringing in progressive laws and regulations with a view to better regulate the industry. Some of the key regulations introduced by CMA during 2020 are 'Regulations for Investing Assets of Insurance and Takaful Companies' and 'Regulation for Carrying out Health Insurance Third Party Administration Business'. Further regulations expected include implementation of 'Mandatory Medical Insurance' and 'Regulations on Risk Based Solvency Framework'. Introduction of Value Added Tax in April 2021 by the Tax Authority of Oman is another major change which will impact the insurance industry. On the accounting front, IFRS 17 which is applicable from 1 January 2023, will change the way insurance companies maintain its records, accounting, financial reporting and disclosure. The Company is taking steps in order to be prepared for all the above changes. Corporate Social Responsibility NLGIC remains committed to touching lives through its Corporate Social Responsibility (CSR) initiatives. The company undertakes various CSR activities in the areas of education, environment, culture and health in collaboration with various Government bodies and organizations as well as undertaking various projects independently. The year 2020 was a significantly challenging year where the community was impacted by the pandemic COVID-19. The Company has donated RO 175,000 to the endowment fund set up by the Government in Oman to support the initiatives of the Government in the fight against COVID-19. The pandemic has affected the education system of the nation putting strain on the lower income segment and the differently abled children of the community to access education through online options. The Company has partnered with the Ministry of Education and donated 200 tabs to various students in Oman for empowering the students digitally and promoting education. It has also arranged for speech therapy instruments for Al Amal School Oman to help the children with hearing impairments to develop speech skills. The Company continues to support Dar Al Atta by providing free medical insurance coverage to its staff. Developing Human Capital The company continues its endeavor to synergize human capital through systematic talent acquisition, talent management and talent development initiatives. In the year 2020, the company focused on employee engagement through digital platform in day to day operational activities and e-learning initiatives. A robust succession planning initiative is institutionalized for critical positions so as to ensure business continuity. While nationalization mandates are being adhered to with Omanization percentage of 76.1% in 2020 (75% in 2019), the Company actively promotes local talent development initiative through fast-track career development program. Acknowledgements On behalf of the company and the Board of Directors, I express my sincere gratitude to and appreciation for His Majesty Sultan Haitham bin Tarik for his dynamic and progressive leadership to lead the Sultanate on the path of development, peace and prosperity. We continue to stand committed in our efforts to support His Majesty's vision for the Sultanate. We are thankful to all the Regulators, the Government Bodies and Ministries in Oman, UAE and Kuwait for their support. We are especially grateful to the leadership at CMA, MSM and MOCIIP in Oman, UAE Insurance Authority, and MOCI in Kuwait for their guidance and support for our business initiatives in these key markets. I also especially thank the management team and all our employees for their performance, hard work and commitment and dedication to overcome the adversities faced in 2020 and to maintain consistency in delivering exceptional results for the stakeholders and for adhering to the highest professional standards. I sincerely thank our customers, and partners for their patronage, confidence and commitment to our company.				
SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020				
	Group 2020 RO	2019 RO	Parent Company 2020 RO	2019 RO
Assets				
Cash and bank balances	10,233,957	19,004,230	9,721,522	18,521,185
Bank Deposits	41,596,096	37,348,696	41,596,096	37,348,696
Investments carried at amortised cost	14,204,940	2,569,435	14,204,940	2,569,435
Investments carried at fair value through other comprehensive income	37,034,234	31,709,063	37,034,234	31,709,063
Investment in subsidiaries	-	-	861,521	782,255
Insurance and reinsurance receivables	43,155,850	63,519,337	43,155,850	63,519,337
Reinsurance share of outstanding claims and IBNR reserve	5,867,158	6,020,113	5,867,158	6,020,113
Reinsurance share of actuarial / mathematical and unexpired risk reserve	10,307,915	13,544,875	10,307,915	13,544,875
Other receivables and prepayments	5,698,261	5,490,233	5,327,977	5,091,880
Loans to policyholders	113,873	129,435	113,873	129,435
Property and equipment	6,943,707	6,811,564	6,791,099	6,613,945
Deferred tax asset	197,262	221,007	186,453	218,013
Intangible Assets (including Goodwill)	472,647	496,243	472,647	496,243
Total assets	175,825,900	186,864,231	175,641,285	186,564,475
Equity and liabilities				
Equity				
Share capital	26,500,000	26,500,000	26,500,000	26,500,000
Legal reserve	8,261,717	6,761,121	8,261,717	6,761,121
Contingency reserve	12,970,009	11,185,599	12,970,009	11,185,599
Revaluation reserve	447,420	447,420	447,420	447,420
Fair value reserve	438,638	165,048	438,638	165,048
Foreign exchange fluctuation reserve	(23,710)	(21,957)	(23,710)	(21,957)
Retained earnings	18,826,386	13,865,365	18,826,386	13,865,365
Total equity	67,420,460	58,902,596	67,420,460	58,902,596
Liabilities				
Gross outstanding claims and IBNR reserve	23,171,076	21,704,590	23,171,076	21,704,590
Gross actuarial / mathematical and unexpired risk reserve	51,541,513	58,403,181	51,541,513	58,403,181
Due to reinsurers	8,088,029	8,837,559	8,088,029	8,837,559
Other liabilities	23,039,850	35,380,030	22,855,235	35,080,274
Short term loan	-	2,000,000	-	2,000,000
Income tax payable	2,564,972	1,636,275	2,564,972	1,636,275
Total liabilities	108,405,440	127,961,635	108,220,825	127,661,879
Total equity and liabilities	175,825,900	186,864,231	175,641,285	186,564,475
Net assets per share	0.254	0.222	0.254	0.222
The consolidated financial statements were authorised for issue in accordance with a resolution of the board of directors on 25 February 2021.				
SEPARATE AND CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020				
	Group 2020 RO	2019 RO	Parent Company 2020 RO	2019 RO
Statement of profit or loss				
Gross written premium	134,027,845	148,599,116	134,027,845	148,599,116
Gross premium earned	140,889,513	143,158,549	140,889,513	143,158,549
Reinsurance share of ceded premium	(27,087,738)	(37,173,422)	(27,087,738)	(37,173,422)
Earned	113,801,775	105,985,127	113,801,775	105,985,127
Net premium earned				
Commission income	2,707,917	4,612,241	2,707,917	4,612,241
Income from policy fees	928,549	1,305,666	928,549	1,305,666
Gross claims expense	(104,777,917)	(113,342,713)	(104,777,917)	(113,342,713)
Reinsurance share of gross claims expense	24,700,432	33,420,979	24,700,432	33,420,979
Commission expense	(10,875,954)	(11,869,716)	(10,875,954)	(11,869,716)
Net underwriting income	26,484,802	20,111,584	26,484,802	20,111,584
Investment income - net	4,601,541	4,231,667	4,682,560	4,294,575
Expected credit losses on financial assets	(85,832)	21,494	(85,832)	21,494
Other operating income - net	14,239	147,477	26,881	147,477
Third party administration fees	(964,535)	(1,323,586)	(2,017,259)	(2,242,643)
General and administrative expenses	(12,387,849)	(11,442,950)	(11,444,029)	(10,600,117)
Finance cost	(108,223)	(44,764)	(108,223)	(44,764)
Amortisation of intangible assets	(23,596)	(23,596)	(23,596)	(23,596)
Profit before tax	17,530,547	11,677,326	17,515,304	11,664,010
Income tax expense	(2,524,586)	(1,475,021)	(2,509,343)	(1,461,705)
Profit for the year	15,005,961	10,202,305	15,005,961	10,202,305
Other comprehensive income (Items that are or may be reclassified subsequently to profit or loss):				
Exchange differences on translation of foreign operations	(1,753)	(20,675)	(1,753)	(20,675)
Changes in fair value of debt instruments at fair value through other comprehensive income - net	350,162	462,719	350,162	462,719
(Items that will not be reclassified to profit or loss):				
Changes in fair value of equity instruments at fair value through other comprehensive income - net	(211,506)	(100,225)	(211,506)	(100,225)
Other comprehensive income	136,903	341,819	136,903	341,819
Total comprehensive income for the year	15,142,864	10,544,124	15,142,864	10,544,124
Earnings per share - basic and diluted	0.057	0.038	0.057	0.038
Items in other comprehensive income above are disclosed net of tax.				
Notes:				
1- The unaudited financial statements are available in the website of Muscat Securities Market. However, the same will be sent to any shareholder who requests them either in Arabic or English, within 7 days from the receipt of request at the company's address: National Life & General Insurance Company SAOG, P.O. Box:798, Wadi Kabir, PC 117, Sultanate of Oman.				
2- The above Director's report and Audited financial statements would be presented for approval of the shareholders at the forthcoming Ordinary Annual General Meeting proposed to be held on 28th March 2021.				
Khalid Muhammad AlZubair Chairman				

SUPREME COMMITTEE

< FROM

A1 Online learning

The Supreme Committee held a meeting on Monday under the chairmanship of Sayyid Hamoud Faisal Al Busaidi, Minister of Interior, to follow up updates on the pandemic, measures for protection against the virus and ways to curb its spread and alleviate its impacts.

Within the context of Education Ministry's application of the Blended Learning System, the Supreme Committee approved the continuation of online learning in government schools from Sunday 7 March to Thursday 11

March 2021. During this period, an assessment will be made in light of epidemiological updates in the Sultanate. The Committee has laid emphasis on the seriousness (dangerousness) of this stage at a time the disease is gaining new grounds at the local and international levels. The Committee has urged all members of the public to take precautions and protect their families and communities, with special attention to be accorded to the elderly, children and people suffering from chronic diseases. -OMA

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

REF: OFM/ITD-21-011
Tender for Waste Management Services

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

Tender Ref no.	OFM/ITD-21-011
Tender subject	Waste Management Services
Tender fee	RO 25/- (non-refundable)
Start date for tender collection	3.03.2021
Last date for tender collection	9.03.2021
Site Visit (Mandatory)	10&11.03.2021
Last date for receiving the technical queries	15.03.2021
Closing date of the tender	16.03.2021
Mode of payment of tender fee	By cash
Email address for communication	tender3@omanflourmills.com
Mode of submission	All bidders are required to submit their proposals addressed to the Chairman of Tender Committee and deposited in the tender box located at the reception of our Atayab Investment building on the 16 March 2021.

- Vendor selection will be based on "best and final offer". OFM is not bound to select the lowest bidder.

- Each bidder must leave a business card with contact details for required communication.

- All tender communication must be addressed to: tender3@omanflourmills.com.

- Notwithstanding the specific terms in the Tender Documents, Tender fee is not refundable.

- Bids submittal shall consist of 2 separate sealed envelopes (Technical) & (Commercial), with bidder name on each and tender reference number (OFM/ITD-21-011 (Waste Management Service).

دعوى
DAHAAB

بهارات
BAHARAT Foods

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

REF: OFM/ITD-21-012
Tender for Truck Cleaning & Lubrication

Oman Flour Mills SAOG, (OFM) invites specialize vendor to participate in our tender for the "Trucks Cleaning & Lubrication" as per the scope of work and specifications.

Tender Ref no.	OFM/ITD-21-012
Tender subject	Truck Cleaning & Lubrication
Tender fee	RO 25/- (non-refundable)
Start date for tender collection	3.03.2021
Last date for tender collection	11.03.2021
Last date for receiving the technical queries	15.03.2021
Closing date of the tender	16.03.2021
Mode of payment of tender fee	By cash
Email address for communication	tender3@omanflourmills.com
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دعوى
DAHAAB

بهارات
BAHARAT Foods





WORLD





Let's Talk Legal

Wednesday 11am





Ola Al Nabhani
Lawyer at BK Law Firm

NEW CHARGES

Myanmar's Aung San Suu Kyi appears in court facing new charges

NAYPYITAW: Suu Kyi appeared in the video from court on Monday looking healthy but facing new charges from the military junta.

The appearance came after the bloodiest day so far since the military staged its coup last month.

What charges is Suu Kyi facing?

One of the latest charges was over the publication of information that may "cause fear or alarm." The other was under a telecommunications law requiring licenses for equipment, her lawyer said.

The 75-year-old is facing various charges about which the international community has expressed widespread skepticism.

Suu Kyi was initially charged with illegally importing six walkie-talkie radios. A charge of violating a natural disaster law by breaching coronavirus protocols was added



later. Suu Kyi was taken into custody on February 1 when Myanmar's military staged a coup against her civilian government. One of Suu Kyi's lawyers said her next hearing would be on March 15.

Highest death toll since takeover

Meanwhile on Monday, supporters marched in several towns and cities in defiance at the crackdown and the worst day of violence so far

under the new regime.

On Sunday, police opened fire and made mass arrests to break up demonstrations. A UN human rights official said it had "credible information" indicating that at least 18 were killed and a further 30 wounded.

The number of fatalities would be the highest single-day death toll among protesters since Suu Kyi was ousted in a February 1 coup. Some 1,000 individuals are also believed to have been detained on Sunday.

Suu Kyi was detained in Naypyitaw, an isolated city that the military built as its capital during a previous dictatorship, before dawn on the day of the coup. Until today, she had not been since in public since being ousted, but was reportedly being kept under house arrest.

-DW



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BRIBERY

Nicolas Sarkozy sentenced to prison over corruption case

PARIS: Judges on Monday found former French President Nicolas Sarkozy guilty of corruption after he tried to bribe a top lawyer with the promise of a job in Monaco.

He was sentenced to one year in prison with a further two years suspended. However, the court said Sarkozy can request to be de-

tained at home with an electronic bracelet.

The court said the promises Sarkozy made were "particularly serious" given that they were committed by a former president who used his status to help a magistrate who had served his personal interest. **bw**

GULF HOTELS (OMAN) COMPANY LIMITED SAOG																																																																	
P O Box: 1455, P C 112, Ruwi, Sultanate of Oman C.R. No. 1059459																																																																	
DIRECTORS' REPORT	STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020																																																																
Dear Shareholders, We welcome you to the annual general meeting of Gulf Hotels (Oman) Company Limited SAOG to present to you a report on the company's activities, the annual financial statements, a report on corporate governance and the auditor's report for the financial year ended 31st December 2020. Financial Results for the year The company recorded gross revenue of RO 3.021 Million (2019: RO 8.438 Million) and net loss of RO 0.745 Million for the year 2020 (2019: net profit of RO 1.547 Million). The outbreak of Covid-19 pandemic in Sultanate of Oman since March and closure of airports and borders resulted in significant drop in tourists / business visitors to Oman. In addition, closure of the restaurants of the hotel and other facilities for most part of the year resulted in steep decrease in total revenue and the company recorded net loss after many years. Since September the situation has improved but the hotel is operating at low levels of occupancy and room rates. The company has recorded other comprehensive loss of RO 3.4 Million net of taxes and the total comprehensive loss of RO 4.145 Million (2019: total comprehensive income of RO 1.547 Million) for the year 2020. The hotel management has, in consultation with the Board of Directors, implemented various measures like lay off of expatriate employees, salary reductions, re-negotiation of supplier and maintenance contracts to mitigate the impact of reduction in revenue. Future outlook With the second wave of pandemic emerging in many countries around the world, 2021 continues to witness very low levels of business. However with gradual rolling out of vaccines, we hope 2021 will be a year of slow recovery for travel, hotel and hospitality sector. Dividend In view of losses the Board of Directors do not recommend any dividends for the financial year ended 31st December 2020. Omanization The company has always recognized its employees as one of the important stakeholders in its business venture. The hotel has been pursuing organization plan to recruit, train and develop local Omani talent in hospitality sector. Going forward, the hotel would continue its efforts and focus in recruitment and nurturing of young Omani people and help them in their career advancement. A Note of thanks We express our deep appreciation and gratitude to His Majesty Sultan Haitham Bin Tariq Al Said for His Majesty's inspiring leadership and vision. We pray to Almighty Allah to shower his everlasting blessings on His Majesty and give His Majesty the strength to lead our nation to further growth and prosperity. We thank the Ministry of Tourism for implementing right policies to encourage growth in tourism sector. We wish to take this opportunity to thank the hotel staff, management of Intercontinental Hotels Group, customers, suppliers, bankers and the shareholders for their continued support. Haythem Bin Mahmood Macki Deputy Chairman	<table><tr><th></th><th>2020 RO'000</th><th>2019 RO'000</th></tr><tr><td>Revenue</td><td>3,021</td><td>8,438</td></tr><tr><td>Operating costs</td><td>(2,741)</td><td>(4,759)</td></tr><tr><td>Gross profit</td><td>280</td><td>3,679</td></tr><tr><td>Administrative expenses</td><td>(903)</td><td>(1,395)</td></tr><tr><td>Sales and marketing costs</td><td>(175)</td><td>(342)</td></tr><tr><td>Impairment losses on trade receivables</td><td>(3)</td><td>(11)</td></tr><tr><td>Other income</td><td>1</td><td>8</td></tr><tr><td>Operating (loss)/profit</td><td>(800)</td><td>1,939</td></tr><tr><td>Finance income</td><td>23</td><td>11</td></tr><tr><td>Finance costs</td><td>(103)</td><td>(127)</td></tr><tr><td>(Loss)/profit before taxation</td><td>(880)</td><td>1,823</td></tr><tr><td>Taxation</td><td>135</td><td>(276)</td></tr><tr><td>(Loss)/profit for the year</td><td>(745)</td><td>1,547</td></tr><tr><td>Basic (loss)/earnings per share (RO)</td><td>(0.217)</td><td>0.451</td></tr><tr><td>Other comprehensive income:</td><td></td><td></td></tr><tr><td>Items that will not be reclassified to comprehensive income</td><td></td><td></td></tr><tr><td>Loss on revaluation of land</td><td>(4,000)</td><td>-</td></tr><tr><td>Income tax effect on revaluation of land</td><td>600</td><td>-</td></tr><tr><td>Other comprehensive loss</td><td>(3,400)</td><td>-</td></tr><tr><td>Total comprehensive (loss)/income for the year</td><td>(4,145)</td><td>1,547</td></tr></table>			2020 RO'000	2019 RO'000	Revenue	3,021	8,438	Operating costs	(2,741)	(4,759)	Gross profit	280	3,679	Administrative expenses	(903)	(1,395)	Sales and marketing costs	(175)	(342)	Impairment losses on trade receivables	(3)	(11)	Other income	1	8	Operating (loss)/profit	(800)	1,939	Finance income	23	11	Finance costs	(103)	(127)	(Loss)/profit before taxation	(880)	1,823	Taxation	135	(276)	(Loss)/profit for the year	(745)	1,547	Basic (loss)/earnings per share (RO)	(0.217)	0.451	Other comprehensive income:			Items that will not be reclassified to comprehensive income			Loss on revaluation of land	(4,000)	-	Income tax effect on revaluation of land	600	-	Other comprehensive loss	(3,400)	-	Total comprehensive (loss)/income for the year	(4,145)	1,547
	2020 RO'000	2019 RO'000																																																															
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Finance income	23	11																																																															
Finance costs	(103)	(127)																																																															
(Loss)/profit before taxation	(880)	1,823																																																															
Taxation	135	(276)																																																															
(Loss)/profit for the year	(745)	1,547																																																															
Basic (loss)/earnings per share (RO)	(0.217)	0.451																																																															
Other comprehensive income:																																																																	
Items that will not be reclassified to comprehensive income																																																																	
Loss on revaluation of land	(4,000)	-																																																															
Income tax effect on revaluation of land	600	-																																																															
Other comprehensive loss	(3,400)	-																																																															
Total comprehensive (loss)/income for the year	(4,145)	1,547																																																															
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020																																																																	
	2020 RO'000	2019 RO'000																																																															
ASSETS																																																																	
Non-current asset																																																																	
Property, plant and equipment	29,676	34,173																																																															
Current assets																																																																	
Inventories	64	51																																																															
Other current assets	150	192																																																															
Trade receivables	118	610																																																															
Other financial assets at amortised cost	16	39																																																															
Financial assets at fair value																																																																	
through profit or loss	1	1																																																															
Cash and cash equivalents	751	1,414																																																															
	1,100	2,307																																																															
Total assets	30,776	36,480																																																															
EQUITY AND LIABILITIES																																																																	
EQUITY																																																																	
Share capital	3,428	3,428																																																															
Share premium	58	58																																																															
Legal reserve	1,143	1,143																																																															
Revaluation reserve	18,620	22,020																																																															
Retained earnings	1,062	1,807																																																															
Total equity	24,311	28,456																																																															
LIABILITIES																																																																	
Non-current liabilities																																																																	
Borrowings	1,489	1,467																																																															
Provision for employees' end of service benefits	235	330																																																															
Deferred taxation	3,510	4,245																																																															
	5,234	6,042																																																															
Current liabilities																																																																	
Borrowings	345	460																																																															
Trade and other payables	874	1,234																																																															
Taxation	12	288																																																															
	1,231	1,982																																																															
Total liabilities	6,465	8,024																																																															
Total equity and liabilities	30,776	36,480																																																															
Net assets per share	7.09	8.30																																																															

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WORLD



FIRST DOSE

PM Modi gets Bharat Biotech’s Covaxin jab

NEW DELHI: Indian Prime Minister Narendra Modi on Monday took the first dose of Covaxin, India’s homegrown coronavirus vaccine developed by biotechnology firm Bharat Biotech and Indian Council of Medical Research, addressing the hesitancy over the COVID-19 vaccine.

PM Modi took the first dose of the vaccine at All India Institute of Medical Sciences (AIIMS) Delhi. “Took my first dose of the COVID-19 vaccine at AIIMS,” PM Modi tweeted with his picture of receiving the jab.

“Remarkable how our doctors and scientists have worked in quick time to strengthen the global fight against COVID-19,” the Prime Minister added.

Bharat Biotech’s coronavirus vaccine Covaxin had run into a controversy after it got regulatory approval for emergency use without phase-3 trial results.



However, in January, the company’s Chairman and Managing Director Dr Krishna Ella clarified that the vaccine is safe and Bharat Biotech conducted trials in over 12 countries besides India.

In the picture that PM Modi tweeted, he is seen wearing a gamucha of Assam, which is symbolic of blessings of women from the eastern state. He has been seen wear-

ing it on many occasions.

PM Modi was administered Bharat BioTech’s Covaxin by Sister P Niveda from Puducherry. The second nurse was from Kerala.

The Covid-19 vaccines — Covaxin and Covishield, was made available to the general public from Monday.

— ANI

SME Development Fund



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Fund Managed by: National company for Projects & Management LLC	NAV Date	NAV per unit (RO) As per audited financial statement
SME Development Fund	December 31, 2020	11,119

We are pleased to inform unit holders that the board of SME Development Fund during the meeting held on February 24, 2021 decided to pay RO 300/- per unit to the unit holders as dividend for 2020. The total dividend payment would be RO 600,000/-

PO BOX 119, PC 103 Sultanate of Oman, Fifth Floor, Panorama Mall, Al Ghubrah
Tel: +968 22344009 E-mail: info@smeoman.com



Port of Salalah

Salalah Port Services Co. SAOG

PO Box 369, PC 211, Salalah, Sultanate of Oman

Phone: + 968-23220000, Fax: + 968-23219540, Email: info@salalahport.com

NOTICE TO ATTEND THE ANNUAL ORDINARY GENERAL MEETING

The Board of Directors of Salalah Port Services Co. SAOG (the “Company”) invites shareholders to attend the annual ordinary general meeting (AGM) to be held on Wednesday, 17 March 2021 at 5.00 pm via electronic means for holding AGM’s, which can be accessed from the website of Muscat Clearing and Depository Co. (www.mcd.gov.om). If the quorum is not present to convene the AGM, another meeting will be held on Tuesday, 23 March 2021 at 3.00 pm to discuss the following agenda:

AGM Agenda

- To consider and approve the Board of Directors’ Report on the Company’s activities and its financial status during the financial year ended 31 December 2020.
- To consider and approve the Corporate Governance Report for the financial year ended 31 December 2020.
- To consider the Auditor’s report and approve the financial statements (Balance Sheet and Profit & Loss Account) for the financial year ended 31 December 2020.
- To consider and approve the proposed cash dividend to the shareholders, as on the date of the meeting, amounting to 25 baisa for each share for the financial year ended 31 December 2020.
- To ratify the sitting fees payable to the Board of Directors for attending Board meetings and sub committee meetings for the 2020 financial year and to determine the sitting fees for the 2020 financial year.
- To consider and approve the proposal of distributing the total sum of RO 150,695 as remuneration for the Board of Directors of the Company for the year ended 31 December 2020.
- To disclose the transactions that the Company entered into with related parties during the financial year ended 31 December 2020.
- To consider the amounts allocated and spent for the company’s social responsibilities for the year ended on 31 December 2020.
- To discuss and approve the proposed allocation of RO 100,000 to fulfil the Company’s Corporate Social responsibilities for the year ending on 31 December 2021.
- To appoint the auditors for the financial year ending 31 December 2021 and determine their fees.
- To elect one member (either a shareholder or non-shareholders) to the Board of Directors of the Company to fill the vacant seat on the board. Any person who wishes to be nominated shall complete the director’s nomination form and submit it to the Company at least five days prior to the date of the meeting. Any form received after the 11 March 2021 will not be accepted.

In accordance with the Company’s Articles of Association and the rules for convening general meetings via electronic means issued by the Capital Market Authority, we would like to draw your attention to the following:

- A legal (juristic) person, exclusively, shall have the right to appoint a natural person, as proxy, to attend the general meeting, and vote on decisions taken on his behalf using electronic means. Such natural person must have an investor number registered with the Muscat Clearing and Depository Company SAOC.
- Shareholders will be able to vote for the items set out in the agenda starting from 3 days prior to the meeting date up until the end of the voting process for that particular item presented in the agenda on the day of the meeting. If a shareholder acquires or disposes of shares before the date of the meeting, any votes it has already cast will be void and the shareholder will have to vote again on the day of the general meeting.

All invitees are requested to attend the meeting at least half an hour before the stated time.

For any queries relating to the above agenda, please contact Mr. Mohammed Bawazir (+968-23220201/ 92901109 or at mohammed.bawazir@salalahport.com).

Regards,

Deputy Chairman

Auditors

Legal Advisor



The First Mazoon Fund

THE CHAIRMAN'S REPORT FOR YEAR ENDED DECEMBER 31ST, 2020

The primary objective of the fund is to achieve capital appreciation through a diversified portfolio of equity and bond investments in public companies listed at GCC Markets and MENA region.

A summary of financial results is as follows:

Figure 1:	For the period ended December 31, 2020	For the period ended December 31, 2019
	(OMR)	(OMR)
Total Income	431,848	1,100,394
Total Expenses	(263,275)	(306,683)
Profit (Loss) for the Period	168,573	793,711
Profit (Loss) per Unit	0.023	0.110
NAV per Unit	1.061	1.124

Fund Performance:

For the period ended December 31, 2020 the performance of First Mazoon Fund is as follows:

Figure 2:	December 31, 2020	December 31, 2019
Net Asset Value (OMR)	7,769,927	7,963,893
Number of Outstanding Units	7,326,497	7,086,424
Net Asset Value per Unit	1.061	1.124
FMF Performance for the period	2.65%	9.14%
Benchmark Performance for the period	(1.71%)	8.30%

The First Mazoon Fund NAV increased by 2.65% (net of all expenses) to reach RO 1.061 per unit for the twelve-month period ended December 2020. This compares with decrease in the benchmark Index S&P GCC Composite index of 1.71% resulting in an outperformance of 4.36%.

Market Performance

During 2020, most of the regional markets ended in red due to the pandemic disruption. The Saudi market index managed to recover strongly and close with 3.6% gains along with Qatar and Abu Dhabi indices which closed flatish with returns of 0.1% and -0.6% respectively. Kuwait index was the worst performing index with 13.3% decline, followed by Dubai index which declined by 9.9%, Oman and Bahrain indices declined by 8.1% and 7.5% respectively. The S&P GCC Index registered loss of 1.71% in 2020.

Figure A: Index Returns

Index	Year 2020
Saudi Stock Exchange (Tadawul)	3.60%
Qatar Exchange	0.10%
Abu Dhabi Securities Market	-0.60%
S&P GCC Index	-1.71%
Bahrain Bourse	-7.50%
Muscat Securities Market	-8.10%
Dubai Financial Market	-9.90%
Boursa Kuwait	-13.33%

Economy and Markets

2020 had been a year of disruption leading to the emergence of joint resilience of humanity in overcoming the difficulties. Global and regional equities revealed significant volatility amid economic downtrend due to the lockdowns related to Covid-19 pandemic. Most of the markets revealed strong recovery during H2 2020 on the back of coordinated global central banks liquidity injection, Government fiscal support and the fast development of vaccination.

Oil Prices revealed extreme volatility in 2020 reaching the lowest price levels in single digits for Brent Crude during pandemic, while the prices have recovered towards the end of the year 2020 due to optimism of economic recovery and positive news on the vaccination progress. On the supply side, Saudi Arabia has taken the lead in voluntarily cutting oil production by additional 1 million barrels per day during Feb and Mar 2021 which in turn supported the prices. We remain constructive on the oil price outlook in 2021 with the improvement in global trade activities and the same could be supportive for the outlook of GCC equities.

As per IMF, GCC real GDP is estimated to increase by 2.3% in 2021 and reveal stronger growth of 2.9% in 2022 amidst economic reopening and faster vaccination drive. The major GCC economy, Saudi Arabia to reveal economic growth of 2.6% in 2021 and stronger progress of 4% in 2022. GCC fiscal deficit is estimated to remain lower to about 5% of GDP in 2021. In addition, the regional Governments has announced a balanced approach in 2021 Budget, focusing on priority projects locally to revive the real economic growth going forward.

GCC economy is estimated to recover gradually in 2021 and stronger in 2022 auguring well for corporate earnings and remain positive for equity markets outlook over the medium term. Our approach is to adopt stock specific opportunities with focus on economic reopening and earnings recovery themes. The prevailing low interest rates globally, estimated weakening of US dollar along with the improvement in oil prices to remain supportive for the foreign flows in emerging markets including GCC region in 2021.

Acknowledgements

On behalf of the Fund Management Body, I extend my thanks to His Majesty Sultan Haitham Bin Tariq bin Taimour for his government’s progressive policies and constant encouragement to the financial services sector.

I also take this opportunity to thank the members of the Fund Management Body for their valuable time and guidance, the CMA, MSM & MCD for their support and cooperation, the fund manager and service providers for their efforts and you, our valued unitholder, for your continued support and trust.

Chairman
The First Mazoon Fund
FEB 23rd, 2021



U Capital

Uthmaniyah Capital

For more information please contact:
Uthmaniyah Capital SAOC,
P.O. Box 1137, Postal Code 111 CPO, Sultanate of Oman
Tel: 24949057/030, Fax: 24949099,
Email: fmf@u-capital.net, website: www.u-capital.net

AUDITED STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31ST, 2020

	31-12-2020 R.O	31-12-2019 R.O
Assets		
Financial assets at fair value through profit or loss	7,137,051	6,052,510
Cash and cash equivalents	694,955	1,961,521
Other receivables	1,120	526
Total assets	7,833,126	8,014,557
Liabilities		
Accruals and other payables	63,199	50,664
Amount due to brokers	-	-
Net assets attributable to the unitholders	7,769,927	7,963,893
Total liabilities and net assets attributable to the unitholders	7,833,126	8,014,557
Net assets value per unit attributable to the unitholders	1.061	1.124

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED DECEMBER 31ST, 2020

	31-12-2020 RO	31-12-2019 RO
Income		
Dividend income	146,107	271,916
Interest income	1,155	543
Other income	1,144	328
Total income	148,406	272,787
Net realised gain on sale of financial assets at FV through profit or loss	(172,117)	659,419
Net unrealised gain on financial assets at FV through profit or loss	455,559	168,188
Net investment income	431,848	1,100,394
Expenses		
Management fees	(102,454)	(111,847)
Transaction costs	(90,021)	(134,528)
Custody fees	(9,148)	(9,986)
Management body fees	(37,000)	(23,135)
Foreign exchange loss	(5,453)	(647)
General and administrative expenses	(19,199)	(26,720)
Total expenses	(263,275)	(306,683)
Loss and total comprehensive income and decrease in net assets attributable to the unitholders for the period	168,573	793,711
Loss per unit	0.023	0.110

SPORTS



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Ahli Sidab crowned HM Hockey Cup champions



Times News Service

MUSCAT: Ahli Sidab Club won the His Majesty the Sultan's Hockey Cup for the 12th time after they beat Bausher Club 3-0 in the final match played at Sultan Qaboos Sports Complex on Monday evening.

The final was organised under the patronage of Dr. Abdullah bin Nasser bin Khalifa Al-Harrasi,

Minister of Information, and was attended by His Highness Sayyid Theyazin bin Haitham bin Tarik Al Said, Minister of Culture, Sports and Youth.

Ahli Sidab dominated the proceedings from the beginning. Ahli Sidab were up 2-0 at the end of the second quarter, and continued to assert their dominance in the field till the end.

At the conclusion of the match,

the Minister of Information gave away the championship's cup to the winning team and medals and gifts to other winners.

The victors were also congratulated by the Oman Hockey Association for their success in the final.

In another match, Seeb Club won against Sohar Club 4-1 to secure third place.

With inputs from OMA



PREMIER LEAGUE

Liverpool defeat Sheffield United

SHEFFIELD: Jurgen Klopp's Liverpool finally managed to break its losing streak in the Premier League 2020-21 season as the side defeated Sheffield United 2-0.

The defending Premier League champions are now at the sixth spot in the standings with 43 points from 26 games and the side is just one point behind fifth-placed Chelsea. The first-half between Liverpool and Sheffield United saw no goals being scored and the honours were level at the halfway mark.

However, in the second half, Liverpool picked up its intensity and they were immediately rewarded as Curtis Jones got among the scoring sheets to give Liverpool a 1-0 lead.

In the 64th minute, Sheffield's Kean Bryan registered an own goal and this ended up giving Liverpool a 2-0 lead. No more goals were registered and as a result, the visitors walked away with a 2-0 victory to end their losing streak in the ongoing premier English football competition.

In the entire match, Liverpool had eight shots on target as compared to two of Sheffield United.

Ball possession was also dominated by Liverpool as they held on to the ball for 61 per cent of the game as compared to Sheffield's 39 per cent. **ANI**

COMMENTARY

Who defines what's a good pitch?

Anis Sajjan

MANY EX-CRICKETERS have criticised the Motera pitch where the third test match between India and England got over in two days. Robert Key said it was not an ideal Test wicket, Micheal Vaughan said that ICC should reprimand India or it will keep preparing such pitches.

Indian player Yuvi surprisingly said Kumble and Harbajan would have 800 wickets if they were given such wickets during their playing days. The flak about the pitch has been going on and on and will continue till the next test begins.

Ashwin said he refuses to buy what's being sold and wants fans to make a better judgment before they come to a conclusion rather than jumping the gun.

So when Ashwin was asked by a reporter: "Was the pitch responsible for India winning the test inside two days?" he authoritatively replied, "Who defines what's a good surface to play test cricket? Is a good pitch the one which seams on first day, then becomes good for batting the next two days and then the spinners come



Anis Sajjan, left, Managing Director, Danube Group.

in to play on Day four and five. We need to get over this and give credit where it is due."

He went to say people sell many things but it's up to us what we must buy.

He further said that it's been put out in people's mind that India is winning because of the pitch and not because of their skills.

Who makes these rules, we need to get over it and not talk about the picture you want to paint it. Virat Kohli struggled against Anderson in his trip but bounced back in his next

trip to England by correcting his technique and scored the highest runs from both sides.

So did England during their tour to India in 2012 when cook and Kevin Petersen came back from 1/0 down to win the series in India.

Recent example is how India came back from being bowled out for their lowest score of 36 in the Pink Ball Test at Adelaide.

It's all about skills and application and one who applies it well, can bat or bowl on any pitch, any condition.

CRICKET ROUND-UP

OWCA record first win

MUSCAT: Oman star Vaishali Jesrani topscored with a solid 32 as Oman Women's Cricket Academy (OWCA) defeated Wadi Kabir Women by 30 runs to record its first win of the season in a Women's League game at OC Turf 1 in Amerat on Sunday.

OWCA now has 2 points from two games, having lost its first match to ISC Women in February. Invited to bat first, OWCA posted 103 for 9 on the board, thanks to Vaishali's knock. Shreya Suresh was the pick of Wadi Kabir bowlers, taking 3 for 18 while Jayavarsaa Sivakumar bagged 2 for 18.

OWCA restricted them to 73 for 6 in 20 overs for a comfortable 30-run victory. Shreya Suresh batted well too, scoring 31 not out.

Brief Scores (Women's League T20): OWCA Women 103 for 9 in 20 overs (Vaishali Jesrani 32 - 2x4, Shreya Suresh 3-18, Jayavarsaa Sivakumar 2-18) beat Wadi Kabir Women 73 for 6 in 20 overs (Shreya Suresh 31 - 1x4) by 30 runs.

Big win for Khalsa

Jaspreet Singh's magnificent 6 for 16 was instrumental in Khalsa United's thumping 107-run win over Jumbo Electronics in a C Division T20 League at Muscat Municipality ground 1 on Friday.

Shrikant Akhil topscored with an unbeaten 66 while Deepesh Mehta struck a fluent 39 in Khalsa's total of 202 for 4. Jumbo's chase lasted for less than 14 overs, getting dismissed for a meagre 95 as Jaspreet ran through the side. Saeed Mohammed topscored with a whirlwind 40 off 20 balls.

Brief Scores (C Division): Khalsa United 202 for 4 in 20 overs (Shrikant Akhil 66 - 6x4, Deepesh Mehta 39 - 4x4) thrashed Jumbo Electronics 95 all out in 13.4 overs (Saeed Mohammed 40 - 6x4, 2x6, Jaspreet Singh 6-16, Harminder Singh 2-14) by 107 runs.

Vijesh shines in Ideal win

Brilliant batting by Vijesh Vijayakumaran (66 off 44) was the highlight of Ideal Technology's exciting 4-wicket victory against Jotun CT in a D Division match at Muscat Municipality ground 3.

Chasing Jotun's 143 for 9, Ideal surpassed the total in 18.2 overs, scoring 145 for 6 thanks to solid knocks from Vijesh and Waseem Abbas (39 off 19). Raj Amal, who had scored 50, bowled well too, taking 2 for 25.

Brief Scores (D Division): Jotun CT 143 for 9 in 20 overs (Raj Amal 50 - 1x4, Deepesh Unnikoru 2-08, Sooraj A Raj 2-20, Karakoickal Umesh 2-20) lost to Ideal Technology 145 for 6 in 18.2 overs (Vijesh Vijayakumaran 66 - 8x4, Waseem Abbas 39 - 6x4, 1x6, Raj Amal 2-25, Joby Abraham 2-31) by 4 wickets.



WINNERS: OWCA now has 2 points from two games.

ARRESTED

Ex- Barcelona president Bartomeu arrested after raid

BARCELONA: Former Barcelona President Josep Maria Bartomeu has been arrested in a case related to 'Baragate' at Camp Nou, Goal.com reported.

The news of the former members of the club's board being taken into custody following a raid on offices by regional police officers was broken by Cadena SER as reported by Goal.com.

Chief Executive Officer of the club, Oscar Grau, former adviser to the presidency Jaume Masferrer, and head legal counsel Roman Gomez Ponti have also been arrested.

According to the report, Bartomeu's administration has been accused of paying PR company I3 to oversee online work for the club and it is alleged that I3 were paid to clear up Bartomeu's image. **ANI**

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OMAN CRUDE PRICE FALLS

The price of Oman oil has declined, with prices for delivery by May 2021 reaching \$64.23, said Dubai Mercantile Exchange (DME). The DME statement said that the price of Oman oil decline by 1 cent from the price of Friday, which was \$64.24. - **ONA**

MARKE

BUSINESS & FINANCE



MSM INDEX ENDS HIGHER

The MSM index closed at 3,622.11 points, up 0.27 per cent from previous close. The Sharia Index ended up 0.47 per cent at 543.07 points. Voltamp Energy, up 9.71 per cent, was the top gainer while Dhofar International Development & Investment Holding, down 7.00 per cent, was the top loser.

Khazaen signs OMR7mn pact to set up polyethylene factory

The pact with KV Group International will enable the investor to build a state-of-the-art polythene packaging plant in the industrial zone on a land area of 40,000 square metres

Times News Service

MUSCAT: Khazaen Economic City, Oman's newest, and most integrated business destination has recently signed a landmark agreement with KV Group International to set up a polyethylene packaging factory and a commercial facility in the city.

The OMR7 million worth of investment signed with KV Group International will enable the inves-

tor to build a state-of-the-art polythene packaging plant in the industrial zone on a total land area of 40,000 m² and also to construct the first hypermarket in the city, spread over 5,500m² in the commercial block. The hypermarket will cater to the Khazaen community as well as early commercial tenants.

Commenting on the agreement, Khalid Al Balushi, Chief Executive Officer of Khazaen Economic City said, "Khazaen continues to grow with the arrival of more investors thus reiterating its status as the most promising economic hub, and its march towards its objectives of enhancing the growth of the national economy."

"Khazaen is gaining in position as an emerging and preferred location for the establishment of different types of businesses due to its strategic location. We have an excellent pipeline of investors who are eager to lease out different types of plots at the city. We are looking forward for a positive 2021 despite the continuous impact of COVID-19 on the global economy," Al Balushi added.

During 2020, Khazaen announced growth-oriented incentive packages for local and foreign investors to support government initiatives aimed at diversifying



ECONOMIC HUB: Khazaen continues to grow with the arrival of more investors, reiterating its status as the most promising economic hub. - Supplied picture

and stimulating the national economy. These incentives and exemptions have contributed towards reducing the initial and operating costs for early investors.

"Being one of its kind, Packovic

targets to meet Oman's industrial packaging requirements as a major part which is currently being internationally sourced. The factory will have best-in-class European plant and machinery, supe-

rior grade raw materials, sound technical knowhow of the process, products and markets, thus giving it an edge over its competition," said Abdul Wahid, Managing Director, KV Group.

"Packovic - the brand name of the polyethylene packaging factory products - is part of the group's vision 2025 to have sourcing hubs and packing houses in different countries to achieve its "Farm to Fork" philosophy, thus contributing towards Oman's food sustainability by mobilising significant new capital to fund its expansion," Abdul Latheef, Director, KV Group, said.

"The Sultanate of Oman is a land of opportunities. KV Group International is continuously doing its best to contribute towards Oman's self-sustainability in the food industry under the Wise Leadership of His Majesty Sultan Haitham Bin Tarik and thanks to the father of modern Oman, the late Sultan Qaboos bin Said whose strong foundation is the reason the Sultanate's economy is growing steadily in the GCC," says Abdul Jabbar, Chairman, KV Group.

Khazaen Economic City is Oman's most recent integrated economic city being developed in Barka, South Batinah Governorate. The city is strategically lo-

cated near the capital city of Muscat, and is only 30 minutes from Muscat International Airport and around two hours from Sohar Port.

Khazaen will be linked through the proposed railway project in the future, making it an ideal location with multimodal transport options. Khazaen is the ideal logistics, warehousing, light industrial and commercial hub linking the main modes of transportation in and out of Oman.

The new integrated economic city will be the home of Oman's first dry port, besides multi-mix residential units, entertainment facilities, retail outlets, international schools and modern health-care centres which will offer all residents a community where they can efficiently conduct business, work, live and play.

KV Group International was established in 1991 with its headquarters in Oman. The Group has business ventures spread across Dubai, Bahrain and India. Its parent company, Suhul Al Fayha Trading LLC, is a market leader in the import, distribution, wholesale and retail of fruits and vegetables for the past three decades and is the first ISO-certified company in this segment, importing from more than 50 countries.

LEGISLATIVE FRAMEWORK

Capital Market Authority issues regulation for public joint stock firms

Times News Service

MUSCAT: Sultan bin Said Al-Habsi, Minister of Finance and Chairman of the Board of Directors of the Capital Market Authority (CMA), issued a decision approving the regulation for public joint stock companies which covers all regulatory aspects related to public joint stock companies focusing on providing legislative framework for all their operations and activities.

The decision states the regulation shall have effect on the day following its publication in the Official Gazette except the provisions related to appointment of the internal auditors and legal advisers which will be effected after six months.

The issuance of the regulation was based on the provisions of the Commercial Companies Law enacted by Royal Decree No. 18/2019 to achieve legislative adequacy and readiness that would enhance the confidence of investors in the Omani capital market and make it sustainable engine of economic growth and wealth creation.

On the importance of the regulations for the listed companies Abdullah Salim Al Salmi, Executive President of the Capital Market Authority said the issuance of the regulation coincides with the



comprehensive structural review of the legislative framework of the Omani capital market after more than 30 years to configure it to be a key financing tool to achieve the national priorities of 2040 Oman Vision including stimulating the private sector and activating the national economy.

He added that it will improve the investment environment and encourage the initiatives aimed at enhancing the role of the private sector in the sustainable development, prepare the regulations taking into account easing the processes and limiting its role to supervision and follow up and to allow the companies the freedom of implementing their plans and strategies within a clear legislative framework ensuing, at the same

time, transparency and disclosure to furnish safety and protection to the company, its shareholders and investors in general.

He said the issuance of the regulation was in several milestones the key was the community participation and opinions of the concerned on the draft regulation and then all the comments, remarks and proposals were considered adding that the regulation is flexible and permits the legislator to issue the forms according to the requirements of each phase.

Al Salmi said the regulations embraced a number of provisions and rules including the rules for election of directors of public joint stock companies and their responsibilities and the key change was that candidates will only be natu-

ral persons for the stability of the boards of directors and to limit the changes in composition of the board. Also, the limit for annual remuneration of directors has been increased to OMR300,000 in accordance with specific rules.

The regulation comprises 12 chapters on the establishment of the public joint stock company, issuance of shares in public offering, mergers and conversion of companies, terms and conditions for transformation into public company or the public company into another form, company management and general meetings.

The regulation states in Chapter 9 that the company shall conduct internal audit either through independent in-house unit or engage an audit firm accredited by the CMA. Also the regulations required the companies to have a legal advisor either a whole time employee with adequate qualifications and experience or engage a licensed law firm registered with the CMA.

Chapter 10 specifies the powers of the employees who are authorised as judicial police in collaboration between the CMA and the Minister of Justice for clear authorisation guided by the provisions of the financial and administrative laws and the consumer protection law.

ON DEMAND TRANSPORTATION SERVICE

OOMCO enters strategic partnership with O-Taxi

Times News Service

MUSCAT: Oman Oil Marketing Company (OOMCO) has signed a Memorandum of Understanding with O-Taxi, Oman's on demand transportation service, to provide more than 1,800 O-Taxi drivers with access to a range of exclusive benefits and features when refuelling and shopping at OOMCO service stations across the Sultanate.

The deal is the latest in a string of partnerships OOMCO has secured, as it continues to build on its reputation for providing high-quality fuel services, while being the most customer-centric fuel marketer in the region.

Ali Muqaibal, General Manager Retail International at OOMCO, said, "As the Sultanate's leading fuel marketer we continue to build long-term and fruitful partnerships with local companies and SMEs. Our latest agreement with O-Taxi is a great addition to this portfolio and we look forward to providing them with their growing fuel needs, while adding a host of benefits for their team. We will be the only fuel marketer to provide such a service in Oman and look forward to adding even more value to our customers' lives."

Harith Al Mqbali, Chief Ex-

The deal is the latest in a string of partnerships OOMCO has secured, as it continues to build on its reputation for providing high-quality fuel services

ecutive Officer of O-Taxi, added, "We are delighted to have this partnership with Oman Oil Marketing Company, one that will improve the experience for both O-Taxi guests and drivers, while helping us drive our business forward. Combining our services with OOMCO's large network of service stations will allow us to provide better services to a much wider customer-base, especially because both O-Taxi and OOMCO place high value on quality and customer-centricity."

The partnership underscores OOMCO's long-term strategy to offer more than just fuel. Equipping people for their journeys since 2003, the fuel marketing company offers a one-stop shopping experience that raises the bar for standards of care and service.

MINISTRY OF FINANCE

Ministry signs pact to boost managerial and leadership skills

Times News Service

MUSCAT: The Ministry of Finance (MoF) signed a pact to boost managerial and leadership skills in Oman.

A project agreement for 'National Programme for Leadership Development and Future Foresight' was signed with the University of Arizona (UA) and Institute of Public Administration (IPA), supervising the implementation of the programme.

The agreement was signed under the auspices of Dr Mahad bin Said bin Ali Ba'owain, Minister of Labour and Chairman of IPA Board of Directors, and in the presence of Nasser Al-Jashmi, Secretary-General of MOF, and a number of excellencies and officials.

The agreement was signed by D. Dhafir Al-Shanfari, MOF, Sayyid Zaki Al-Busaidi, CEO of IPA and Joe Carella, Dean of Eller Executive Education at the UA.



PROJECT AGREEMENT: A project agreement for 'National Programme for Leadership Development and Future Foresight' was signed with the University of Arizona and Institute of Public Administration (IPA), supervising the implementation of the programme. - Supplied picture

This national programme is one of the projects of Partnership for Development Programme (Which is known as Offset worldwide), supervised by MOF, and will fully be funded by LENCO as part of its commitments towards the Partner-

ship for Development Programme.

The programme will be conducted at IPA with the aim to uplift government performance through building the capacity of directors of various government units, and providing them with manage-

rial and leadership skills needed for policy-making and efficiently achieve KPIs.

Throughout the agreement period, the UA will train 150 directors from various government units, and will conduct training

courses for national trainers so as to ensure the sustainability of the programme. In addition to provide short courses for 80 people from higher management levels, and 120 employees from various government units. A number of 15 persons will be enrolled in the Advanced Government Leadership programme to be conducted at the campus of UA. The intellectual property rights of the programme will be transferred to IPA.

Under the project agreement, the UA will contribute towards the establishment of center for the preparation of leaders, affiliated to the IPA, through the setting of the center's action plan and supervising its management during the first year of its establishment. In addition, train the center's management personnel.

Dr Al-Shanfari said, "The National Programme for Leadership Development and Future Foresight is consistent with the recent

trends in the government's working methods. We seek through the program to build leadership capacity that help to advance the economic growth. The UA is a leading university in providing executive education programmes." He also added "We are delighted to implement this programme, which is considered as the 18th project under the Partnership for Development Programme that brought together more than 40 local and foreign partners in order to provide projects aiming at enhancing the military and security capacity. In addition to develop human resources, knowledge transfer, and strengthen private sector."

Al-Busaidi stated, "The centre for the preparation of leaders reflects a distinct form of partnership between local and foreign entities. It also represents a paradigm shift in the working method of the IPA as the centre will bring about scientific impact."

MARKET

MSM index ends higher

Services index was down by 0.18 per cent before closing at 1,547.04 points. — **United Securities**

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Trading Summary							
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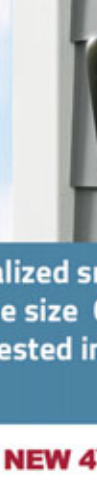
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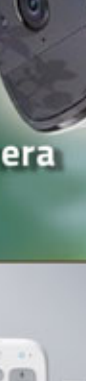


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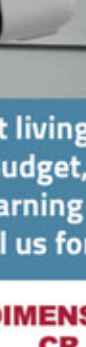


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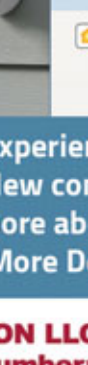
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Air passenger traffic still down

In January 2021, air cargo demand as measured in freight tonne kilometres recorded a marginal increase of 0.3 per cent, the first year-on-year growth in many months. - ANI

Economy gathers steam: RBI

tors has registered accelerated growth in the recent period, said the RBI. Even in the industrial sector, credit growth to medium industries has accelerated indicating the positive impact of several measures taken by the government and the RBI. Empirical estimates indicate that non-food credit is sensitive to interest rate changes with a lag, with industry and services sectors exhibiting greater sensitivity. -ANI

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Filipino, male with 1 and a half year experience in oman as admin assistant in an oil and gas company, customer service, & hospital insurance(claims & processing). Contact 92490018

Indian Female Bcom. 7 years experience. Exe. Secretary.Admin/Coordinator. DL. Contact 92243552/91190552.

Indian Female with 15 years experience in Administration with excellent communication skills, on family visa with D/L. Part time also willing. Contact 91469220

BCom Fresh Graduate, 23, looking for an opening in assisting administrative job roles. Available to join immediately. Mob: 78018480 Email: saadsakeer2009@gmail.com.

Indian Male, 12 years experience in Oman seeks job for Admin/Secretary or any suitable post. Holding Oman D/L. Email: vinrai99@gmail.com. Contact 79734085

Indian female BE MBA has DL, looking for job in Muscat. # 97613235

Commercial/Secretarial with Steganography /Documentation/Administration cum Basic Accounts 20+ years experience working in oman with NOC & D/L looking for a suitable job. Contact 92925926, 97704828. Email ffrancis7@gmail.com

Indian Male - MBA (HR) & Engineering graduate, 12 yrs experience in HR Admin (incl. 3 yrs of Oman exp.) on visit visa - 79857135

14 plus yrs experience in HR, Admin and Operations in Junior & Middle Level Management. Available to join immediately. D/L. Contact 96053406. Email mathewjp19@yahoo.com

Indian Male professional, with 14 years of experience in administration and secretarial areas having valid driving license, seeking a suitable position. Contact 99341481, mhd82ajaz@gmail.com

Indian male, 13yrs Oman Experience, Admin/Purchase/Stores/Operations. NOC,D/L. Contact 78363835

Indian female 32, MBA (HR), exp Oman 4 yrs, India 4yrs in HR & admin, looking suitable placement. Contact 95619537

CONNECT

JOB WANTED

Indian male B.Com, ICWA intermediate with 20 years of Oman middle management experience in handling MIS, project finance management, managing banks, budgeting, forecasting, finalization of accounts and year end audits, seeks proper placement. NOC / DL available.

Please contact 94839479, sureshswaminathan2311@gmail.com

Indian female (M.Sc. chemistry), 2 years experience as a quality control officer seeking a suitable opportunity in any chemical industry/food industry /lab assistant.

Contact +968 71548622 cleetadsu7259@gmail.com

EGYPTIAN CIVIL ENGINEER

2 yrs experience in Site & Design with Driving License seeks job

Contact 97500522 Email: mohamelgelzeiry@gmail.com

SR. MECHANICAL / MEP ENGINEER / MEP MANAGER

Filipino, with over 21 years of experience (airport, seaport, infra, buildings) Working as a consultant since 2010 Having Oman D/L and NOC.

Contact: +96871180492 allirod1975@gmail.com

FINANCE

Indian Male 32yrs (CMA, MBA-Fin.) with 10 Yrs (8yrs in GCC Manufacturing & SAOG) experience currently working as Asst. Finance Manager expertise in MIS reporting, Accounting upto finalization, Budgeting, Financial modeling, Business Analysis, IFRS, ERP & Advance Excel, seeking similar position in the Finance department.

Contact 99250104, Email: hyder065@gmail.com

ENGINEER

Omani female looking for a job, BSc in Process engineering (Done four different internships in process engineering), marketing experience as well.

Contact: 95119284 alya_alsiyabi93@outlook.com

Indian male chief accountant 21yrs experience in financial accounting, budgeting and finalisation. Oman D/L familiar with Sap, customised ERP and Tally. On visit

Contact 78073734 Email sajeevsmi2005@gmail.com

Architect/ Interior Designer

36 yrs old, 12 yrs working in Design, Consultancy & project execution. Experience working in commercial, Institutional/Educational, residential construction, Hospitality, Interior design/ fit-out work. Knowledge on CAD/ MS office/ Planning/ Tendering/ Estimation & execution. Ready to join immediately with D/L and NOC available

Contact: 78371040

Project Director / Senior Project Manager / Contracts Administrator

Indian National having 18 years of work experience, 14 years in Oman having master's in Construction Project Management & Construction Law & Dispute Resolution from UK Universities. Experienced in Handling High End Hospitality, Residential & Commercial Projects from initiation till completion. Seeks Placement as Clients or Consultants representative in Oman.

Please contact – 78022980

PROJECT ADMIN/CEO OFFICE MNGMT/HR/OPS CORPORATE & MKTG. COMMUNICATIONS/ADMIN

Indian, Masters, excellent English, Arabic speaker, 17years Oman exp in Airports Project, Hospital, Media in Project Coordination, Corporate & Mktg. Communication, CEO & Chairman Office Mngmt, Operations, Admin, HR. Immediate. NOC.

CONTACT 99283938

FINANCE

Male with 7 years experience in accounts & admin looking for a suitable post.

Telephone: 97711584

ELECTRICAL MANAGER

Graduate Electrical Engineer & MBA (Project Management) with 28 years' experience in Industrial Projects & Maintenance looking for senior role. NOC Available and can join immediately.

Contact: 968-94029112 Email: sakthiveljothi@gmail.com

FINANCE / ADMIN

Female with 8 years experience in Admin & Accounts looking for a suitable post.

Telephone: 96303874

PURCHASE + STORES + ADMINISTRATION

Indian Male 10+ yrs experience in Oman [Currently available in Oman]. Experience in Engineering / Construction/Structural Steel Projects, Manufacturing & Trading Concern. With administrative skills with D/L & NOC. Looking for suitable placement.

Contact: 78039935

FINANCE

Indian, Female, MCOM with B.Ed. Having 2 Years' experience in Office accounts (Inventory Checking, Book keeping, Payroll) and training experience (ICT teaching, Lecture methods-Accounting) in schools. Looking for suitable placement in Accounts/ Admin / Teacher jobs. Currently on Visit visa, Residing in Wadi Kabir, Muscat.

Contact 97131091, Email: gokulsbg@gmail.com

GIS Engineer

Indian Male, Age 24, B.E. Computer Engineering and Masters of Science in GIS (Geographic Information System's) from U.K. Seeking suitable placement in GIS field. Having Oman Driving License. Resident of Oman. Ready to join immediately.

Contact: 99738614, deepitkotian14@gmail.com

Indian male, bachelor's degree, Graduate (B.Com, B. Ed) looking for secretary, exec assistant, office administration jobs, 18 years experience, 7 years in Oman.

Call 97015841 Email khalid.bin.umar@gmail.com

FINANCE MANAGER

INDIAN MALE, FINANCE MANAGER WITH OVER 20+ YEARS OF EXPERIENCE WITH NBFC, IT, MANUFACTURING AND SERVICE INDUSTRIES. GOOD KNOWLEDGE OF COMPUTERS. SEEKING SUITABLE OPPORTUNITIES. LOCAL RELEASE CAN BE ARRANGED.

CONTACT +968 95808315 / 94411825

SENIOR ACCOUNTANT

Srilankan Senior Accountant looking for a suitable opportunity. 7 years experience in Oman & capable of handling accounts up to finalization. On hand experience in Tally, Spur, QB etc. Having D/L.

CONTACT: 92821932

ACCOUNTS ASSISTANT

Indian Bachelor, B.Com, 4 yrs experience as ACCOUNTS ASSISTANT seeks suitable placement. D/L & NOC Available.

Contact 96324484

Finance Head

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

Contact 92148608

ACCOUNTS/FINANCE

Indian Male, 41 Years, B.Com + CA intermediate, having more than 15 Years of experience (13 years in Oman) in the different positions as Accounts Manager, Internal Auditor and statutory auditor. currently working as Accounts Manager, seeking similar Managerial position in finance.

Contact: 99169501

Finance Manager / CFO

Indian Chartered Accountant and Cost Accountant with 25 years experience in Finance, MIS, Budget, Strategy, Projects, VAT seeks suitable placement.

Contact: 99884291 / 99741875 VIPUL70@GMAIL.COM

OMANI HR/PRO

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

Contact 97264447

JOB WANTED

ENGINEER

Exp 18 yrs Infrastructure engineer, looking job, have visa. Contact 79041286

Civil engineer more than 10 years experience in GCC country. Already have visa. Contact 98913676

B.E civil engineer having 14 yrs of Oman experience mainly in building construction looking for a suitable position. Please contact: 72132426

Electrical Engineer with 6+ years experience Available in Oman. having valid transferable Engineering Visa and oman DL, seeking new opportunities. Have ability to work as Estimation Engineer, Procurement Engineer, Design Engineer, Site Engineer and QA/QC Engineer in MEP department. Contact : 0096896739500 Whatsapp : +919633799797

Site civil engineer, 9 yrs experience building construction.Oman D/L & NOC available. Contact 94334402. Email nishath.ind91@gmail.com

Mechanical engineer, experience 4-5 yrs as Mechanical supervisor seeks job. Contact 79859336

Indian male Diploma Electrical Engineer, with 15 years of experience with 8 yrs exp in Oman with CEP and NOC available. Valid Oman D/L. Looking for suitable placement can join immediately. Contact 99579171

Civil Engineer fresh graduate, 6 months UAE/ Oman intensive training in construction and infrastructure, holder of valid D/L, Arab native who speaks 3 languages on a visit visa. seeking a job. Contact 97727285

Indian 25 yrs, Mechanical engineer, having Oman valid D/L. Looking for suitable placement. # 78043052

Civil Engineer (B.E) Indian, 1 year Exp, living in Oman seeks job. Contact 94227623

BSc.Civil Engineer PMP Certified with 12 years experience in construction and road works. # 99715328

B.E Civil engineer having 12 years oman experience looking for sub contracting works like block work,plaster, tiling, false ceiling and so on. Please contact 72132426

Electrical Engineer, 20 yrs experience in Oman worked in construction sector as MEP project Coordinator with valid DL & visa (NOC available. Contact 99068277. Whatsapp 91-9567621821. email vijayanki1965@gmail.com

Arabic civil engineer excellent spoken and written english - 6 years experience in projects coordination & supervision, preparing submittals & engineering softwares resident and have DL. Contact 95432250

Srilankan Quantity Surveyor, Degree (Civil) with 6 yrs experiences (GCC), immediately available (with NOC). D/L Oman & Sri Lanka. Contact 98593262 Email thanseermusaleen@mail.com

Quantity Surveyor having 10 yrs. total exp, 6yrs in Oman in Infra & building projects. Looking for a suitable position having Oman DL. Contact 91401880

Civil engineer with 2 years of professional experience in municipal house construction project.Fluent in English & Arabic.Equipped with a valid D/L, engineering employment Visa & NOC (if required). # 96749821 Email mhassan9610@gmail.com

Senior Civil Engineer with 12 years Exp in government and private construction projects. looking for a suitable position. Contact 95962450. Email: solanki.ahmed@gmail.com

Safety officer (engineer), 5 years experience in GCC, two years in Oil field in Oman, nebosh IGC, valid D.L. Contact 79318246

M.Tech Civil engineer 24 yrs GCC experience in all types of building in consultant office seeks suitable position. Contact 96750674

Civil and Structural engineer with 8years experience in construction projects, Gulf experience and D/L, looking for suitable placement. Contact 97906770

B.E civil engineer having 10 years Oman exp looking for false ceiling works. Contact 79882467

B.Sc in Civil Engineering having 13 years of experience in Oman. Hand on experience in MOTC, MOD and RCA prestigious projects. Available in Oman with NOC and Valid DL. Contact 97118102 Email: probir1982@gmail.com

BE civil Engineer with 15 years of experience in Oman. Construction of Residential Commercial buildings, Hotels, Resorts, and industrial buildings. With valid visa & D/L.Contact 92779334, 95056144. Email anisubash12@gmail.com

Electrical engineer, having 4 years experience in motors maintains, electrical control, distribution panel and VFD, fluency in English and Arabic mother tongue, have resident in Oman. Contact 96434550

Civil engineer with 9years exp in Oman .Contact 97646908

Omani is looking for job. UK graduate since 1991. B.Engg+MBA, experience PDO, Diwan, AbuDhabi, group of companies as GM. Contact/ Whatsapp 94174443

JOB WANTED

COOK

Indian cook with 8 yrs experience, looking for job. Now on visit visa. Contact 79850765

DRIVER

Looking for driving job. 9 yrs. Contact 93191575

Looking for a driver job (16 years experience in Oman). # 93092377

Looking for driver job, 2 yrs experience. Contact 95160208

Driver with 8 yrs experience looking job. Contact 79352646

3 yrs experience in driving, looking job. Contact 98763258

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EDUCATION/TRAINING

Pre school teacher with 6 years of experience as Early years teacher at Eurokids International Pre school at India. Qualified with Early Childhood Education in Montessori methodology. Ready to join immediately. Contact number: 78213774

MA [English], M.Ed, IELTS 7.5 , 19 years teaching experience in college and schools. Seeks teaching or administrative position. Contact 92571205

Indian Female, Msc Biotechnology graduate currently in Muscat looking for suitable opportunities. 94687398 Email gayathrisprem21@gmail.com

Indian lady teacher [Bsc BioTech; currently pursuing B.Ed (8th sem)] with 6 years of experience handling secular and Islamic studies looking for suitable opportunities. 96950115, sahil.nms89@gmail.com

LOGISTIC

8 yrs experience, Customer service,operations, logistics, secretary, trading,NOC available, currently in Muscat, D/L, Excellent communication in English, Tamil, Hindi, Malayalam. Contact 91116374

8 years experience in supply chain and logistics.Having a vehicle and Oman valued D/L & valid work visa which can be transmitted. Contact 97338399 ,79844071. Email manjeshhpillai@gmail.com

HOSPITALITY

BSc Hospitality Management Graduate from Sunway University, Malaysia.Hospitality experience in Oman and Malaysia. Looking for a suitable long term placement in the Hospitality Industry. Contact 94575782 Email dhruvatul58@gmail.com

IT

Indian female MCA, 4 yrs experience in TCS as a software testing engineer seeking suitable position. Contact 95249883 Email rejaaramdas@gmail.com

MECHANIC/TECHNIC

HSE, professional having 20+ yrs of experience in HSE field in building,airport construction & oil & gas. Contact 90125179

Indian fitter with diploma certification in piping & structural engineering looking for job. Immediate joining. Contact 79500069

Indian male civil supervisor. 25 yrs experience in galfar Oman.Client approved permit holder OETC scaffolding tag inspector, reservior, HDPE, DI pipeline, earth works shuttering, reinforcement, concrete. Contact 97680142 Email awadhesh37@gmail.com

MANAGER

Expert in oil and gas supply chain, operation and commercial management 18 years of Oman experience as mid level executive looking for immediate placement. Contact 95148237

Accounts/Finance Manager well experienced (29 Years), expert in cashflow & Credit management ,ar-ranging loans, monthly MIS , budgeting, Internal and external auditing etc. Contact 98803439

Looking for management position (MBA &BBA), having 15 yrs experience in Oman/KSA, sales, logistics & procurement (FMCG & non food, household, electronics able to communicate 7 language with Arabic. Having D/L. Contact 98056640. email mafascv@gmail.com

Male having 10 years Experience (Oman), working as a "Fleet Manager" looking for a suitable position. Contact 93363316



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JOB WANTED

PURCHASE/PROCUREMENT

Indian male, 10+ yrs experience in the field of purchase,store,asset coordinator.Valid D/L. Immediately available for joining. Contact 71596360. Email praveenskurup82@gmail.com

16 yrs Oman experience in procurement, logistics & customs with valid Oman D/L & NOC seeking suitable position. Contact 95174968

Indian male, working last 12 years in Oman as a Purchasing officer and site coordinator, D/L NOC available looking for suitable job. # 97099785. Email manlugcc@gmail.com

Indian male, 13yrs Oman Experience, Admin/Operations/Purchase/ Stores, etc. NOC,D/L. # 78363835

Procurement & Logistics Head with 17+ yrs exp, Indian. # 99224623

TOUR / TRAVEL

Seeking job in Travel & Tourism, 12 years experience, Graduate (B.Sc) IATA Certified professional presently available in Oman. Contact 968 92477622, 79842322 Email: thahaspm@gmail.com

Indian male 29, exp: 03yr-09 months as ticketing reservation executive seeks job.NOC available. Contact 97322323/94478168. e-mail: anwarijalil51@gmail.com

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Indian Male 15 years Experience (MBA) looking for job in Sales & Marketing, Currently in Oman with Valid Driving License and Valid Visa. Contact 91127809

Indian male, 38 yrs old MBA graduate, 14 yrs experience in Oman. looking for appropriate placement in sales & marketing job in Muscat region having valid D/L. Contact 92255983 Email vijukrishnann@gmail.com

Indian males Sales officer with 3 years experience capable to manage from quotation till finalization tally. Contact 79880058

Indian Male, Graduate having 8 yr Oman & 7yr India experience in Marketing and Sales field looking for suitable placement. Contact 79584458, 92369044. Email: rkumarkotian21@gmail.com

Indiam male MBA post graduate, 9 yrs experience in Sales & Marketing, Oman DL holder. Looking for suitable placement. Contact 71537034

B.Tech MBA, Indian 10 yrs experience, sales,marketing IT. Contact 90725202

Sales, Business development manager, construction, FMCG,UPVC 7 years GCC experience Oman D/L. Contact 95842228



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Ashok Leyland unveils passenger buses Gazl and Falcon Super

The virtual launch with exclusive dealer, Mohsin Haider Darwish, reinforces increasing regional demand for Ashok Leyland products

MUSCAT: Ashok Leyland, the flagship company of the Hinduja Group and a transnational transportation and mobility solutions leader, unveiled two smart passenger buses in Oman at a virtual launch.

Ashok Leyland, a company which has over seven decades of experience in manufacturing passenger transport vehicles, showcased two products - Falcon Super and Gazl - which will join the fleet of its 1000+ buses already on the roads of Oman, reinforcing expanding market share of its products. The launch of Falcon Super and Gazl was done in partnership with Ashok Leyland's dealer in Oman, Mohsin Haider Darwish, who has a five-decade long presence in the Sultanate.

"Falcon Super and Gazl are the products of our state-of-the-art manufacturing base in Ras Al Khaimah, UAE. The Ras Al Khaimah plant which exports buses to Europe, Africa and the Middle East was established in 2007. It has manufactured over 20,000 buses so far, a large share of it plying on the roads of GCC countries, including in Oman. Our plant in RAK and increasing market share in GCC countries, will play a key role in achieving our Vision to be in the Top 10 Global CV makers,"



as we aim to be the market leaders in the commercial vehicles segment in Oman. MHD is the market leader in the staff bus transportation segment in Oman. With these new products, we look forward to improving our success story in the market. We have recently invested in state-of-the-art exclusive Ashok Leyland 3S facility in Ghala, Muscat to enhance customer satisfaction, efficiency, and output. In addition to this, we have facilities across Oman in Sohar and Salalah. Moreover, we are exploring opportunities for expanding our network across interior locations to enable easier access to our customer base in the Sultanate."

The 70-seater Falcon Super is from the Falcon league of buses acknowledged for its sturdiness blended with comfort has been in use in the region by corporate entities as well as schools for over three decades. Gazl, which is sleek, stylish and with a smiling fascia, is a new and contemporary entrant to the market with a seating capacity for 25 passengers. Both the models are focused on delivering lower total cost of ownership to customers.

Falcon Super is equipped with the world's first inline fuel injection pump engine and complies to both Euro III and Euro IV markets (with its IEGT technology). The Gazl is powered by one of the most fuel-efficient vehicles in its category; the full stand-up saloon vehicle comes with the time-tested ZD30 series engine compliant with the standards of Euro III and IV markets. Both the products share a host of advantages like roll over protection, fire retardant interiors, and many more. While Falcon buses will be predominantly marketed to corporate entities to transport their employees and schools for student transport, Gazl's market will mark the entry in mini-bus segment more focused on the city movement of staff, executives in hospitality and services sector.

said Nitin Seth, Chief Operating Officer, Ashok Leyland.

Speaking on the occasion, Sanjay Saraswat, Head - International Operations, Ashok Leyland said, "Falcon Super and Gazl come from Ashok Leyland's state-of-the-art manufacturing base in Ras Al Khaimah. Falcon Super is a 70-seater and Gazl is a 25-seater that come with in-built advanced technology and safety solutions, for a comfortable journey. They are designed to meet the specific demands of the GCC countries and to provide a comfortable journey. Both the products have opened up new segments for the company in the region."

Mohsin Hani Al Bahrani, CEO of MHD ACERE said, "Our long and fruitful partnership with Ashok Leyland will continue to flourish

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HSBC tops 2021 Euromoney poll for trade finance service in Oman

MUSCAT: Businesses across the Sultanate have voted HSBC the best bank in Oman for domestic trade finance services in the 2021 Euromoney trade finance survey.

As COVID-19 swept across the world in 2020, HSBC worked closely with clients and responded quickly to minimise disruption to their supply chains by equipping them with the tools to use HSBC's digital channels and maintain the flow of essential goods around the world. At the present around 81% of HSBC's trade transactions in Oman are completed digitally.

"Being recognised by our clients for having the Best Trade Finance Services in Oman demonstrates our strong position and our ability to connect Omani businesses to trading partners around the globe. We continue to invest in the digitalisation of our products and services to make banking simpler, better and faster for our customers," said Melika Betley, CEO of HSBC Bank Oman.

HSBC was also voted the #1 bank in the Euromoney survey for domestic trade finance in Bahrain, Kuwait and Qatar.

"Our investment in digital solutions and close collaboration with clients meant we were able to deliver faster and more secure trade solutions. In times of heightened volatility, it is critical for banks to be on the front foot, anticipating changing market conditions to ensure continuity of trade for customers," said Sunil Veetil, Head of Global Trade and Receivables Finance for HSBC in the Middle East, North Africa and Turkey (MENAT).

Technology has been an investment priority for HSBC in MENAT.



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